

Your personal pension plan

Insight in your pension

The personal pension plan is designed to give you a better understanding of your pension. Once you have completed the four steps set out below, you will know when and how much state pension you will receive, how much pension you have built up through your employer(s) and what options are available to you.

Step 1: Calculating your state pension

Your State Pension

Go to mijnpensioenoverzicht.nl

- What is your anticipated state pension age? _____ year
- How much net state pension will you receive per month? € _____

Step 2: Calculating your pension

Pension from your employer(s)

Go to mijnpensioenoverzicht.nl

How much pension have you accrued?

At Centraal Beheer PPI:

- Retirement age: _____ year
- Net per month: € _____

At other pension administrators:

- Retirement age: _____ year
- Net per month: € _____

Have you made any other arrangements yourself?

Do the Pension Check on your personal pension portal: mijnportaal.centraalbeheerppi.nl. There you will get an impression of your net monthly pension income. For example, from your own savings, your investments, annuity or bank savings.

What is your other net income per month from your retirement date?

- Income from savings/investments: € _____
- Income from annuity/bank savings: € _____
- Other monthly net income: € _____

Add comments here

Step 3: Plan your pension

The pension planner in your [personal pension portal](#) allows you to determine the impact on your pension at Centraal Beheer PPI. You can decide to:

- Retire: € _____
- Retire at a later date: € _____
- Take a part-time pension: € _____
- Converting part of the old-age pension into a partner's pension: € _____

Step 4: How much income do you expect you will need?

Estimate your income

- At this time (net per month): € _____
- As of the retirement date:
(based on the amounts filled in at steps 1, 2 and 3) € _____

Estimate your fixed costs

- At this time: € _____
- As of the retirement date: € _____

Estimate your other monthly expenses after the retirement date

- Do you expect to spend more, less or the same once you have retired? You might want to take holidays in faraway countries or finally make time for your special hobby:
More
Less
The same

Your pension in brief

- When do you want to retire or take part-time retirement: _____
- You want to convert your old-age pension into a partner's pension: Yes No
- What is the income from:
 - State € _____
 - Pension € _____
 - Other € _____
- What are your expenses: € _____

Would you like to know what would suit your financial situation?

If so, please seek advice from a financial advisor. Unfortunately, Centraal Beheer PPI does not provide advisory services.

Good to know

- Check your mortgage if you own a home. You might have paid off all or most of the mortgage on your house at your retirement age.
- After you have reached the state pension age, you will pay less national insurance contributions and taxes. For more information in this respect, please visit the Tax and Customs Administration's [website](#).
- Some costs may increase. These costs could, for example, be:
 - Healthcare costs: as we get older, we often need more healthcare.
 - Energy costs: When you retire you might be home more often, which means your energy consumption will increase.

Live your retirement

Retirement is the start of a new phase in your life. At leefjepensioen.nl you will find a lot of information, tips and inspiration to prepare for this new phase of life.