Centraal Beheer

Your Approaching Pension

Centraal Beheer PPI

Welcome

Meeting rules

Let us introduce ourselves

Brief introduction

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We would like to tell you more about...

Today's topics

- Your income if you retire.
- Your pension choices.
- Your pension benefits.
- How do you apply for your pension?
- More information in your pension portal.

Questions?

Don't hesitate to ask!

Your income if you retire

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Your income if you retire

Let's recap how this works.

1

State pension (AOW) from the government

2

Pension through your employer

3

Money you put aside yourself

When will you receive your first state pension payment?

Check your state pension age

Year	State pension age	For persons born in
2023	66 years and 10 months	after 31 May 1956 and before 1 March 1957
2024	67 years	after 28 February 1957 and before 1 January 1958
2025	67 years	after 31 December 1957 and before 1 January 1959
2026	67 years	after 31 December 1958 and before 1 January 1960
2027	67 years	after 31 December 1959 and before 1 January 1961
2028	67 years and 3 months	after 31 December 1960 and before 1 oktober 1961

You will receive a letter from the Social Insurance Bank (SVB) about your state pension benefits about 4 months before your state pension age.

Indication State pension amounts in 2024

How much state pension will you receive?

Family situation	Net per month
Person living on their own with tax credit	€ 1,428.51
Person living on their own without tax credit	€ 1,141.09
Person married or living with another adult with tax credit (amount per person)	€ 973.60
Person married or living with another adult without tax credit (amount per person)	€ 777.94

Your pension choices

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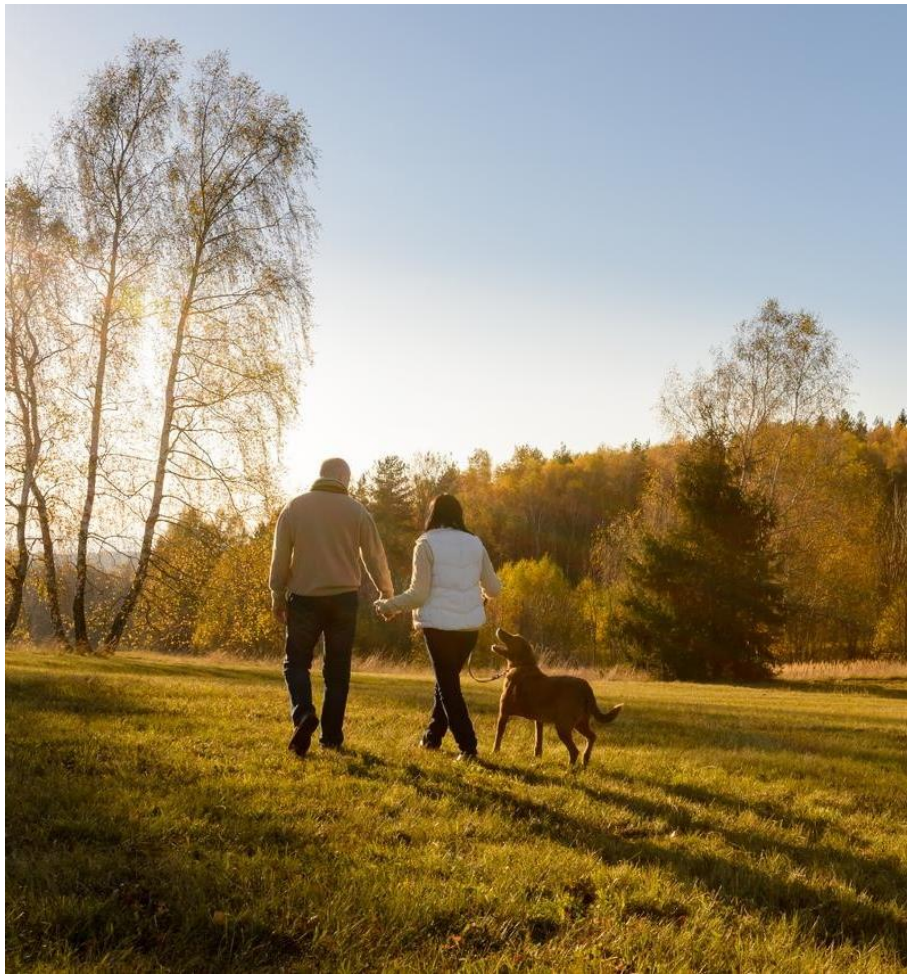
Your pension choices in a nutshell

What does this involve?

