



# Quick overview of your pension environment

mijn.nn Financial Future



nationale  
nederlanden

# Quick overview of your pension environment

This document allows you to easily find everything that you can also find in your personalised pension environment at Nationale-Nederlanden: mijn.nn Financial Future

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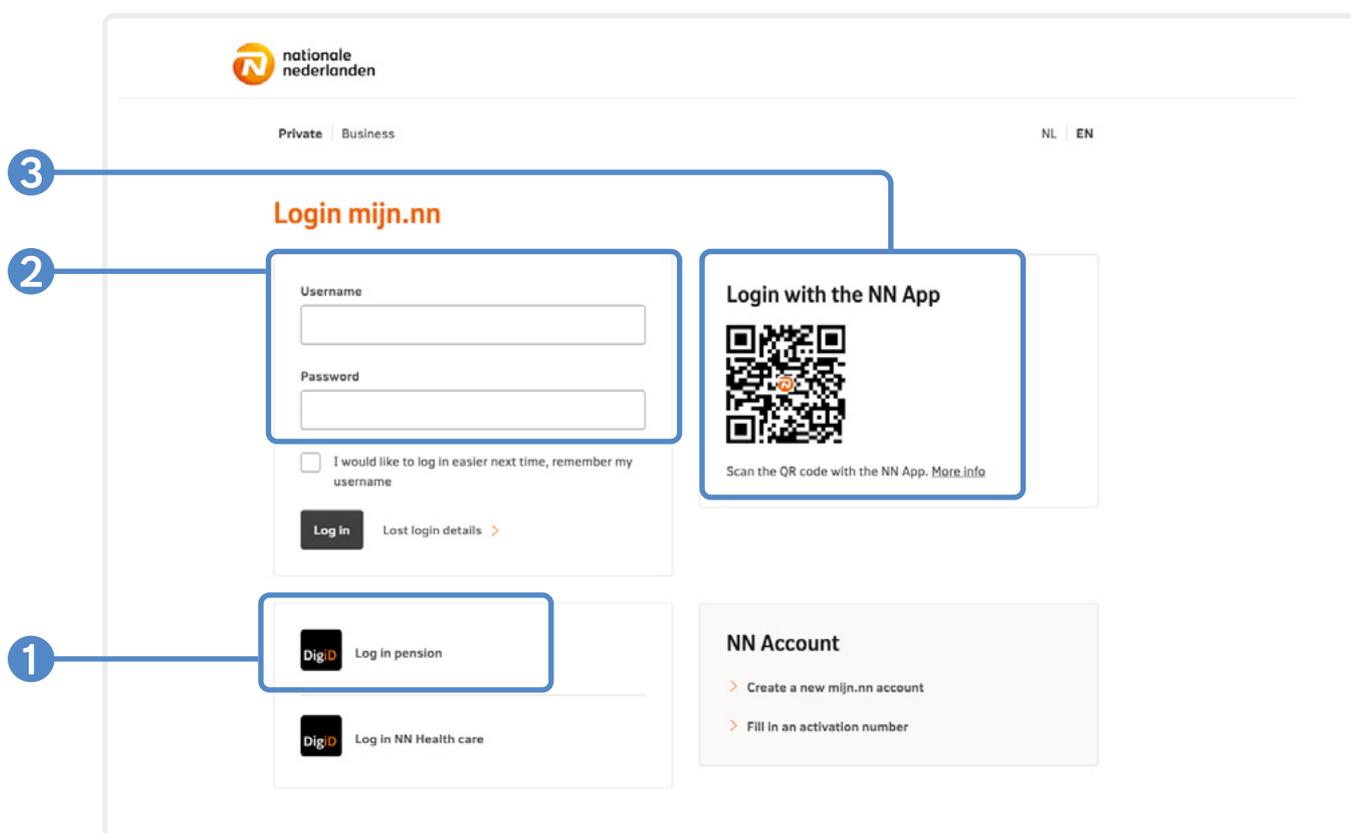
# My personalised environment

## 1 Logging in

Logging into your personal pension environment is easy with your **1 DigiD**.

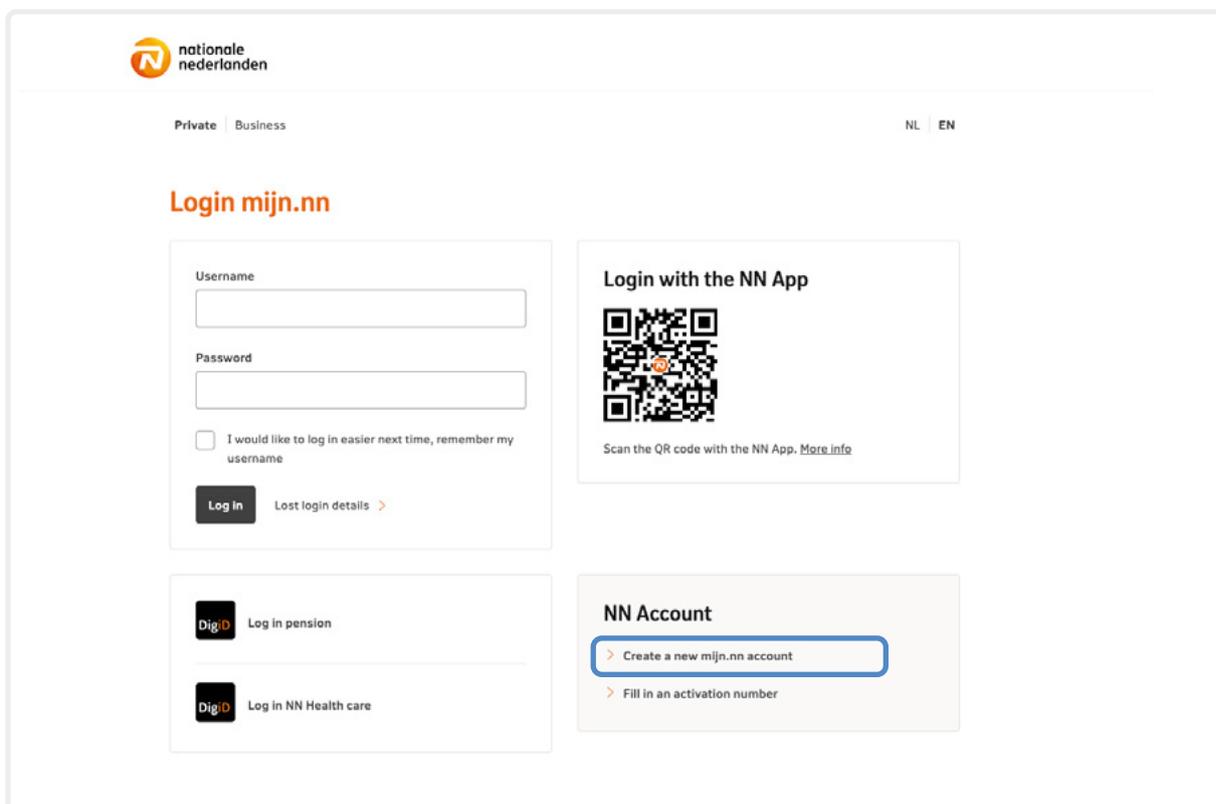
You can also log in using your **2 username and password**. To do this, you must first activate your mijn.nn account (see page 4).

