

Summary

Communication plan on the new pension rules

Our timeline

This timeline shows when you can expect to receive information from us about your new pension.

- **Monthly news updates:** on our website about your new pension
- **Every quarter in 2025:** a digital newsletter about the new pension rules
- **Webinars for people aged 55 and over:** understanding your pension and the new pension system
- **End of June 2025:** magazine for everyone about your new pension

- **May 2025:** what are your thoughts? Pension barometer

- **October 2025:** a brochure about your new pension and the consequences this will have for, among other things, changing jobs or retiring
- **e-mail address campaign** so you can easily receive information about your new pension

- **From 1 January 2026:** a new pension letter
- **Quarterly digital newsletter**
- **Quarter 1 2026:** employer campaign ‘what to do for your pension’

- **Third pension barometer**

- **Spring 2026:** webinars on your new pension
- **End of May 2026:** themed magazine about the estimate of your new pension
- **June 2026:** first estimate of your new pension by letter

- **Fourth pension barometer**

- **July 2026:** information on your new pension in ‘Mijn Pensioen’
- **October 2026:** Final estimate of your new pension

- **Fifth pension barometer**

From agreements between employers and employees to implementation of new pension rules

1. Agreements

The new pension rules will mean significant changes for you. These changes are based on the Future Pensions Act. Agreements about pensions are part of the terms and conditions of employment. That is why employer and employee representatives determine the details of the agreements on your new pension.

2. Implementation plan

These agreements are laid down in a transition plan. This plan has been developed by Pension Fund APF into an implementation plan. This plan states how we will implement the agreements made.

3. Communication plan

The implementation plan includes a communication plan. This plan states:

- *when you receive information from us*
- *how you receive this information from us*
- *why you receive information from us*
- *The consequences of the new pension rules for you personally*

The Netherlands Authority for the Financial Markets (AFM) ensures that we provide you with accurate information. The AFM has also drawn up a number of ground rules for this purpose. Our communication plan is based on those ground rules.

4. To measure is to know

We think it is important that you transition to the new pension rules with peace of mind and without any worries. We will measure this feeling five times in total. This measurement provides insight into the degree of confidence that our fund will manage the transition properly and carefully. It also provides insight into the extent to which you are aware of your new pension. And whether you know that you have to make a number of choices. We use target figures for this. If we do not achieve the desired results, we will adjust our communication efforts.

OBJECTIVE	DESIRED RESULT
Feeling confident about the changes	We want as many participants as possible to be confident that the transition to the new pension is a transition to a good pension.
Trusts us to handle participants interests with care	APF Pension Fund is there for our participants. Our guiding principle is diligence. The transition has been well prepared and we are definitely not going to move overnight.
Actively engaged in pension	We are committed to increasing pension knowledge, participants’ choice awareness and choice skills. This is particularly because of the new choices participants will soon be able to make.
Satisfied with our fund	We are happy to help our participants with questions and choices about their pensions. Especially during the period of change.
Information on new rules is clear and understandable so far	Pension is unfortunately often difficult for our participants to fathom. We explain as best we can how pensions work now and later. Those who need personal assistance with questions are cordially invited to contact us.
Aware that you will have your own pension capital in one scheme	Everyone will soon have their own pension capital. That way, you can better see how much contribution is coming in and what the result of investments means for your pension assets.