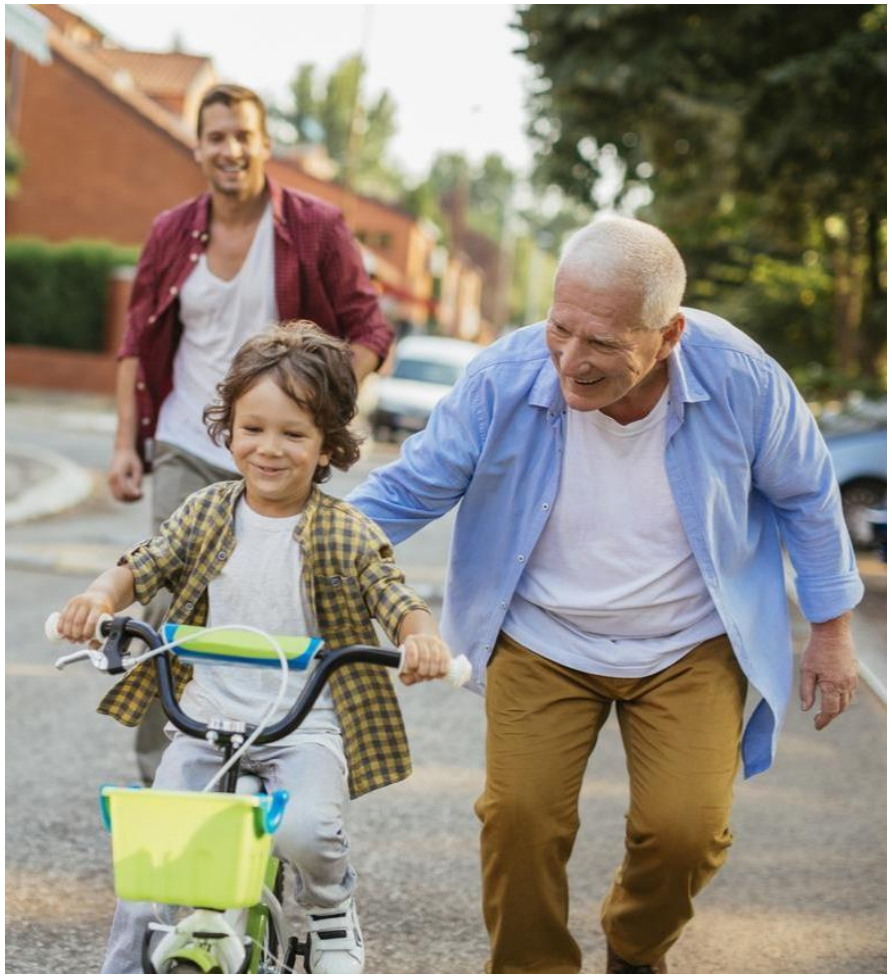
- Retire earlier, later or on the date you reach your state pension age.
- Partially retire.
- First a higher and then a lower pension (or vice versa).
- A lower old-age pension in exchange for a higher partner's pension (or vice versa).
- Fixed or variable pension benefits.
- Possibly a lump sum of 10% on the retirement date.



What do these choices mean for your pension?

And when do you make your choice?

- Each choice affects the amount of your pension benefits.
- Please seek advice before you make your choice.
- You must make your final choice on your retirement date.

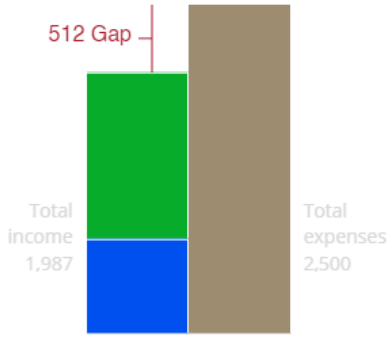


Do the pension check

What is your pension situation?

Check the amount of pension you have accrued so far
and how much pension you think you will need on your retirement date.