Are you using the **NN app**? Then you can scan the **3 QR code** to log in on a desktop. Logging in is possible in the app with a self-chosen mobile PIN, facial recognition or fingerprint.

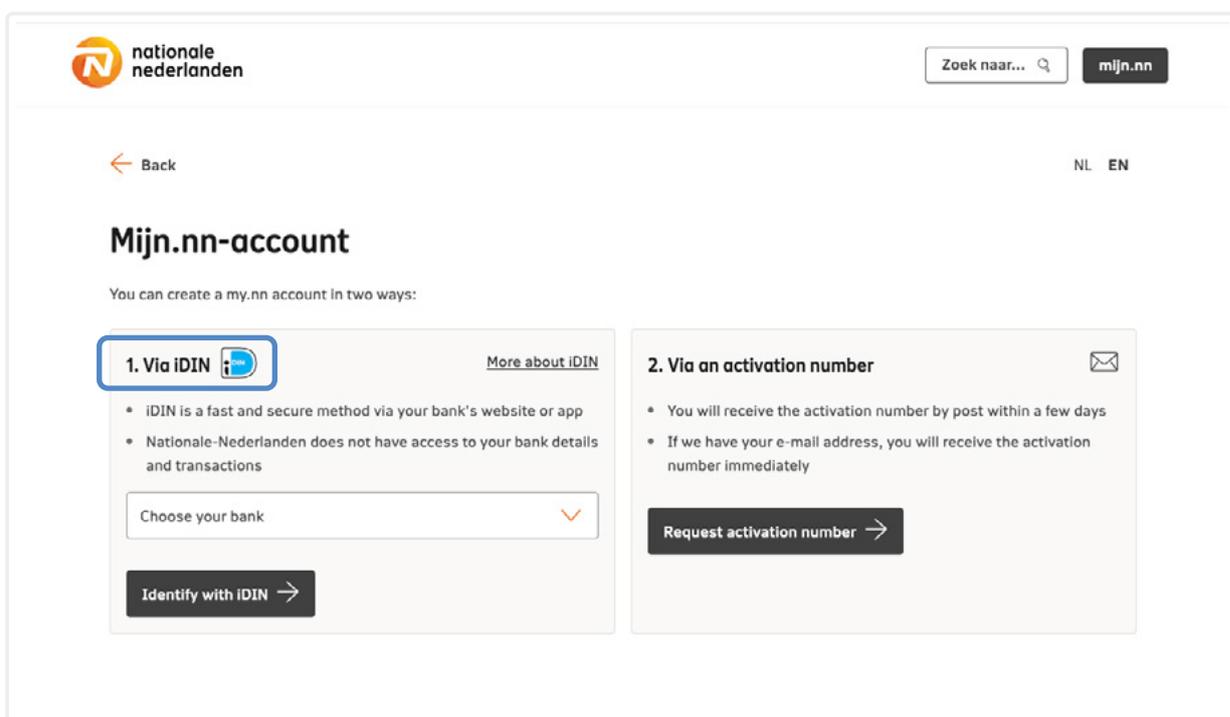


## 2 Activate mijn.nn account

Do you have other products at Nationale-Nederlanden besides your pension product? Then activate your **mijn.nn account**. To do so, go to mijn.nn via the mijn.nn button at the top of the page and then to 'I want to create a mijn.nn account'.



The fastest way to create your account is via iDIN. With iDIN, you can identify yourself safely and securely with other organisations using your own bank's login method.



### 3 Your personal pension environment: mijn.nn Financial Future

After logging in to **mijn.nn** you will be taken to the product overview page. Click on your pension product to go to your personal pension environment mijn.nn Financial Future.

Do you have other products besides your pension with Nationale-Nederlanden? Then you will also find them in the product overview. These could be other (older) pension products, but also insurance or banking products.

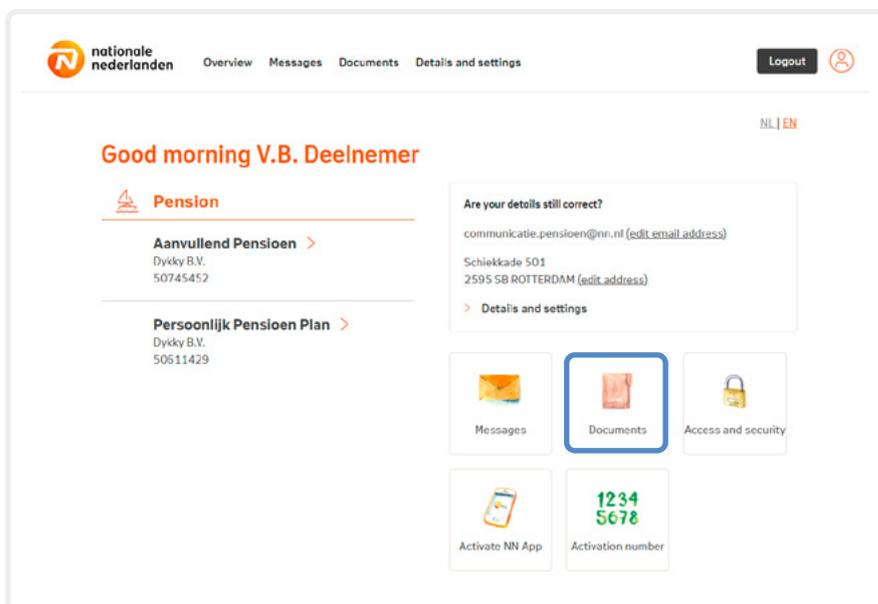
Please note: if you log in with **DigiD**, you will only see your pension product(s).

The screenshot displays the 'mijn.nn' user interface. At the top left is the 'nationale nederlanden' logo. The navigation bar includes 'Overview', 'Messages', 'Documents', and 'Details and settings'. A 'Logout' button and a user profile icon are on the top right. The main heading reads 'Good morning V.B. Deelnemer'. A central box titled 'Pension' contains two entries: 'Aanvullend Pensioen' (Dyky B.V., 50745452) and 'Persoonlijk Pensioen Plan' (Dyky B.V., 50611429). To the right, a section 'Are your details still correct?' shows contact information: 'communicatie.pensioen@nn.nl (edit email address)', 'Schiekkade 501', and '2595 SB ROTTERDAM (edit address)', with a 'Details and settings' link. Below this are five interactive tiles: 'Messages' (envelope icon), 'Documents' (document icon), 'Access and security' (lock icon), 'Activate NN App' (smartphone icon), and 'Activation number' (displaying '1234 5678').

