2025 A review

Stichting Pensioenfonds APF

Most important developments

Average funding ratio:
The financial position improved: the policy funding ratio rose from 122.3 to 125.4.
Current funding ratio: 129.7.

3.1%

In 2025, we decided to raise pensions by 3.27% as per 31 december 2025.

3.27%

Take a look at all the developments →

Customer experience and trust

In 2025, participant satisfaction was measured across various communication and service channels.

74%

Customer satisfaction with our services
74% of participants are satisfied or very satisfied.

Clarity about and understanding of what will change
Managing pensions online: rating of 8.5 (2025).
Video consultations: review score of 9.0 (Q4 2025).

Read more →

Communication Initiatives

Turning complex legislation to clear and understandable information

- **The communication plan** provided the framework for clear communication about the new pension regulations.
- **The APF Magazine** was published once and reached 30,000 participants.
- **Six webinars for participants aged 58 and older** provided guidance on retirement, covering both the current system and the upcoming changes.

Read more →

About us

Read more about our organisation →

Our 28,947 participants

4,640 Active participants
(5,041 end of 2024)

15,198 Pension beneficiaries
(15,451 end of 2024)

9,109 Former participants
(9,074 end of 2024)

This is how you accrue pension with us

Discover more on our website →

Our situation in 2025

Premium share

Total € 85.1 million

employers	employees
€ 63.8 million	€ 21.3 million

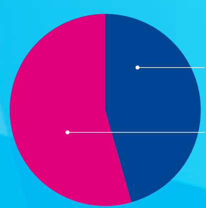
Pension benefits

2025	€ 221.6 mln
2024	€ 212.4 mln

Take a look at all the figures →

Investments in 2025

In 2025, the investment portfolio was administratively aligned with the new pension scheme. The investment policy and the underlying investments remained unchanged.



Read about how we invest sustainably →

Investment yield
was 0.8 %.

0.8 %

Read the full annual report

Discover more on our website →