Your expected income and costs after your retirement



	Per month	Gross	Net
	AOW	951	718
	Pension	1,679	1,268
	Annuities	0	0
	Assets	-	0
	Expenses	-	- 2,500
	Gap		€ 512

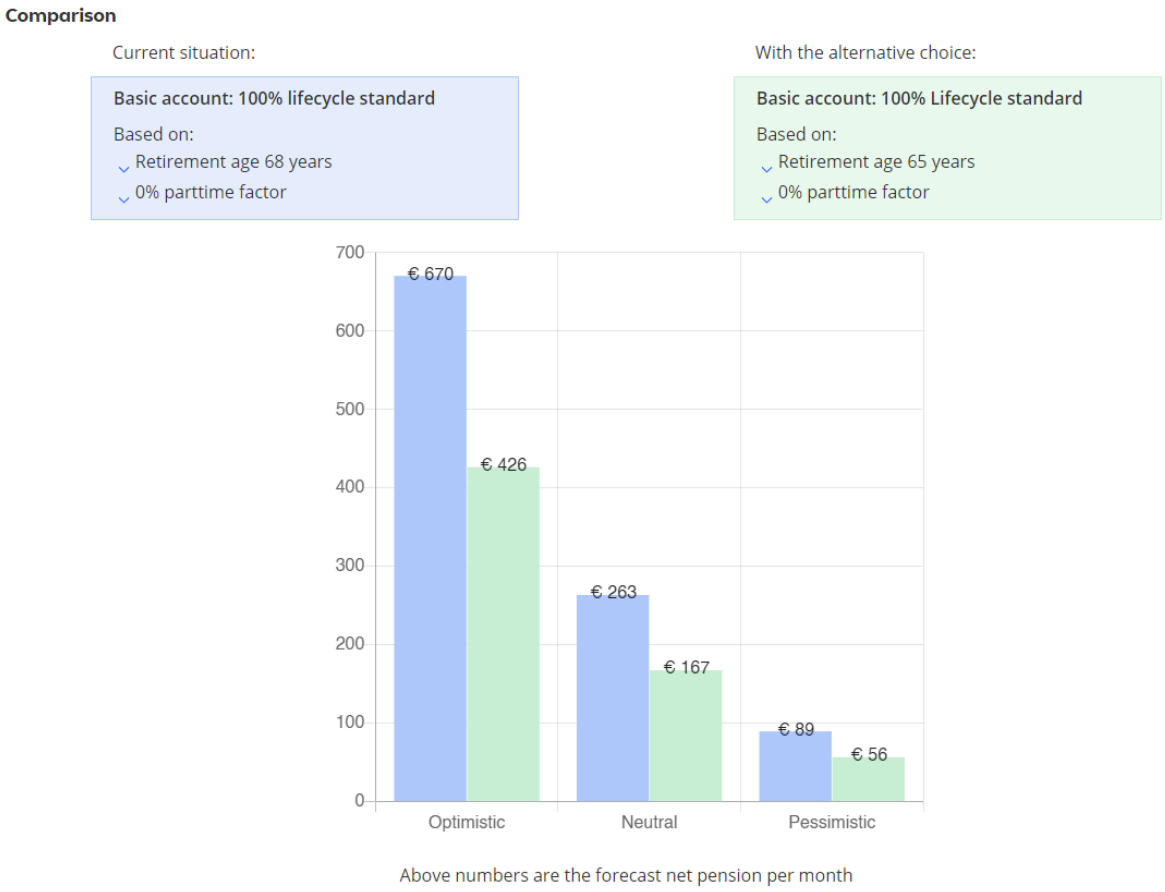
The retirement age that you chose, falls before the AOW-age. You will not receive the AOW-pension as shown in the table until you reached the AOW-age.

Download the results

Calculate your choices using the pension planner

Use the pension planner or the pension check

This way, you can easily calculate what your choices mean for the amount of your pension benefits.



Your pension benefits

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Fixed pension benefits

You must make your final choice on your retirement date

- You know exactly how much pension you will receive each month.
- You arrange a fixed pension with Centraal Beheer or another insurer.

