Stichting PensioenfondsAPF

Why didn’t pensions decline in the past?

Pension funds are required to maintain large buffers. This has prevented pensions from falling in the past. Due to the low interest rates and the fact that pension funds had to maintain these buffers, it was not possible for pensions to increase as much as prices in recent years.

Current retirement plan

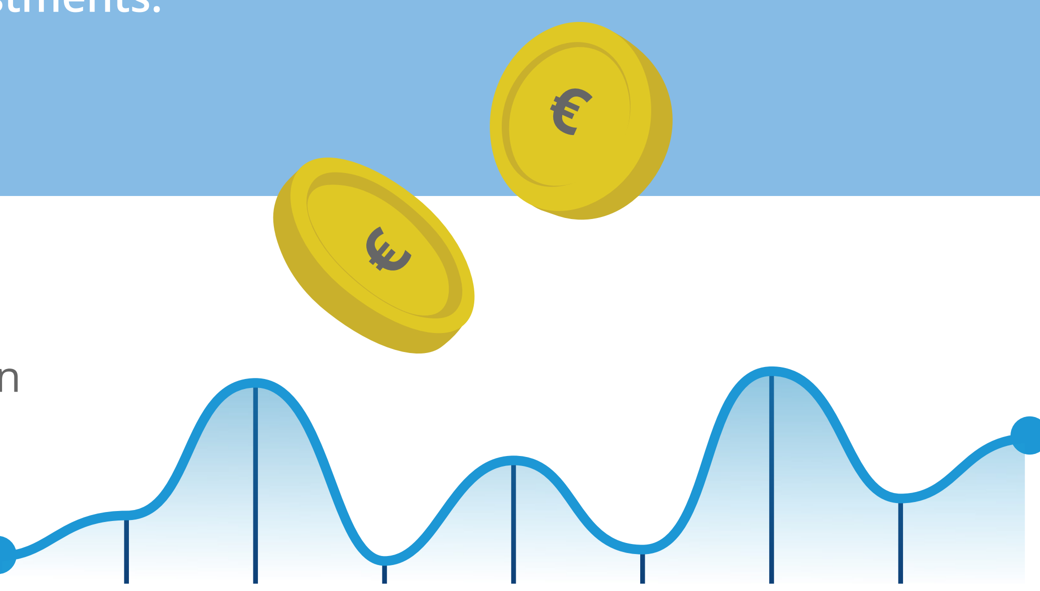
With pension fund APF, there are 2 ways you can accrue pension in the current pension plan.

Average Pay Plan

Up to a maximum of about €80,000, you build up a pension on the average salary you earn with your employer. We call this an average pay scheme. Each year you build up a percentage of your pensionable salary in pension. In 2024, this is 1.875%.

Defined contribution plan (Supplemental Savings Plan)

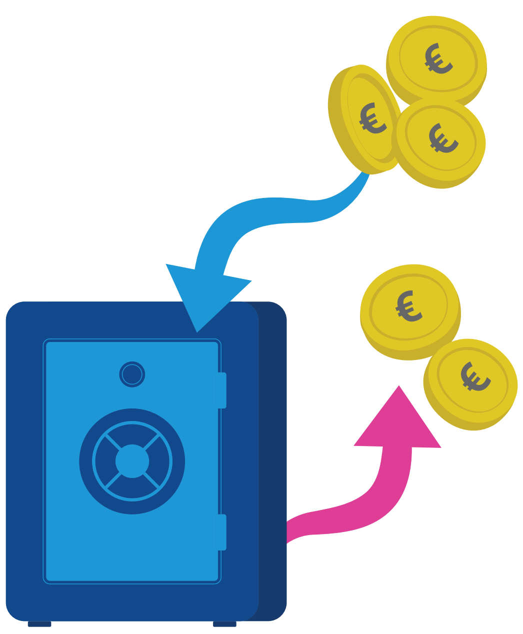
Above the salary of about €80,000, there is a defined contribution plan. In this plan, the amount of the premium is fixed and the amount of your pension capital depends on the results of interest and investments.



New pension plan starting Jan. 1, 2026

In the new pension plan, the contribution amount you pay for your pension is fixed.

The amount of your pension capital depends on the results of interest and investments.



Buffers

Our current pension plan requires larger buffers than under the new pension rules. The current buffers are intended, among other things, to absorb setbacks in investment results. As a result, your pension cannot fall quickly. But to provide that security, we have to maintain a very large buffer. Is the interest rate and/or the investments rising? Then your pension will only rise once we have replenished the buffers.

The new pension rules mean that less large buffers are needed. As a result, pensions will rise faster, but may also fall sooner. We have done a lot of calculations and they show that your pension will increase rather than decrease in the long term.

More information

If you would like to know more, please contact us. You can reach us from Monday to Friday between 8:30 a.m. and 12:30 p.m. on telephone number: 013-462 33 12.

Our postal address is:

Pensioenfonds APF
Postbus 90170
5000 LM TILBURG

Mail:

Via ‘Contact’ op www.pensioenfondsapf.nl