



# 2023

## A review



### The most important developments

**The average funding ratio**  
(which gives a picture of the financial health of our fund) decreased from 122.0% to 118.4%.

**3%**

**Pension increase**  
In 2023, we decided to raise pensions by 0.12% as per 1 January 2024.

**0.12%**

[Take a look at all the developments →](#)



### About us

[Read more about our organisation →](#)

**Our participants**  
5,019 Active participants (5,072 end of 2022)  
15,719 Pension beneficiaries (16,040 end of 2022)  
9,186 Former participants (9,259 end of 2022)

**This is how you accrue pension with us**



[Discover more on our website →](#)



### Premium income and pension payments

Total contribution income

Year	Amount
2023	€ 83.4 million
2022	€ 84.2 million

Pension benefits

Year	Amount
2023	€ 218.4 million
2022	€ 200.4 million



### Premium share employers and employees

Total € 83.4 million

Category	Amount
employers	€ 62.7 million
employees	€ 20.7 million

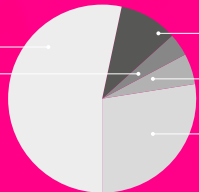
### Our situation in 2023

[Take a look at all the figures →](#)



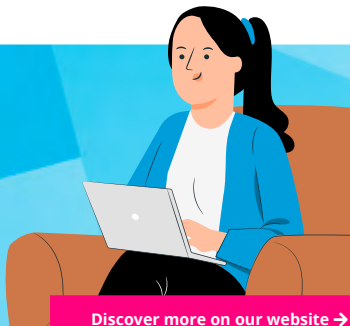
### Investments in 2023

### Composition of investment portfolio 2023



Category	Percentage
Fixed-income securities	53.5%
Cash and cash equivalents	4.0%
Real estate	9.9%
Alternative investments	5.2%
Shares	27.4%

[Read about how we invest sustainably →](#)



### Investment yield

was 10.1%.

**10.1%**

### Read the full annual report

[Discover more on our website →](#)