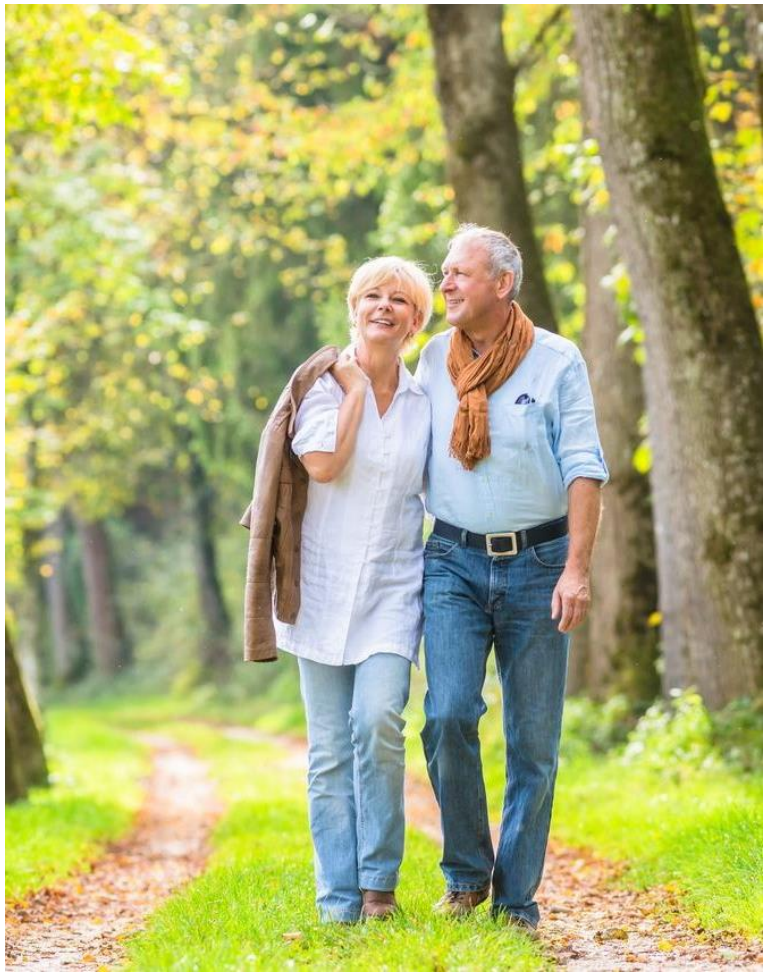
✓ Make sure to request multiple proposals before you make your choice.

Variable pension benefits

You must make your final choice on your retirement date

- The amount of your pension benefits is not fixed.
- You will receive your pension monthly, quarterly or annually.
- The rest of your accrued pension remains invested.
- Your pension benefits will be determined each year on 1 January.
- You arrange a variable pension with Centraal Beheer PPI or another insurer.

✓ Please seek advice from a financial advisor!



Variable pension benefits

What does this involve?

Does Variable Pension suit your needs?

Yes ✓

- You want to take a chance on receiving higher pension benefits and are willing to take the risk that your pension benefits could also be lower
- And you have sufficient other financial means to ensure that your spending pattern will not be put at risk if your variable pension benefits prove to be significantly lower
- And you don't mind your pension benefits varying from one year to the next
- Your partner also wants to receive variable pension benefits in the event that you pass away.

No ✗

- Your total income is about the same as your desired spending. If your variable pension benefits decrease, you will have to cut your expenses more than you would like
- A decrease in your variable pension benefits will cause financial problems
- You want certainty regarding the amount of your pension benefits and might lie awake at night knowing that your benefits may decrease
- Your partner does not want to receive variable pension benefits in the event that you pass away.

Applying for your pension

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How do you apply for your pension?

You will receive a letter in your pension portal.

- You will receive the first letter about 6 months before you reach your state pension age.
- You will receive the second letter about 6 weeks before you retire.

➢You can find these letters in your pension portal under *"Documents".*

Are you moving abroad or within the country you already live in?

- If so, please enter your new address in the Non-Residents Records Database (RNI). Check Registratie Niet-ingezetenen voor burgers | RvIG for more information.
- Please check your e-mail address in your personal pension portal.