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## Documents

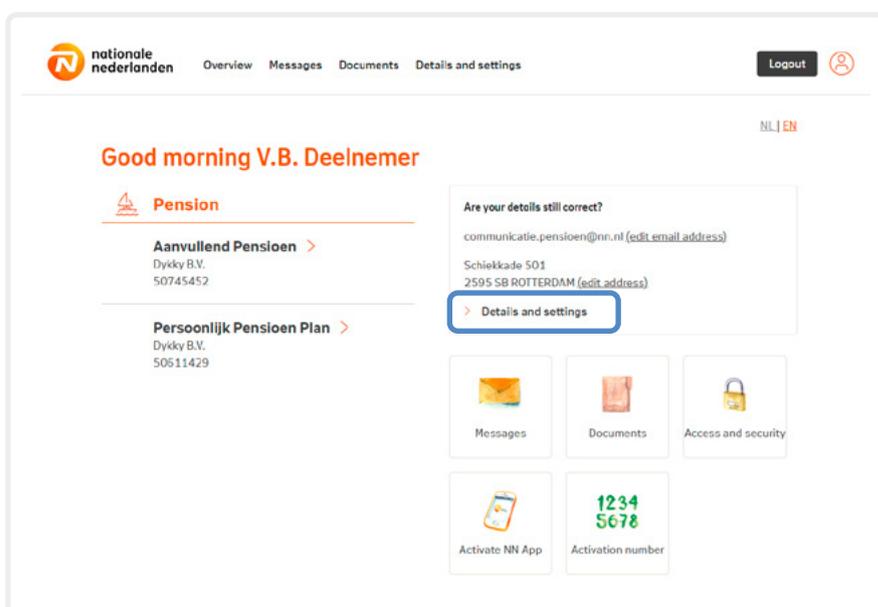
You can find all documents you receive from us in **Documents**. Such documents include your Uniform Pension Statement (UPS) or Pension 1-2-3, but also documents of other Nationale-Nederlanden products.



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## Set language preference

Do you want to change your language preference to English? You can do so via **Details and settings**.



# Insight

## 1 Your personalised pension environment: mijn.nn Financial Future

On mijn.nn Financial Future you can immediately see the most important themes about your income after your retirement. First of all you see what your **1 expected income** will be and **2 which pensions** you have with Nationale-Nederlanden. But you can also click directly to the most important insights into your pension, such as **3 what has been arranged for your surviving dependents** or **4 the details about your investments**. And you see which things you can arrange yourself.

The screenshot shows the 'mijn.nn Financial Future' dashboard for Mrs. Van Dam. At the top, there is a welcome message and a language selector (Nederlands | English). The main section displays 'My expected income on 68 years incl. AOW' with two values: € 2.077,- (Net per month) and € 26.173,- (Gross per year). A note states 'These amounts are an estimate. View the calculation and whether you have a shortage.' and a button asks 'How are the amounts calculated?'. To the right, 'My pensions (2)' are listed, including 'Werkgever BV' with a 'View pension details' button. Below this is an 'Insight' section with icons for 'Investment details', 'Retire early or later', 'Dependants' pension', 'Occupationally disabled', 'Marry or cohabit', 'Divorce', 'Resignation', and 'Near retirement'. To the right of the insights is a section 'I want...' with options: 'To retire earlier', 'A higher pension', and 'A more secure pension'. At the bottom, 'Wat can I arrange myself?' includes 'Investment choices & risk profile', 'Paying in extra contributions', 'Pensioen Plus', 'Value transfer', and 'Start risk reduction'.

## 2 Insight into expected and necessary sources of income

If you think about your income after your retirement, you want to know how much money you will receive and whether this amount is enough. When you enter **mijn.nn Financial Future**, at a glance you will see an overview of **1 your expected income**. You'll see your income at the age at which you first receive both Dutch state pension and a pension from Nationale-Nederlanden.

Via **2 How was this calculated?** You'll see how this amount has been built up and whether this expected amount is enough when you retire.

This screenshot shows a summary card titled "My expected income on 68 years incl. AOW". It displays two values: "€ 2.077,- Net per month" and "€ 26.173,- Gross per year". Below the values, it states "These amounts are an estimate. View the calculation and whether you have a shortage." A blue callout box labeled "1" points to the title and values. A second blue callout box labeled "2" points to an orange button that says "How are the amounts calculated?".

This screenshot shows the "How is this calculated?" section. It includes a dropdown menu for "My income at" set to "68 years". Below this are three icons for "Economic developments": a lightbulb, a sun with clouds, and a sun. The "Economic developments" are listed as "As expected". The section displays three main components: "My expected income" (€ 2.077,- net per month, € 26.173,- gross per year) with a "Show details" button; "Required income" (€ 3.463,- net per month, based on 70% of current income) with an "Adjust required income" button; and "My shortfall on 68 years" (€ 1.386,- net per month).

You can see what the expected income and expected expenses are made up of. When you log in for the first time, the expected income will consist of the pensions you have with Nationale-Nederlanden and Dutch state pension. For required income, we assume 70% of your current pensionable salary. It has been found that this gives a nice estimate of your expenses. You can of course add to or adjust these amounts yourself.

### 3 Insight into your pension with Nationale-Nederlanden

Via 1 My pension you can see the details of your pension:

2 how much you have built up, 3 how much you invest for this each month.

How much pension this is if you 4 stop accruing now, or if you 5 continue to accrue until your retirement age.

The screenshot shows the 'My pensions' interface. Callout 1 points to the 'My pensions (2)' header. Callout 2 points to the 'I occur pension every year on' row in the pension details table. Callout 3 points to the 'Total investment per month' row. Callout 4 points to the 'If I stop now' section, which shows an expected gross per year of € 193,- from 65 years. Callout 5 points to the 'If I continue like this' section, which shows an expected gross per year of € 9,724,- from 65 years.

#### Details about your pension scheme: Pension 1-2-3

Read your Pension 1-2-3 to find out everything about your pension scheme. Layer 1 provides a quick guide to the most important features of your pension scheme. This information is expanded in Layer 2. For detailed information, including the pension regulations, go to Layer 3.

You can find your Pension 1-2-3 under Documents on mijn.nn or in mijn.nn Financial Future in the menu bar under Direct to...

## 4 Details on your investments

1 Via **Investment details** on **My pension with Nationale-Nederlanden**, you can find all information on your investments: 2 the **current investment style**, 3 the **manner** in which we invest on your behalf, 4 the **value** of your investments with 5 the **investments and sales**, and 6 the **future spread** of your investments.



My overview Go to Contact
To mijn.nn Log Out

Nederlands | English

mijn.nn / Financial Future / Investments

### My investments in detail

**Voorbeeld BV**

Select your pension (1):

Voorbeeld BV  
 Persoonlijk Pensioen Plan - 87003770  
 Investment-linked pension - Actiefollow

#### Investments for my pension

**Persoonlijk Pensioen Plan**

For this investment-linked pension plan my pension money is invested in a [lifecycle](#).

**Risk profile**

You have not yet determined your risk profile. Until you do, we will invest for you in the default way. You can find out about this under "Current investment style". It is important that you use our risk profiler to determine how much risk you are willing and able to take with your pension. Your best option is to invest in accordance with this risk profile, but you can make a different choice if you wish.

[> Determine my risk profile](#)

**Current investment style**

My pension money is invested:

- based on the following type of investment **Passive**
- with the following investment risk **Offensive**
- the higher-risk investments are **reduced to 15%** by the age that goes with my pension

This is in line with a [variable pension benefit](#) from my retirement age: (78 years).

