

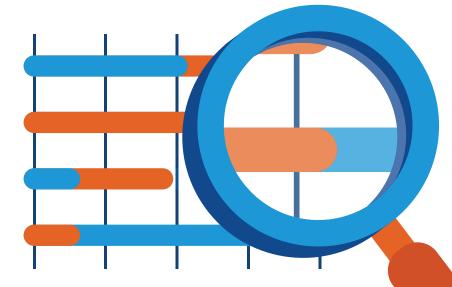
How we cope with the impact of longevity on your retirement.

Your pension pot can never be depleted. How that can be? In order to determine whether there is sufficient capital in your pension pot, how old you live is a factor. We calculate that as best we can for all participants in our fund.

We are in solidarity with each other.

If you live shorter than expected, money remains in our pension fund. If you live longer, it costs us more money.

Still, we come out well. We calculate it as well as possible for all participants in the fund. But because we invest pensions, your pension can fluctuate and sometimes come out lower.



As a result, we know pretty precisely how long we have to pay pensions to how many people.

Even if you get older than the average. Because we can also estimate that well in advance.



So there is always money for your pension, even if you get very old, although sometimes it may be lower.