More information about your pension benefits

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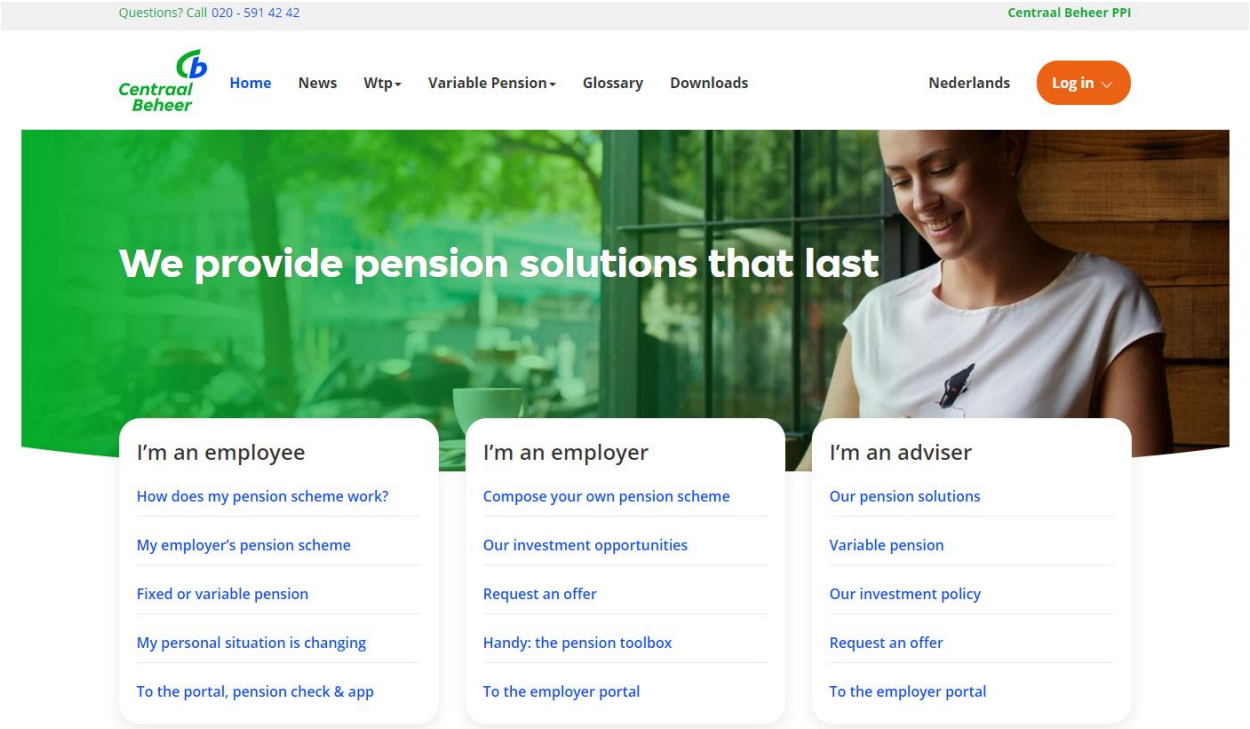
More information about your pension benefits

Where can you find more information?

Questions about your pension at Centraal Beheer PPI

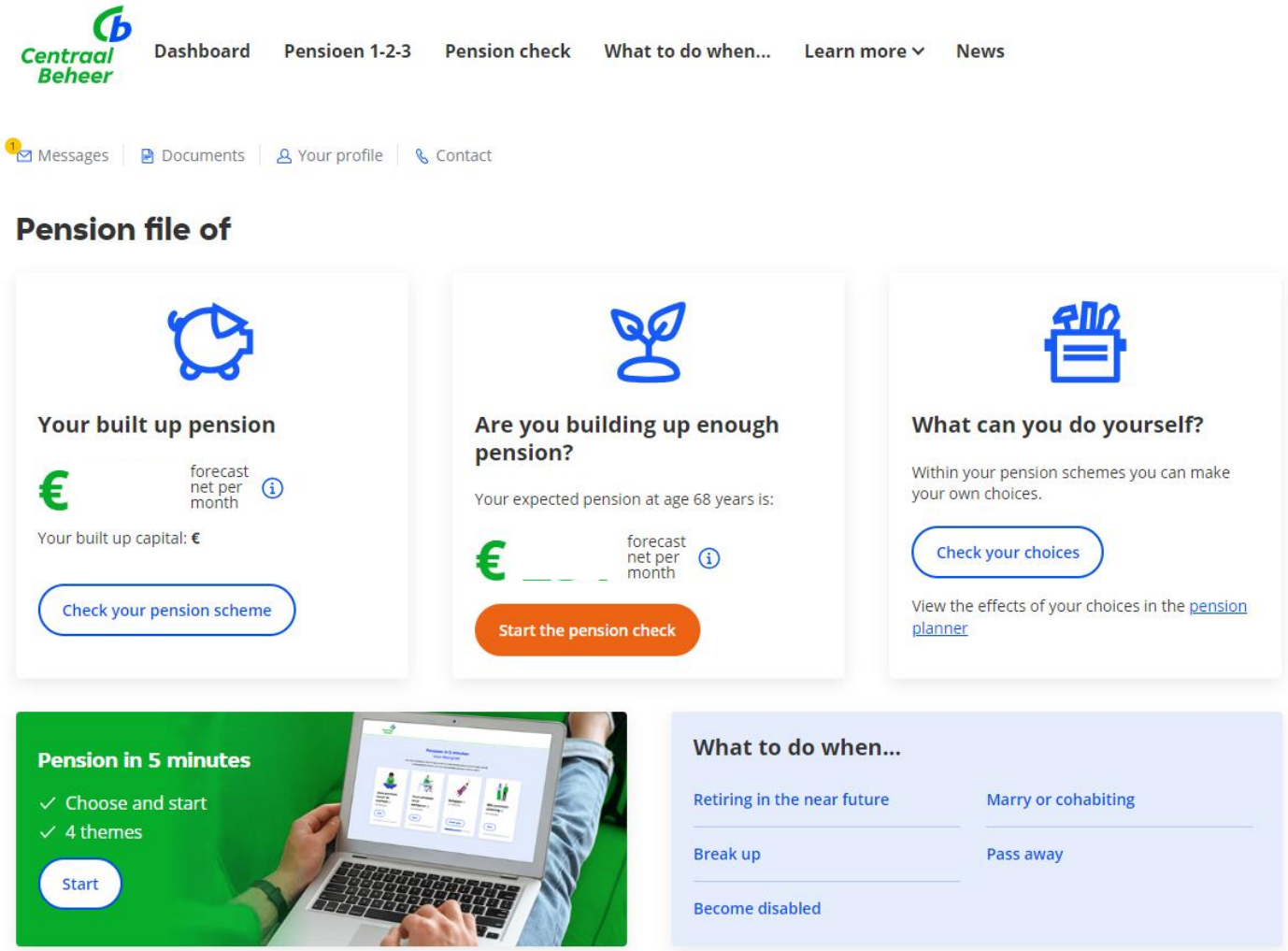
- For more information, please visit Centraalbeheerppi.nl
- For questions, you can use the contact form, which is available in your personal pension portal.
- You can also contact us by e-mail at centraalbeheerppi@achmea.nl
- or by calling +31 (0)20 591 4242
- or by sending a letter to: Centraal Beheer PPI, Postbus 1375, 7301 BP Apeldoorn.