[> Go to Investment choices](#)

**Combination of investment funds**

I currently invest in a investment funds with the proportion of funds and value listed below.

**Proportion of funds**

Higher-risk investments	See the fact sheet
■ 3,09% NN Pensioenstabilisatiefonds 11-15	See the fact sheet
■ 4,63% NN Pensioenstabilisatiefonds 15+	See the fact sheet
■ 14,55% NN Index Obligatie Fonds	See the fact sheet
■ 77,73% NN Index Rendement Fonds	See the fact sheet

The investment performance for each fund is shown in the fact sheets.

**Value of my investments**

The value of my investments is on 18-08-2021:

Fund	Number of units	Price	Value
NN Pensioenstabilisatiefonds 11-15	49,18	€ 21,92	€ 1.077,99
NN Pensioenstabilisatiefonds 15+	73,32	€ 22,07	€ 1.618,06
NN Index Obligatie Fonds	47,95	€ 109,35	€ 5.243,45
NN Index Rendement Fonds	230,09	€ 149,44	€ 34.384,26
<b>Total value</b>			<b>€ 42.323,76</b>

[> See all investments and sales](#)

**Future investment allocation**

If I continue to invest as I do now, the allocation between investment funds in the years leading up to my retirement date will be as follows.

- Higher-risk investments
- Lower-risk and risk-averse investments

The way we reduce the higher-risk investments depends on the investment style: the type of investment, the investment risk, the risk reduction and the age for reduction.

[> Go to Investment choices](#)

## 5 What do changes in your work or life mean for your pension?

Under **1 Insight** via **My overview** you can see which events have an effect on your pension. For example, if your **relationship ends** **2**, or if you get another job, or become **disabled while in employment** **3**. You can also see here what has been arranged for your dependant's in the event of your death **4**.

**1** **Insight**



Investment details



Retire early or later



Dependants' pension



Occupationally disabled



Marry or cohabit



Divorce



Resignation



Near retirement

**2** **U gaat uit elkaar. Wat betekent dat voor uw pensioen?**

Als u uit elkaar gaat, heeft dit vaak gevolgen voor uw pensioen, het is daarom goed om te weten wat u voor het best. De online pagina vindt u de praktische informatie die u nodig heeft. Ook kunt u hier direct al een aantal aanvragen.

Bij het kennismaken met deze informatie moet u een aantal bijstellingen of het ophouden van een reeds voor een eerdere uitgang in twee minuten. Meer informatie vindt u onderaan deze pagina in onze brochure 'Uit elkaar gaan en uw pensioen'. U kunt hier ook de overeenkomst 'Klaring bij partner pensioen' downloaden.

**Wat is er wettelijk geregeld?**

> Gevolgen voor uw pensioen als u uit elkaar gaat

**Afwijken van de wettelijke standaard**

> Meer over het maken en wijziggen van andere pensioenforzen

**Wat kunt u zelf doen?**

> Bepaal uw persoonlijke uitgangspunten

**Direct zelf regelen**

> Stuur ter uw stakker in

**3** **Which provisions have been made in case I become disabled while in employment?**

If you were to become fully or partially disabled while in employment, your employer would no longer, or only partially, shoulder the burden of the contributions towards your pension.

Below, you will see which provisions have been made for this type of scenario. You will only be able to see this for pensions associated with **My Pension with Nationale-Nederlanden**, and not for any other pensions you might have added. Please consult your [Pension 1-2-3](#) to find out more about the pension benefits and the terms and conditions.

**Up to 68 years**

- I will continue to accrue pension
- Nationale-Nederlanden will shoulder up to 100% of the employer contributions if the degree of occupational disability equals at least 35%.

[Back to my overview](#)

**4** **What arrangements have been made if I should die?**

We have specified below what your surviving dependants can expect to receive from your pension scheme if you should die.

You will only be able to see this for the pensions associated with **My Pension with Nationale-Nederlanden**, and not for any other additional pensions you might have. Click on the amounts to see if they are certain or expected. [Please click here to find out more about these provisions.](#) Your [Pension 1-2-3](#) specifies which provisions have been made in the event of your death. It also specifies what we mean by 'partner' and 'child' per pension scheme.



For my partner



For my children

**What will my partner receive?**

**Up to the state pension age**  
(Gross per month)

if I die while employed, before my pension comes into payment

Partner's pension	€ 0,-
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if I die after leaving employment, before my pension comes into payment

Partner's pension	€ 0,-
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if I remain employed up to the retirement date and die afterwards

Partner's pension	€ 46,-
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## 6 Documents about your pension (Pension 1-2-3, Uniform Pension Statement (UPS), Factor A)

You can find all your important pension-related documents, such as your Pension 1-2-3, the pension regulations or your Uniform Pension Statement (UPS) under **Documents**. You can find **Documents** on **mijn.nn** or in **mijn.nn Financial Future** in the menu bar under **Direct to...**

The screenshot shows the 'My documents' page on the 'nationale nederlanden' website. The page includes a navigation bar with 'My products', 'My details', and 'My documents'. Below the navigation bar, there are filters for 'Datum van' (07-07-2017 to 07-07-2020) and 'Alle documenten'. The main content is a table with 12 results, each with a 'Download document' link.

Datum	Onderwerp	Product	
01-07-2020	Naamswijziging Bewust Pensioen	Persoonlijk Pensioen Plan	<a href="#">Download document</a>
01-07-2020	Naamswijziging Bewust Pensioen	Persoonlijk Pensioen Plan	<a href="#">Download document</a>
01-07-2020	Naamswijziging Bewust Pensioen		<a href="#">Download document</a>
01-07-2020	Naamswijziging Bewust Pensioen		<a href="#">Download document</a>
01-07-2020			<a href="#">Download document</a>
01-07-2020			<a href="#">Download document</a>
11-02-2020	0004205693/123L1B (Click)	Persoonlijk Pensioen Plan	<a href="#">Download document</a>
11-02-2020	0004205693/123L1B (Print)	Persoonlijk Pensioen Plan	<a href="#">Download document</a>
11-02-2020	Uw Pensioen 1-2-3	Persoonlijk Pensioen Plan	<a href="#">Download document</a>
07-02-2020	0004205693/123L1B (Print)	Persoonlijk Pensioen Plan	<a href="#">Download document</a>

## 7 Who can view your details

You are the only person who can view your details in **mijn.nn Financial Future**. If there is something in relation to your pension details that you would like to discuss with your consultant, you can access your **mijn.nn Financial Future** with your own login credentials and consult the information together with your consultants.

## 8 Notes on the amounts and calculations

The amounts in **mijn.nn Financial Future** have been calculated with due care. Nevertheless, the amounts representing expected sources of income are uncertain. You can read in **2 Notes on amounts & calculations on my mijn.nn Financial Future** how we arrive at these amounts. This explanatory information can be found via the **link 1** on the **My overview page** (among other places).

