

The retirement age in our pension fund is 68.

You may also take early or late retirement.

In this flowchart we will explain when to expect what kind of information from us.

You know when you want to retire

It is possible to retire as of 5 years before or within 5 years after your AOW-benefit age. Please contact us yourself. You will receive a confirmation from us of the date on which you wish to retire with information about:

- Your gross annual pension benefit on the date on which you wish to retire,
- Did you start employment before 1 January 2015? Then you will also see the level of your additional pension from the available premium scheme (Robeco Flexioen).

You can indicate a number of choices:

- Would you like additional retirement pension or more partner's pension?*
- Would you like a higher or lower pension benefit on a temporary basis?
- Did you start employment before 1 January 2015? Then you may opt to convert your additional Robeco Flexioen pension into additional retirement pension and possibly partner's pension with the pension fund or another pension provider.

** In case you do not have a partner, the partner's pension is automatically converted into retirement pension.*

Your retirement is in sight

6 months before your AOW-benefit age you will receive a letter from us mentioning 2 amounts:

- Your gross annual pension benefit on your AOW-benefit age,
- Your gross annual pension benefit on the retirement age of 68,
- Did you start employment before 1 January 2015? Then you will also see the level of your additional pension from the available premium scheme (Robeco Flexioen).

You can indicate a number of choices:

- Would you like additional retirement pension or more partner's pension?*
- Would you like a higher or lower pension benefit on a temporary basis?
- Did you start employment before 1 January 2015? Then you may opt to convert your additional Robeco Flexioen pension into additional retirement pension and possibly partner's pension with the pension fund or another pension provider.

** In case you do not have a partner, the partner's pension is automatically converted into retirement pension.*

Indicate on the form the date on which you wish to retire. You may postpone retirement until no later than 5 years after your AOW-benefit age. In that case you will receive a new letter from us 6 months before your chosen retirement date.

Inform us of your choice within a month You will receive a confirmation of your choice.

A month before your final retirement date you will receive a confirmation of:

- The level of your gross annual pension benefit based on your choices,
- The level of the surviving dependants pension in case of your death,
- The level of your additional pension benefit and partner's pension from Robeco Flexioen,
- The dates on which we pay out your pension benefit each month.

You have not made a choice

You retire at the age of 68

6 months before you turn 68 you will receive a letter from us informing you about:

- Your gross annual pension benefit on the retirement age of 68,
- Did you start employment before 1 January 2015? Then you will also see the level of your additional pension from the available premium scheme (Robeco Flexioen).

You can indicate a number of choices:

- Would you like additional retirement pension or more partner's pension?*
- Would you like a higher or lower pension benefit on a temporary basis?
- Did you start employment before 1 January 2015? Then you may opt to convert your additional Robeco Flexioen pension into additional retirement pension and possibly partner's pension with the pension fund or another pension provider.

** In case you do not have a partner, the partner's pension is automatically converted into retirement pension.*

