

Amsterdam, April 2022

Subject: Information about your new pension scheme

Dear sir or madam,

You will receive a new pension scheme by 1 January 2027 at the latest. Our aim is to have your new pension scheme come into effect on 1 January 2025. That may seem far away, but we think it is important to inform you now.

Why a new pension scheme?

The government, employers and trade unions have made agreements about new pension rules. That is why the pension rules in the law will change. On Wednesday 30 March, the bill Future Pensions Act was submitted to the House of Representatives. The current pension rules are no longer adequate. You can see why this is the case in the video on the special page. You can get there via the special block on the homepage of our website www.provisum.nl.

Much remains the same

Much remains the same for you. We have listed for you what will remain:

- The AOW will remain
- You will receive old-age pension from your retirement, for as long as you live
- You will pay pension premiums together with your employer
- Provisum will continue to invest all premiums, because that yields more than saving
- You can still make various choices, such as stopping work earlier
- If you die, there is a survivor's pension

What will my new pension scheme look like?

Employers and works council (social partners) are in consultation with each other about your new pension scheme. They are working out what your new pension scheme will look like. First in broad terms and then in more detail. Only then can we tell you what the new rules mean for you personally.

We can already tell you this about your new pension scheme

Pensions will become more personal. Everyone will receive a personal pension capital. However, social partners also consider solidarity to be very important. That is why they have opted for a solidarity pension scheme in which we invest all premiums together. We put the returns of the investments back into your personal pension capital. We will continue to invest your capital even after you have retired.

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The premium amount is no longer dependent on your age. It is an equal percentage of the salary for everyone. Together we form a reserve for bad times. In this way we can better redistribute the returns from the investments. And absorb fluctuations in the pension payments if necessary. Your pension will move more in line with the investment results. This means that pensions will increase sooner when the economy is doing well. Or decrease when the economy is doing badly. You will therefore receive a variable pension payment, which can change annually. And no longer a fixed pension payment as is the case now.

What can I do?

It is important that you read all the information you receive from us carefully. We will keep you regularly informed when we have news about your new pension scheme. We also want to know your opinion about how much risk you think Provisum can take with the investments. We will take your opinion into account in the development of your new pension scheme. We will come back to this later this year.

Would you like to know more?

Then look at our special page about the new pension scheme on our website www.provisum.nl. And we will inform you via our digital Pension Newsletter (Pensioenbericht). Are you not yet receiving our Pensioenbericht? Send us an email via the form on our contact page on the website. Then you will always be informed. That saves costs and that is good for your pension and it is good for the environment.

If you have any questions after reading the letter, please call us on 020 - 6213 891.

Kind regards,
Stichting Pensioenfonds Provisum

J.P.M. van Engers
director