

Hello!

We would like to tell you something about a nice condition of employment. Because you work in the transport sector, you are entitled to a pension package. You can read more about it in this booklet.



Your pension package is very complete!

The trade unions FNV, CNV Vakmensen and employer organisations KNV and TLN (Transport and Logistics Netherlands) have agreed to arrange a comprehensive pension package for you:

1

A pension for you: the old-age pension



Every year you build up a part of your pension. You will receive your pension after you retire. Usually your pension starts when you are 68 years old. But you can also retire sooner or later.

2

A benefit for your partner: the partner pension



If you are married and you die - before or after your retirement - your husband or wife will receive a benefit. If you are living together, you must have a cohabitation agreement and have been living together for at least 6 months. In addition, you can insure an additional benefit through the pension fund (a ANW pension, for surviving dependants). This may be useful if your partner has little or no income.

3

A benefit for your children: the orphan's pension



There will also be a benefit for your children when you die. Your children are entitled to this benefit until they are 18 years old (or 27 years if they are studying).

4

Building up pension when you are unfit for work

If you become unfit for work, you will still continue to build up pension. The pension fund will pay the premiums. This is an insurance. There may be other insurances in your pension package.



Who pays your pension?

Every month your employer pays a premium to the pension fund. Both you and your employer contribute to this premium. You can see your contribution on your pay slip.

Not only premium, but also returns

All premiums are invested by professional investors. Together with those investors, we think carefully about the risks of investing. The more risk we take, the greater the chance of high returns. At the same time, we want to be as certain as possible that we can pay out all the pensions everyone has built up. If we put all the premiums in a savings account, your final pension would be much lower. We aim to make the final amount available for your pension 2 to 3 times higher than the amount of the premiums.

A pension euro consists of:

- Premiums (33%)
- Return on investments (67%)



‘If we put all the premiums in a savings account, your final pension would be much lower’



Many things have already been organised

Do the following three things yourself!



1

Follow your pension

You can do this in different ways

- Check your pension overview. Or go to the dashboard at **www.pfvervoer.nl**. Here you can compare your expected pension with your expenses when you are retired. We will help you make an estimate of your expenses. We recommend that you occasionally make a comparison starting at the age of 35. If you need help using the dashboard, please contact us: 0900 – 1964 or +31 50 582 98 76 (if you're calling from outside The Netherlands).

You will then slowly get a realistic idea of the pension you will receive later. As you grow older, you will see more and more how much you will receive exactly. If you think you will need more pension later, you can arrange something extra. An annuity, for example. Or save a little extra.
- At **www.mijnpensioenoverzicht.nl** you can see all your pensions together (including the AOW - the state pension in the Netherlands). Here you can also see the pensions you may have built up with previous employers.



2

Think about value transfer

Perhaps you have already built up a pension with your previous employer. You can bring the pension you have accrued elsewhere to Pensioenfonds Vervoer (Pension Fund for the Transport Sector). Bringing your pension is called 'value transfer'.

Think about whether value transfer is useful to you. If you need practical help, please contact us: 0900 – 1964 or +31 50 582 98 76 (if you're calling from outside The Netherlands).

'You can bring your pension'





3

Are there any changes
in your situation?

See what these mean for your pension!

A separation can have unpleasant consequences for your pension. Are you going to work part-time? Then you will build up less pension. Keep an eye on your pension if something changes in your personal life or at work.



PAY ATTENTION

Amounts can change

Every year we make an overview for you, which shows how much pension you have accrued. It also shows how much pension you can expect if you keep working in the transport sector and if your salary stays the same. You can also find this overview (your 'Uniform Pensioenoverzicht') in your file ('Mijn Pensioen') on the website after logging on.

The amounts in this pension statement are not guaranteed. It is an estimate based on the current (financial) situation.



'Keep an eye on your pension
if something changes in your
personal life or at work'



Do you have a question
or do you want advice?



A question

→ If have a question, call us: 0900 – 1964 or +31 50 582 98 76 (if you're calling from outside The Netherlands) or send an e-mail: pensioen@pfvervoer.nl. We are available every working day from 9:00 to 17:00.

Advice

Do you want a personal conversation about your retirement situation? Please contact one of our three pension consultants. You can contact them by phone (Tuesday through Thursday) or make an appointment through the website.

- For an appointment in Amsterdam or Rotterdam: Richard Dudink +31 (0)6 15 05 30 99
- For an appointment in Deventer or Groningen: Ben Kerkhof +31 (0)6 30 40 29 68
- For an appointment in Utrecht or Weert: Michael Bührs +31 (0)6 6 53 93 04 12

About Pensioenfond Vervoer

(Pension Fund for the Transport Sector)

Pensioenfond Vervoer manages the pension plans for people working in freight transport and mobile cranes hire, the taxi industry, private passenger transport, inland shipping and people working at Orsima.

We are a non-profit organisation. Everything is aimed at offering you a good pension provision. Furthermore, we are an organisation for and by the sector. This means that representatives of employees, pensioners and employers together decide what the pension plan should be.

We do everything we can to keep the costs as low as possible. We also try to make sure that the elements of the pension plan are in line with the wishes and needs of the people working in the transportation sector. Would you like to know more about the fund or who is member of the board? Go to **www.pfvervoer.nl**. You will find an explanation of the organisation, annual reports and current information about the financial health of the fund.

