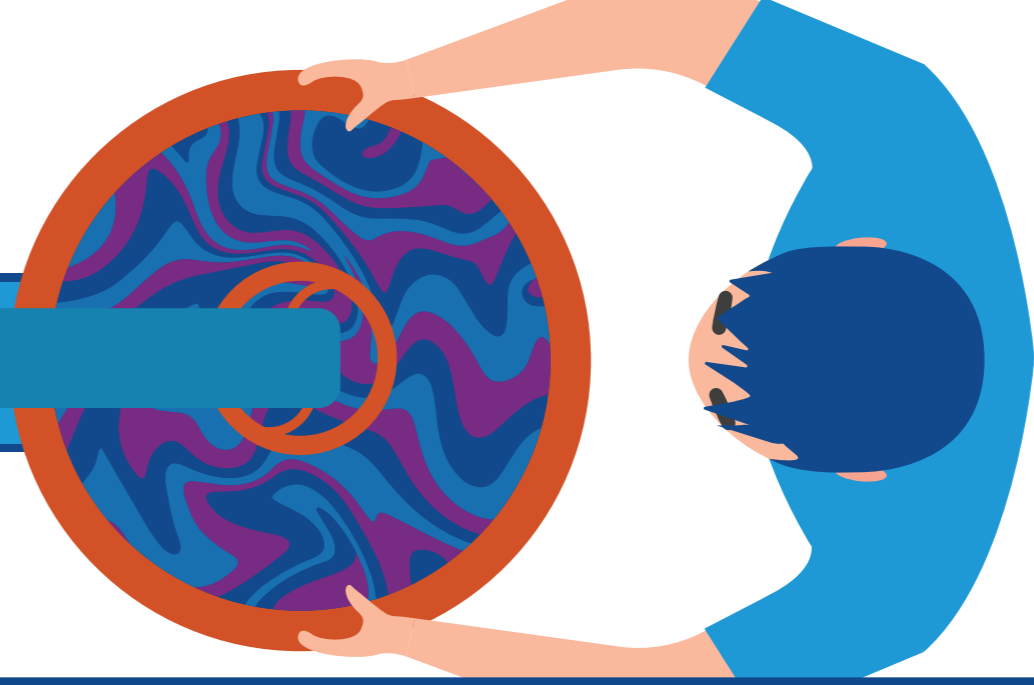


**You have a pension now  
That pension moves with you**



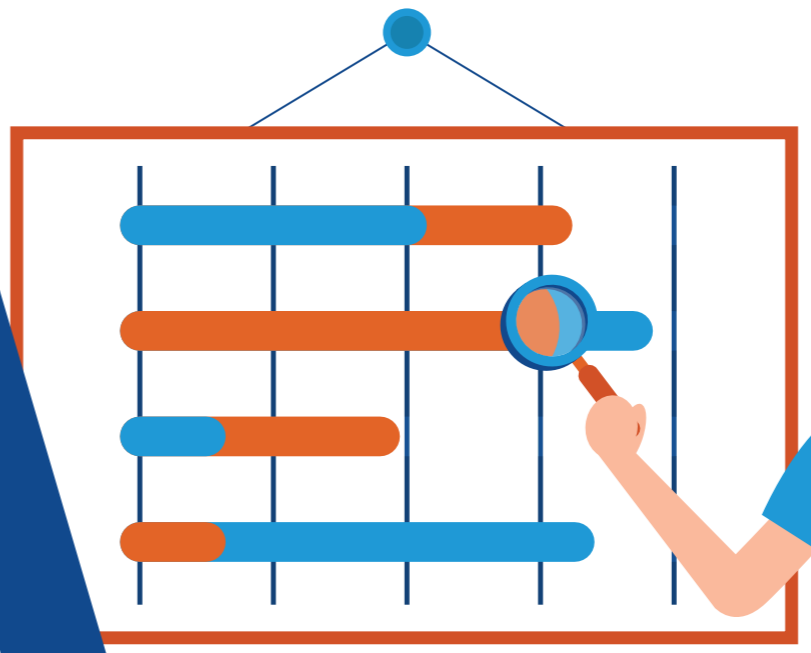
**So your new pension  
will add to that**



**This leads to your new pension**



**And we need to keep  
fewer buffers**



**We divide the money that is freed up  
fairly among everyone's own paint pot**



# Your current pension moves with you into your new pension.

Stichting Pensioenfondsen **APF**  
New rules for pension are coming

What happens to my current pension later?



For a complete overview of your pension and state pension, visit [www.mijnpensioenoverzicht.nl](http://www.mijnpensioenoverzicht.nl)