### How is this calculated?

Below, you can see how we calculated your expected income based on, among other things, your age and the economic developments. [Click here to find out to what extent the amounts of this calculation are a certainty.](#)

1

### Notes on amounts & calculations on mijn.nn Financial Future ×

Amounts and calculations provide you with greater insight into your income later on and help you make choices. But how do we obtain this information, what do we base the calculations on and how do we treat your details? Read about that here.

#### ^ How do you arrive at the amounts and details?

The amounts displayed on mijn.nn Financial Future come from various sources, such as from our own records and those of your employer. Or you may have entered the amounts yourself.

- ✓ Expected income
- ✓ Required income
- ✓ Shortfall or surplus
- ✓ Retirement age
- ✓ When are the amounts adjusted if I make a new choice?

#### ^ What do you do with the amounts and details?

We use the details you see in mijn.nn Financial Future to provide you with information on your pension with Nationale-Nederlanden. And to provide you with an insight into your total expected and required income for later on. We also use them to show what consequences your choices can have on your income. We do this by making calculations of your total expected income and of the consequences of your choices, for example.

- ✓ Your privacy

#### ^ How are the amounts calculated?

When calculating your expected and required income in mijn.nn Financial Future, we use certain calculation models and assumptions. This allows us to approximate reality. The amounts that you see are therefore an estimate. Please note: prices normally rise slowly. In a few years, you will therefore be able to buy less with every euro than today. We call this inflation. The amounts you see do not take inflation into account.

- ✓ Dutch state pension (AOW)
- ✓ Pensions under 'My pension with Nationale-Nederlanden'
- ✓ Salary

# Getting started

## Apart from providing an insight into your pension, mijn.nn Financial Future also lets you get started yourself

You can manage your financial profile yourself by supplementing or changing expected sources of income and by indicating expected expenditures. The links to [mijnpensioenoverzicht.nl](https://mijnpensioenoverzicht.nl) and [Nibud](https://www.nibud.nl) make this easy and convenient to do. You can also play around with your choices and see what your options are for accruing additional pension, for example. And whether you may be able to retire early.

### 1 Adjusting or supplementing your expected expenses

We will already have calculated your expected pension when you log in for the first time based on your current pension scheme and your Dutch state pension (AOW). But you have probably already accrued pension at other employers. Or perhaps you have taken steps yourself to accrue additional pension. These are easily added.

The screenshot shows the 'mijn.nn Financial Future' dashboard. At the top, it displays the 'nationale nederlanden' logo and navigation links: 'Overzicht', 'Gegevens en instellingen', and 'Mijn documenten'. Below this, two summary figures are shown: '€ 3.075,- Net per month' and '€ 52.242,- Gross per year'. A 'Hide details' button is positioned between them. The main content is a table with the following data:

Gross income	Amount per year
Salary	€ 0,-
AOW (Dutch state pension)	€ 11.410,-
Pension(s) with Nationale-Nederlanden	€ 40.824,-
<b>Total gross income</b>	<b>€ 52.242,-</b>
Taxes (1)	-€ 16.346,-
<b>Total net income</b>	<b>€ 36.097,-</b>

Below the table, there is a section for 'Total net income' with a sub-table:

Total net income	Amount
Per year	€ 36.097,-
Per month	€ 3.075,-

At the bottom, there is a 'Please note!' section with a warning icon and the text: 'This overview may not be complete or up to date (any longer). You can add or change sources of income to make the amounts more accurate.' Below this note is a red button labeled 'Add and manage income'.

### Adding another pensions

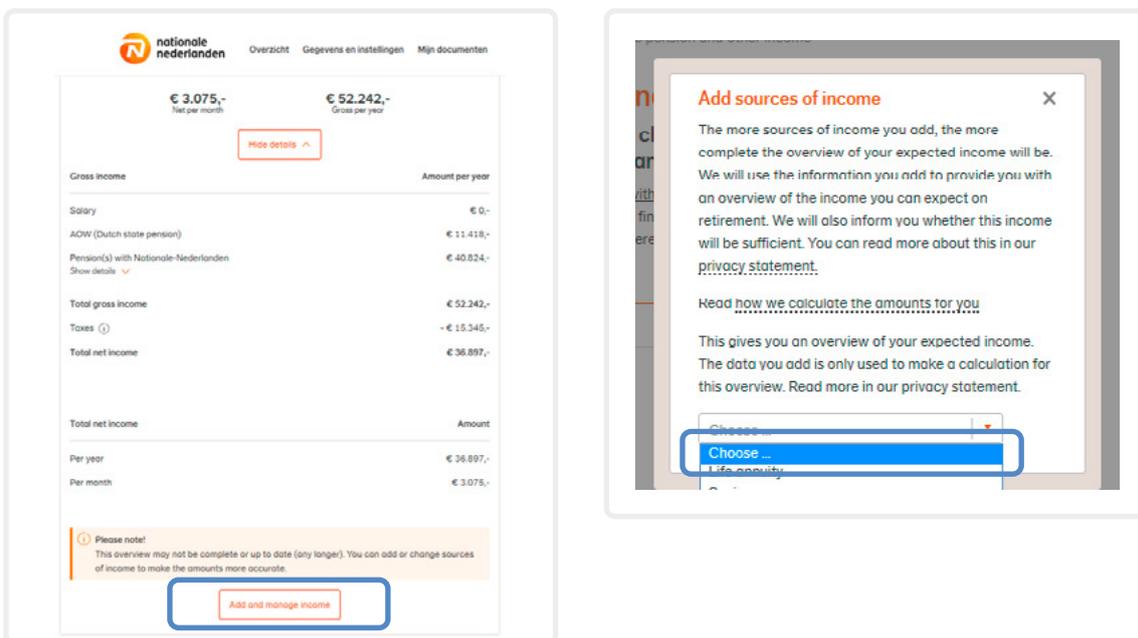
Via **My expected income** and then **Add and manage income**, you can add other pensions (including other Nationale-Nederlanden pensions not yet listed in **mijn.nn Financial Future**). You can do this easily via a link to [mijnpensioenoverzicht.nl](https://mijnpensioenoverzicht.nl) (via your desktop computer) or manually. These pensions will be immediately displayed in **My overview**.

**N.B.:** the amounts via [mijnpensioenoverzicht.nl](https://mijnpensioenoverzicht.nl) are static. If you want to check your full pension entitlements again after a year, for example, we recommend that you again add your other pensions via [mijnpensioenoverzicht.nl](https://mijnpensioenoverzicht.nl). Any pensions already added will then be automatically copied. This allows us to avoid a situation where pensions are listed twice in **mijn.nn Financial Future**.

The screenshot shows a dialog box titled 'Add or adjust pensions' with a close button (X) in the top right corner. The text inside the dialog reads: 'You may have accrued other pensions via employers or ex-employers in addition to the pensions contained in this overview. There are two ways you can add these to your expected sources of income.' Below this, there are two sections: 'Add via Mijnpensioenoverzicht.nl' and 'Add manually'. The 'Add via Mijnpensioenoverzicht.nl' section explains that users can download and add pension information from [mijnpensioenoverzicht.nl](https://mijnpensioenoverzicht.nl). The 'Add manually' section explains that it can be difficult to save a downloaded file on an iPhone or iPad, and suggests adding pension details manually. At the bottom of the dialog is a red button labeled 'Add pensions via Mijnpensioenoverzicht.nl'.