✓ Soon available in English



Your personal pension portal

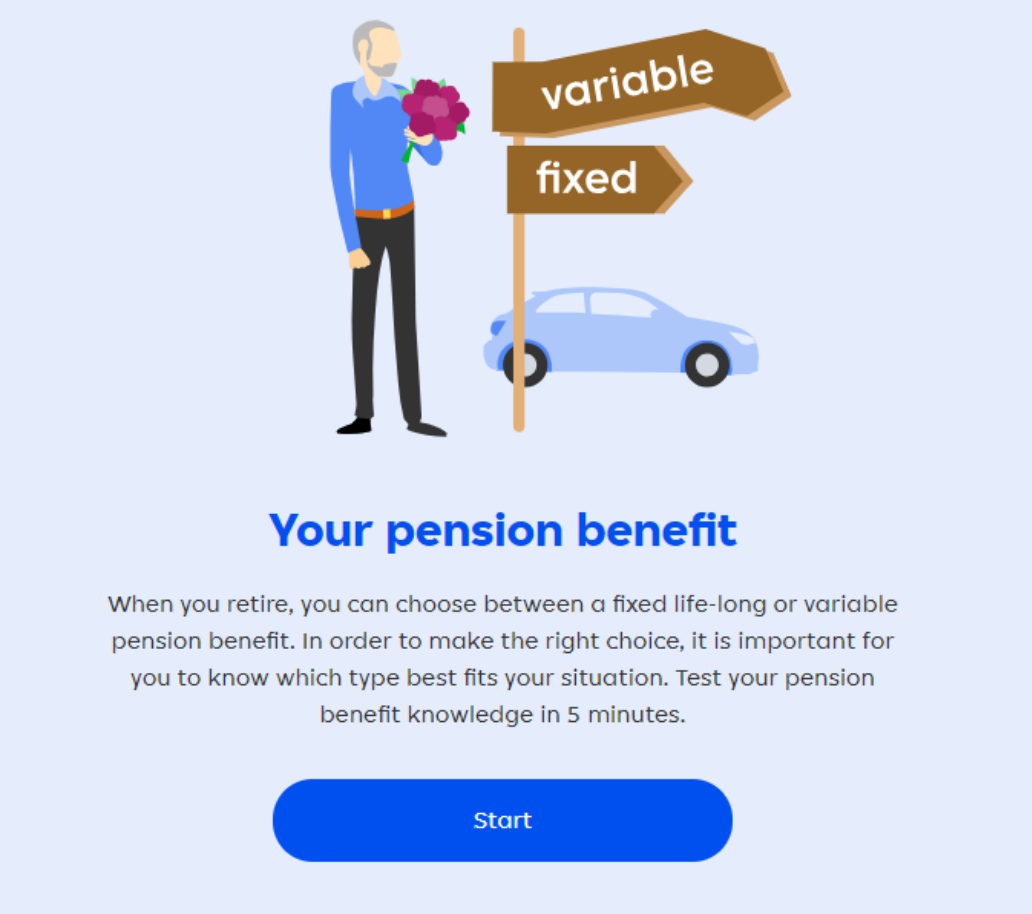
An overview of your pension



New: Test your pension knowledge in 5 minutes

The "My pension benefits" module

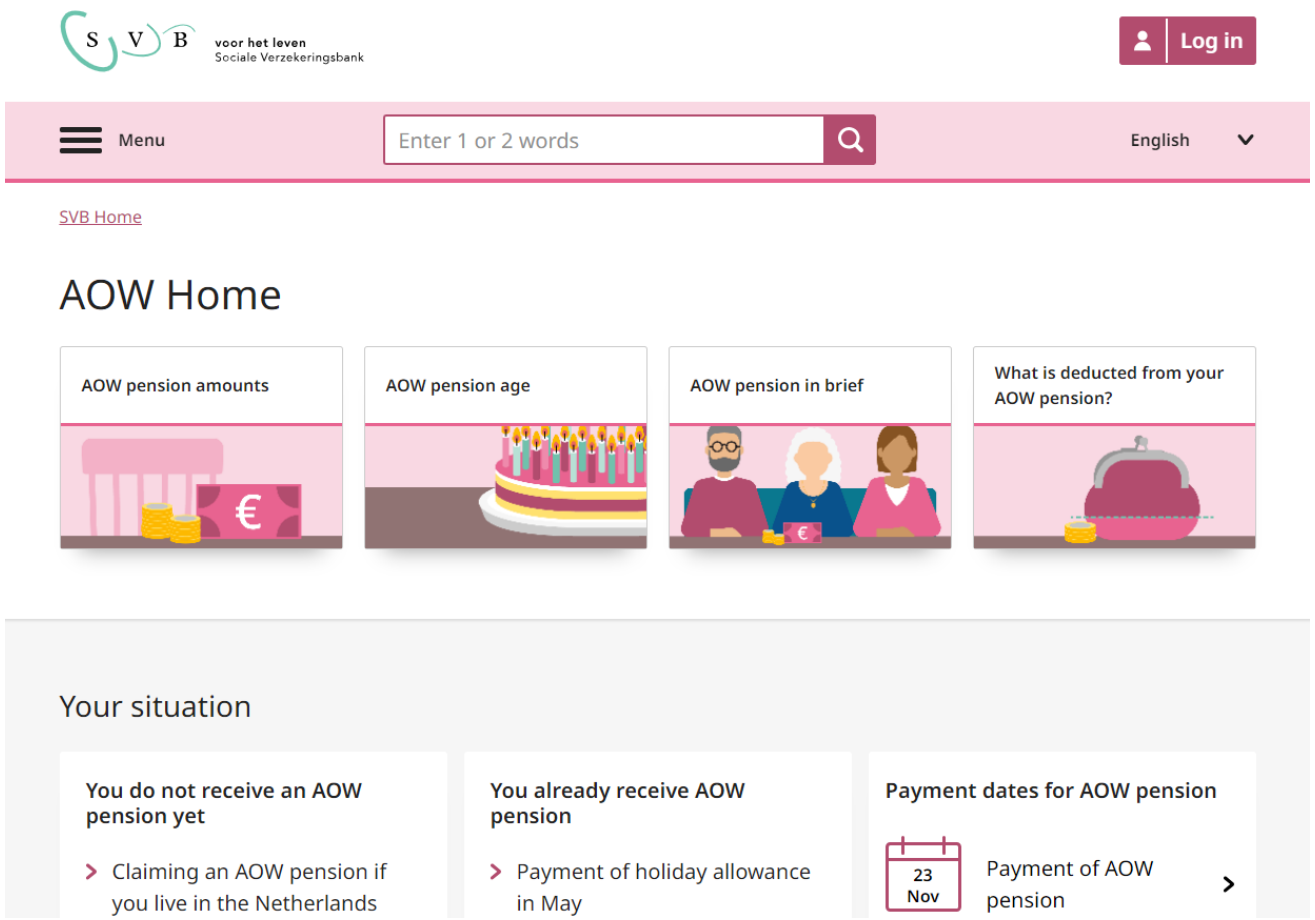
- ✓ You will quickly and easily gain insight into your pension benefits.
- ✓ In 5 minutes, you will gain insight into the choices you have.
- ✓ You will know how you can arrange your pension.
- ✓ Go to your personal pension portal and test your pension knowledge in 5 minutes!



