















Step-by-step plan Retiring as a J&J Pension Fund OFP member

Officially, a J&J Pension Fund OFP pension starts on the 1st day of the month after your 68th birthday. You make your final pension choices just before your retirement. For example, you can exchange your partner pension for a higher retirement pension. You can also choose a different retirement date. You have the choice of retiring 10 years earlier or 5 years later than your state pension date. Your pension choices will affect the amount of your

pension. Check first if you are **well enough prepared** to retire. And check the **overview of pension choices** to make the choices that suit you. Our **Pension123 pages** provide a full summary of our pension scheme.

Below we explain in 12 steps how you can retire

<p>1</p>  <p>Click on <i>My Pension</i> at the top right of the website of J&J Pension Fund OFP.</p> <p>My pension →</p>	<p>2</p>  <p>Log in securely using your username and password. If you do not yet have an account, create a new account using your membership number. Instructions on how to create an account can be found in the 'Create account' drop-down menu on the 'Provide Email Address' page. The MFA manual can also be found here.</p> <p>Create Account →</p>	<p>3</p>  <p>When logged in to <i>My Pension</i>, open the <i>Pension Planner</i> at the bottom of the home page.</p>
<p>4</p>  <p>Look at the different pension scenarios and see what they mean for you. The <i>Pension Planner</i> makes a calculation based on the choices you enter.</p>	<p>5</p>  <p>If you were employed by J&J before 1-1-2015, you accrued additional pension under the <i>Flexioen scheme</i> we have previously mentioned. This supplementary gross pension scheme was transferred to Centraal Beheer PPI by means of a collective transfer of assets.</p> <p>Read about the supplementary scheme →</p>	<p>6</p>  <p>Go to mijnpensioenoverzicht.nl and see how much pension you have accrued with J&J Pension Fund OFP and any other employers, in addition to your state pension.</p> <p>Go to mijnpensioenoverzicht.nl →</p>
<p>7</p>  <p>Choose when you want to retire. You can choose to retire 10 years earlier or 5 years later. As a J&J Pension Fund OFP member, you retire at age 68 by default.</p> <p>Also check your employer's exit procedure if you are still actively accruing Pension with J&J Pension Fund OFP.</p>	<p>8</p>  <p>If you wish to retire <i>before</i> the age of 68, please contact us.</p> <p>Contact us →</p> <p>If you wish to retire <i>later than age 68</i>, then you will receive notification from us in the usual way about 6 months before your state pension date and retirement date.</p>	<p>9</p>  <p>You will receive an information package with options from us in the usual way. You will also find this message in <i>My Archive</i>.</p> <p>Check which pension options you have →</p>
<p>10</p>  <p>Make all your pension choices and sign the option form. Then send the signed form to us as soon as possible.</p> <p>Share your agreement →</p>	<p>11</p>  <p>You will receive confirmation around the time of your chosen retirement date, once we have processed your application. You will also find the confirmation in <i>My Archive</i>.</p> <p>Go to My pension →</p>	<p>12</p>  <p>Your pension will start on the 1st of the month you have selected, and you will receive the first payment around the 25th of that month.</p> <p>View the payment dates →</p>