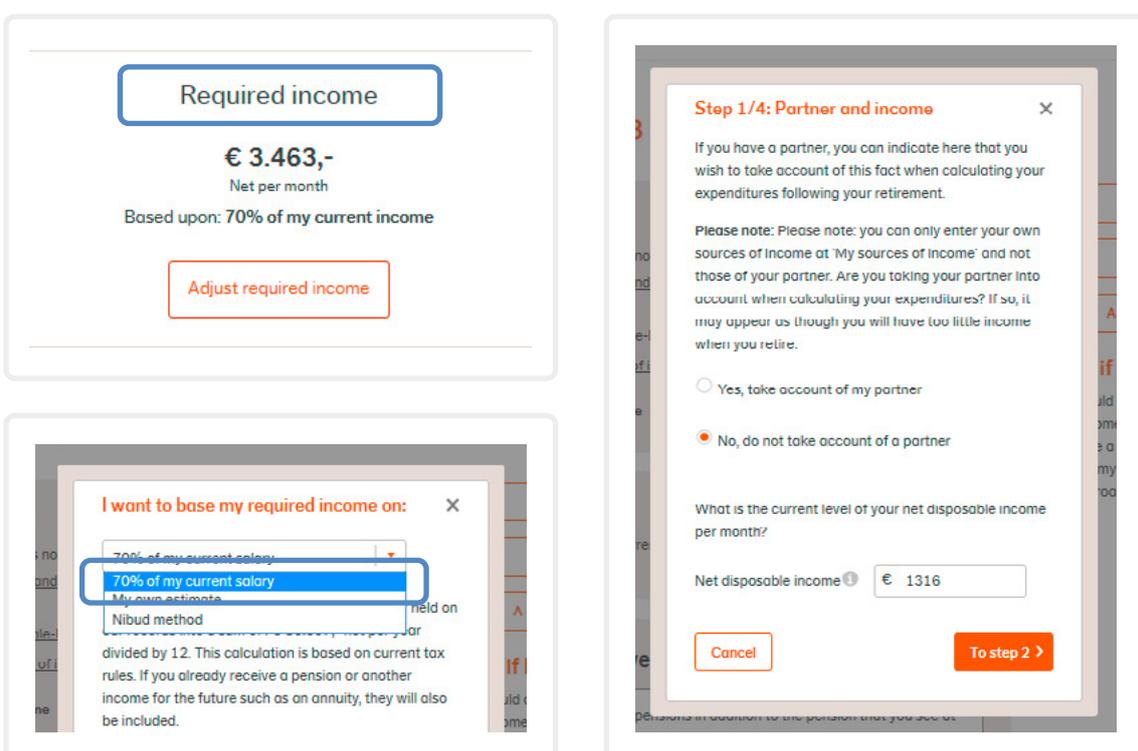
## Adding other expected sources of income

You can easily add other sources of income via **Adding and managing sources of income**. These pensions will be immediately displayed in **My overview**.



## 2 Adjusting or supplementing necessary sources of income

We normally calculate your necessary sources of income using **70% of your current income**. This can yield an excellent estimate. But there are also other ways to enter or supplement your necessary sources of income. **Nibud** has a convenient tool, or you can enter a **fixed amount** yourself. This amount will also be immediately displayed in **My overview**.



### 3 Making choices based on your financial profile

With the insight into your financial profile (1 expected income and 2 required income), you can orientate yourself on the 3 follow-up possibilities. If you have enough left over, you may be able to retire earlier. But perhaps you have more need to build up more pension.

1 My expected income  
€ 2.077,- Net per month    € 26.173,- Gross per year  
Show details

2 Required income  
€ 3.463,- Net per month  
Based upon: 70% of my current income  
Adjust required income

My shortfall on 68 years  
€ 1.386,- Net per month

3 I want...  
To retire earlier >  
A higher pension >  
A more secure pension >

mijn.nu / Financial Future / Retire earlier

#### Retire earlier

1. Play with your retirement age

Find out what will happen with your expected income if you move forward the commencement date for your pension(s). You will only make a final decision on this in the six months prior to the date on which you want to start receiving the pension.

My retirement age(s) now  
Consult [My pension with Nationale-Nederlanden](#) or the [pensions](#) you added to see your current retirement age(s).

My desired retirement age  
Below you can enter a retirement age up to five years younger than your state pension age. In reality, you might have more flexibility than this. This may vary depending on the pension scheme. You can read what agreements were made about a pension scheme in your [Pension 1-2-3](#).

Your income may vary depending on your age  
You will not only receive pension, but also Dutch state pension. Perhaps you will also have other sources of income, such as savings. Your future income can therefore vary depending on your age. To gain a good understanding of this, you should first check whether your expected income is correct. [For a good insight, first check whether your expected income is correct.](#)

mijn.nu / Financial Future / How can I increase my pension?

#### How can I increase my pension?

Select an option to see how you can supplement your income. To get an accurate picture, first check whether your expected income and spending expenses are correct.

Putting extra money into your pension    Working longer or more    Taking a little more risk

Options

Play in extra contributions to accrue supplementary pension

Save or invest your money

mijn.nu / Financial Future / More certainty

#### How do I make my pension more secure?

The amount of your pension depends (partly) on investments, which means that it cannot be guaranteed. View your options to make your pension more secure. To get an accurate picture, first check whether your expected income and expenses are correct.

Take less risk with your pension investments

If you take less risk with your investments, your expected pension will be more secure. But you will probably receive a lower amount. Play with your investment choices and see what effect this has on your expected income.

Investment choices

Back to my overview

## 4 Making choices for the accrual of your pension

### Setting your risk profile

Because we invest your pension money, you run an investment risk. But it is important that we invest for your pension in a manner that is aligned with your wishes and options. This is why you decide how much risk you find suitable with our **risk profiler**. Doing so means you know how much risk you can incur with your pension. And how much risk you wish to incur. We recommend that you use an investment approach that reflects your risk profile. But you can also make another choice.

If you would like to know which risk profile suits you, complete the **risk profiler**. You can find this via **Manage investments**.



**Risk profile**

You have not yet determined your risk profile. Until you do, we will invest for you in the default way. You can find out about this under "Current investment style". It is important that you use our risk profiler to determine how much risk you are willing and able to take with your pension. Your best option is to invest in accordance with this risk profile, but you can make a different choice if you wish.

> Determine my risk profile

**na** nationale nederlanden My overview Go to Contact > To mijn.nn Log Out

**Determine your riskprofile** Cancel

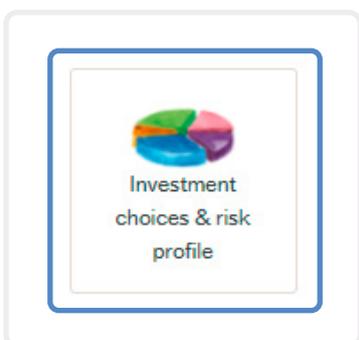
Comprehension      Willingness      Ability      Conclusion

Question 1 (out of 9) Knowledge and experience, comprehension of investment risk.