More information about your pension benefits

Where can you find more information?

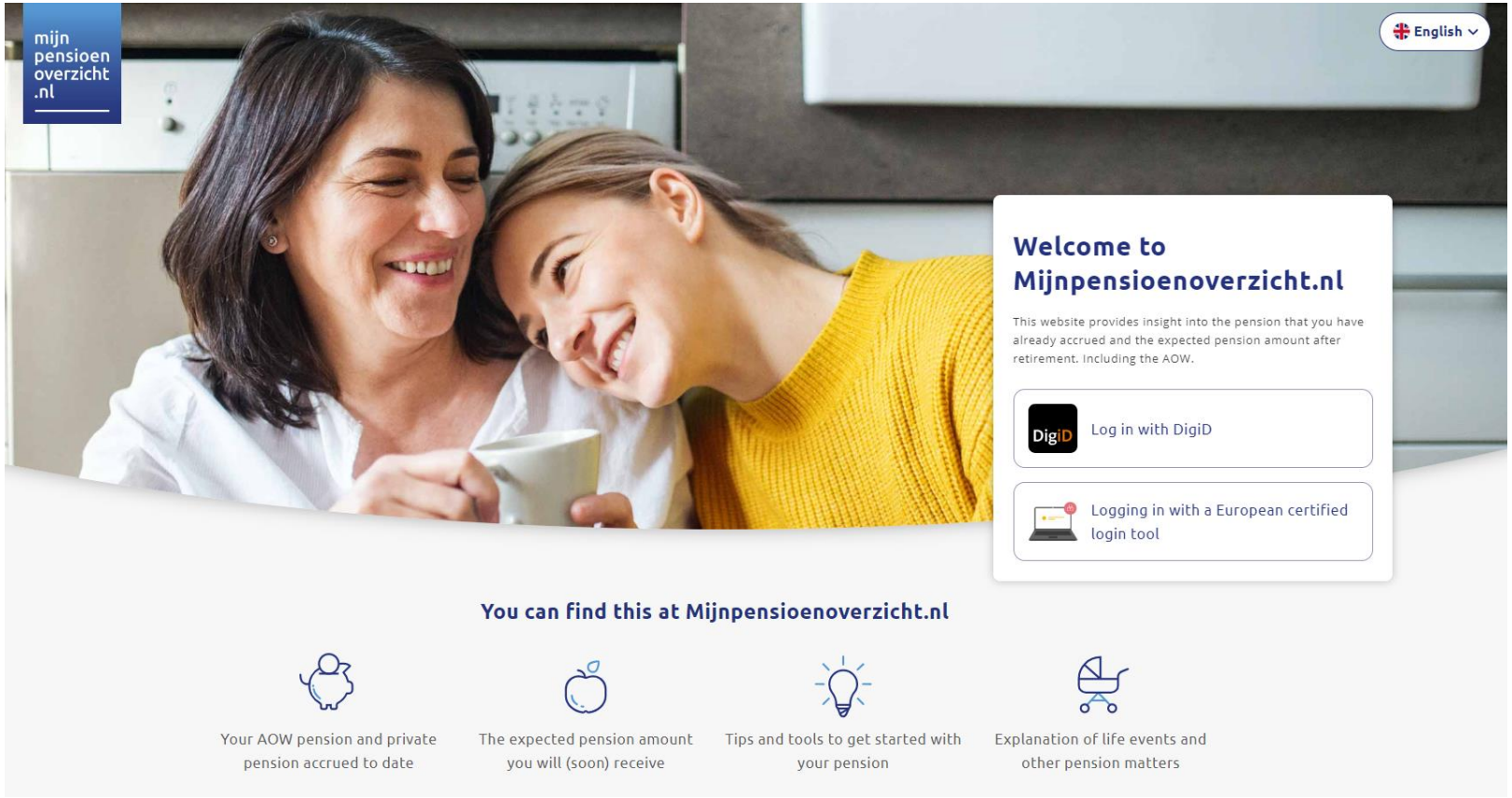
[Svb.nl](Svb.nl)
Information about the state pension from the government.



More information about your pension benefits

Where can you find more information?

[Mijnpensioenoverzicht.nl](https://www.mijnpensioenoverzicht.nl)
For insight into the pension that you have already accrued and the expected pension amount after retirement. Including the state pension.



Live your retirement to the fullest

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