## Adjusting your investment choices

You have an investment-linked pension with Nationale-Nederlanden, which means that we invest your pension money for you. Although we do the investing, you decide how we invest. If you make no choice, we will invest in the manner chosen by your employer. If you have completed the **risk profiler**, you will know your risk profile. This can be useful in determining your investment choices.

You can change your investment choices via the tile **Investment choices & risk profile**. Or via **Direct to Investment choices**.



mijn.nnl / Financial Future / Investment Choices

### Investment Choices

- 1. Select your pension plan
  - Dykky B.V. Deerst Pension
- 2. Current investment style
  - Type of investment: Index
  - Investment risk: Boldhold
  - Risk reduction: 0 %
  - Age for reduction: My AOW
- 3. Your risk profile
  - Investment risk: More cautious
  - Risk reduction: 15 %

#### 4. Compare investment choices

Your best option would be to have us invest in a lifecycle that matches your risk profile. That said, you can also make different choices.

I would like to see what happens if I were to have my pension money invested in a lifecycle

- based on the following **type of investment**
- with the following **investment risk**
- Higher-risk investments are reduced to
- at the **age** that belongs to my

This is in line with a fixed/variable pension benefit from my AOW age/retirement date.

**Please note!**  
Please note! This does not change your pension data!

Click on the buttons to see what your income can be if the results are below or above expectation.

Below expectation

As expected

Above expectation

Total projected income at different ages, as a net monthly amount.

Age	Current	Risk profile	My choices
68 years	€ 1.316,-	€ 1.316,-	
73 years	€ 1.316,-	€ 1.317,-	
78 years	€ 1.316,-	€ 1.319,-	
83 years	€ 1.316,-	€ 1.321,-	
88 years	€ 1.316,-	€ 1.323,-	

**Please note!**  
The table shows your future situation if you leave your investment choices as they are ('Current'). And if you let us invest your pension money based on your risk profile ('Risk profile') or based on the calculated new investment choices ('My choices'). Amounts listed in the table are not guaranteed, they are projections. Click the buttons above the table to see how these projections change when things turn out worse or better than expected. Find out [how we calculated the amounts and how these forecasts work](#).

- 5. Check the details of your choices
- 6. What to bear in mind

## 5 Making choices for partner's pension

If you unexpectedly die during your employment, your partner will receive a benefit from us. We call this **partner's pension**. Your employer has insured this with us as standard. Your employer offers you the possibility to supplement that partner's pension.

It is important to know that every pension scheme can be different. This means that the employer does not always insure the same and that there are different options for insuring your partner.

Below, you are taken step by step through the choices you can make. You will find more explanation in your personal pension environment.

### What is insured as standard

To see what is insured by default by the employer, click on **Choices for partner's pension**. Here you can also see what other choices you can make for the partner's pension. To make a choice, go to the next step.

The screenshot shows the 'Choices for partner's pension' page on the 'nationale nederlanden' website. The page header includes the logo, navigation links ('My overview', 'Go to', 'Contact'), and user options ('To mijn.nn', 'Log Out', profile icon). The breadcrumb trail is 'mijn.nn / Financial Future / Choices for partner's pension'. The main title is 'Choices for partner's pension'. Below the title, there are two columns of content. The left column is titled 'What has been arranged now' and contains a paragraph explaining the partner's pension and a section 'What you need to know when making choices for partner's pension' with a status message: 'Your choice for the Anw shortfall pension is still in progress.' Below this is an 'Overview of partner's pension' section with a 'Default insurance' table. The table has two rows: 'Partner's pension' and 'Benefits gross per year', with the value '€ 189,28' shown in the right column. The right column is titled 'You make choices for this pension:' and contains a box for 'Test Werkgever Extern' (Persoonlijk Pensioen Plan, Investment-linked pension: 50608513, Active policy) and a 'Make your pension choices now' section with a list of tasks: 'Read all about your pension', 'Choices for extra contributions', 'Determine your investment style', and 'Choices for partner's pension', each with a checkmark and a right arrow.

## Supplement for a temporary partner's pension

In some pension schemes, it is possible to supplement the partner's pension insured by your employer. Would you like to know whether this is interesting for your situation? Or do you want to insure this? Then choose 'yes'. Is a **Supplement for a temporary partner's pension** insured and do you not want this (any more)? Then choose 'no'.



[My overview](#)
[Go to](#)
[Contact](#)

[To mijn.nn](#)
Log Out


Current situation
Supplementary partner's pension
Anw shortfall pension
Confirm choice
Completed

---

### Supplementary partner's pension (lifelong)

You can increase the insured lifelong partner's pension yourself with Supplementary partner's pension. How much partner's pension is insured depends on your pensionable salary. You may supplement the partner's pension up to a maximum of 50% of your pensionable salary.

**What you need to know about the Supplementary partner's pension**

**Supplement to the partner's pension:**  
Currently Supplementary partner's pension is not insured. Would you like to change this?

Yes

No

Default insurance

**30%** (of max. 50% coverage)

0% 30% 50%

5

Your choice:

5,00 | %

Calculate costs

#### Overview of partner's pension

---

##### Default insurance

**Partner's pension** ⓘ

30% of pensionable salary

**Benefits gross per year** € 7.231,03

##### Choices for partner's pension

New

**Supplementary partner's pension** ⓘ

5% of pensionable salary

**Benefits gross per year** € 1.205,17

**Your premium gross per month** ⓘ € 2,45

Show details ▾

Insured

**Anw shortfall pension** ⓘ

**Benefits gross per year** € 19.080,00

**Your premium gross per month** ⓘ € 23,38

Show details ▾

#### You make choices for this pension:

**Dycky B.V.**

Persoonlijk Pensioen Plan

Investment-linked pension: 50611429

Active policy

**Make your pension choices now** ^

Read all about your pension ✓ >

Choices for extra contributions >

Determine your investment style ✓ >

Choices for partner's pension ✓ >

Make your choice before 26-10-2024

75% completed

If you chose 'yes', you can decide by what **percentage** you want to increase the partner's pension. We also explain here the percentage by which you can increase the partner's pension. To see what the chosen percentage does, click the button to calculate it. Under the heading **Supplementary partner's pension**, you will find information about what this means for your gross benefits per year and how much premium you will need to pay.

In the last step, you will see a summary of your choices and you can pass them on to us.

**Supplementary partner's pension (lifelong)**

You can increase the insured lifelong partner's pension yourself with Supplementary partner's pension. How much partner's pension is insured depends on your pensionable salary. You may supplement the partner's pension up to a maximum of 50% of your pensionable salary.

**What you need to know about the Supplementary partner's pension**

**Supplement to the partner's pension:**  
Currently Supplementary partner's pension is not insured. Would you like to change this?

Yes  
 No

Default insurance: **30%** (of max. 50% coverage)

Your choice: **5,00** %

0% 30% 50%

5

**Calculate costs**

**Overview of partner's pension**

**Default insurance**

<b>Partner's pension</b> ⓘ	
30% of pensionable salary	
Benefits gross per year	<b>€ 7.231,03</b>

**Choices for partner's pension**

<b>New</b>	<b>Insured</b>
<b>Supplementary partner's pension</b> ⓘ	<b>Anw shortfall pension</b> ⓘ
5% of pensionable salary	
Benefits gross per year	<b>€ 19.080,00</b>
<b>€ 1.205,17</b>	Benefits gross per year
Your premium gross per month ⓘ	<b>€ 23,38</b>
<b>€ 2,45</b>	Your premium gross per month ⓘ
Show details ▾	Show details ▾

**You make choices for this pension:**

**Dykky B.V.**  
Persoonlijk Pensioen Plan  
Investment-linked pension: 50611429  
[Active policy](#)

**Make your pension choices now** ^

- Read all about your pension ✓ >
- Choices for extra contributions >
- Determine your investment style ✓ >
- Choices for partner's pension ✓ >

**Make your choice before 26-10-2024**

75% completed

## Anw shortfall pension

In some pension schemes, it is possible to insure the **Anw shortfall pension** to be insured. Do you want this and is it not yet insured? Then choose 'yes'. Is the Anw shortfall pension insured and you do not want it? Then choose 'no'. In this step, you will also see the impact of your choice. In the last step, you will see a summary of your choices and you can pass them on to us.

 [Mijn overzicht](#) [Direct naar](#) [Contact](#) [Naar mijn.nn](#) [Uitloggen](#) 

[Nederlands](#) | [English](#)

[mijn.nn](#) / [Inkomen Later](#) / [Keuzes voor je partner](#)

### Keuzes voor je partner

[Huidige situatie](#) [Aanvullend partnerpensioen](#) **Anw-hiaatpensioen** [Jouw keuze doorgeven](#)

#### Anw-hiaatpensioen

Het Anw-hiaatpensioen is een verzekering voor je partner die uitkeert wanneer je onverhoopt komt te overlijden. De uitkering is een vast bedrag dat uitkeert tot de AOW-leeftijd van partner.

[Lees waar je op moet letten bij een Anw-hiaatpensioen](#)

**Dit kan je verzekeren:**

Anw-hiaatpensioen verzekerd tot AOW leeftijd partner, <b>bruto per jaar</b>	€ 16.201,00
Premie Anw-hiaatpensioen <b>bruto per maand:</b>	€ 22,00

#### Aanvulling tijdelijk partnerpensioen

Wil je een Anw-hiaatpensioen verzekeren?

Ja  Nee

**Op dit moment geregeld:** **Bruto per jaar**

**Standaard door je werkgever:**

30% partnerpensioen (levenslang)	€ 30.000,00
----------------------------------	-------------

**Pas zelf aan:**

5% aanvullend partnerpensioen (levenslang) <a href="#">i</a>	<a href="#">Nieuw</a> <a href="#">✎</a> € 1.500,00
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**Premie** **Bruto per maand**

Te betalen premie <a href="#">i</a>	€ 38,00
<a href="#">Toon details</a> <a href="#">v</a>	

[Annuleren](#) [Volgende](#)

[Terug naar keuzes voor je partner](#)

**Je maakt keuzes voor dit pensioen:**

**Kowij Business Solutions**  
Persoonlijk Pensioen Plan  
Polisnummer: 51234567  
Beleggingspensioen - **Actieve polis**

**Maak nu zelf je pensioenkeuzes** [^](#)

- [Bekijk hier alles over je pensioen](#) [✓](#) [>](#)
- [Keuzes voor je partner](#) [>](#)  
*Geef jouw keuze door vóór 2 april 2024*
- [Keuze voor extra inleggen](#) [>](#)  
*Geef jouw keuze door vóór 2 april 2024*
- [Bepaal je manier van beleggen](#) [>](#)

[25% volledig](#)

## Partner relation

To insure the Supplementary Partner Pension and Anw shortfall pension, we need to know whether you have a partner. Are you **married** or in a **registered partnership**? If so, we will automatically receive this information from the Basisregister Personen (BRP).

Do you live together? Then we will not receive this automatically. You can then pass this on to us via your employer.

To see whether we know your partner, go to **View Pension Details**.

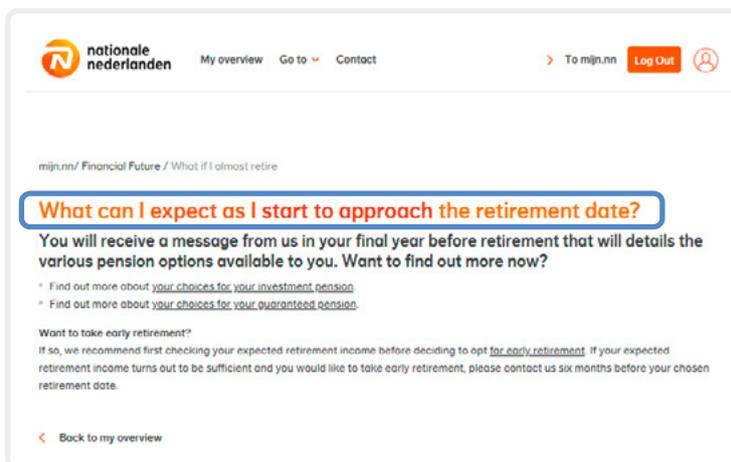
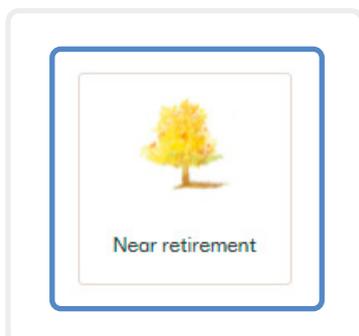
The screenshot displays the user interface of the Nationale-Nederlanden pension portal. At the top, the logo and navigation links are visible. The main content area features a personalized welcome message for 'Mr. Werknemer'. A central card shows the user's expected pension of € 27,- per month at age 68, with a toggle to include state pension and self-added income. To the right, a 'My pensions (2)' section lists an active policy for 'Test Werkgever Extern' with a 'View pension details' button highlighted. Below this, an 'Insight' section provides quick access to various pension-related topics. On the right side, there are additional options for finding UPO, retirement preferences, and making choices now.

## Health declaration

In some cases, we may ask questions about your health. If you make a choice that requires you to fill in a health declaration, we always indicate this in advance.

## 6 Applying for the (variable) benefit of Nationale-Nederlanden

Of course you can also have your pension paid out by Nationale-Nederlanden. We have a fixed benefit and a variable benefit. You can find out more via the **Near retirement** tile. A year before you retire, you will have access to the application of the Persoonlijke Pensioenuitkering.



## 7 Transferring the value of previous pensions to your current pension scheme (value transfer of pension rights)

If you change jobs, this may affect your pension. You are often not just changing jobs, but probably also pension providers (fund or insurer). You will then have the opportunity to merge your pension assets in the new pension scheme. This is referred to as value transfer of pension rights. You can go to **Value transfer** (Dutch only) via the **Direct to** menu at the top.

