

Paying in extra contributions for your pension

You can invest extra money in your pension yourself. You can do this periodically, once or both. Via mijn.nn Financial Future you can already 'play' for additional periodic contributions, see what this will yield in terms of extra pension and pass on the desired amount. One-off deposits will soon be available via this environment. Until then, you can request an offer by e-mail for a one-off deposit.

Go to ① **A higher pension**

mijn.nn / Financial Future

My income at 68 years ⁱ

Net per month

Expected income Please note, this amount is not a certainty! Click here to find out why and how it is calculated.	€ 1.614,-
<ul style="list-style-type: none">My pension with Nationale-NederlandenAOW and other sources of income Add and manage income	
Required income Based upon: Nibud method Adjust your required income	€ 2.603,-
My shortfall on 68 years	ⁱ € 989,-

You may be able to build up more pension...

[Decide now what suits you](#)

What can I arrange myself?

- [Retire earlier](#)
- [A higher pension](#)**
- [A more secure pension](#)

What if I ...

Then go to ② **Putting extra money in your pension** and select **To Paying in extra contribution**

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

- To Paying in extra contributions
- Save or invest your money

Paying in extra contributions for my pension

You can contribute extra in the pension that you accrue through your employer. This way you can supplement your pension. Find out what your options are and how much extra pension this will bring you. You can request Paying in extra contributions directly.

[To Paying in extra contributions](#)

In 6 steps you get an indication how much extra you want to invest, what that will yield and pass on your choice.

1 You will be asked in advance whether you are already building up income for later in another way. And if so, whether you do that with a tax benefit. This is because you cannot build up unlimited income for later with tax benefits. If you are already building up income for later in this way, it is wise to have it checked how much room you still have to invest extra in your pension.

1. Inquire in advance

There are various ways in which you can build up income for later life. Before you continue, it may be useful to first answer the following question.

Are you building up income for later via life annuities or blocked bank savings?

No, I am not

Yes, I am

2 You will then see how much you can put in **1** minimum and maximum. You choose the **2** amount you want within that amount. Below you can read what this does to your **3** expected total net income per month. Because you are investing, the amounts are uncertain. You can see at **4** what the amounts are if things are going well or not.

2. Run through different variations of Paying in extra contributions

Find out how much you want to pay in extra and how much pension you may be expected to receive as a result of these extra contributions. We apply a minimum deposit. There is also a statutory maximum.

Select how much extra you want to pay in

Your current contribution is: € 0

I want to pay in extra contributions on a monthly basis

€ 0 Calculate

The minimum deposit is: € 25
The statutory deposit is: € 45.3

Below expectation As expected Above expectation

Total expected earnings at different ages, net per month

Age	Current	New
68 years	€ 1.814,-	
73 years	€ 1.814,-	
78 years	€ 1.813,-	

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After you have seen what your net income is when Paying in extra contributions is added, you will see the amounts for **only** Paying in extra contributions and **gross** per month. This is because we do not know how much tax and premium you will pay by then.

3. Check the details of your choice

The previous showed your projected total income as a net monthly amount, giving you an idea of your spending power in retirement. The amounts under Step 3, on the other hand, are pre-tax amounts, because we don't know at this stage how much you will have to pay in tax and social security premiums in the future. This only applies to that which you build up by Paying in extra contributions as a supplement to your pension. This will help you better understand the pre-tax spending power when you choose the option of Paying in extra contributions.

Below expectation **As expected** Above expectation

Your projected income from this pension plan at different ages, as a pre-tax monthly amount €

Age	Current	New
68 years	€ 0,-	€ 36,-
73 years	€ 0,-	€ 38,-
78 years	€ 0,-	€ 40,-
83 years	€ 0,-	€ 43,-

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Your employer determines whether a supplement to the partner's pension is taken into account as standard if you die before you retire. You can adjust this yourself if necessary. You will then see what this does to your pension gross per month.

If a supplement to the partner's pension has been taken into account and you want to adjust this to no supplement, but you do have a partner, your partner must give permission for this.

You will then receive an offer by email.

4. Supplement to the partner's pension?

The calculations in steps 2 and 3 do not take into account a supplement to the partner's pension if you die before you retire.

You then build up more pension for yourself. However, if you have a partner, your partner will not receive the supplement to the partner's pension if you die before you retire.

You can change this and see what it means for you:

I do want a supplement to the partner's pension

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After you have been able to play with the amounts and see what this is expected to bring you, in this step you will find all the important information about Paying in extra contributions: How it works, which choices you can make (and which not), how the payment works and much more. It is wise to read this information carefully before making your choices.

^ 5. What to bear in mind ✔

Below you will be able to submit your choices for Paying in extra contributions. Read below for all the relevant information about Paying in extra contributions. Please be advised to carefully read this information before you provide us with your choices regarding Paying in extra contributions.

- ✓ How does Paying in extra contributions work?
- ✓ What do I get for my extra contributions?
- ✓ Is Paying in extra contributions a suitable solution for me?
- ✓ How much can I pay in as extra contributions?
- ✓ What choices can I make until my retirement date regarding Paying in extra contributions?
- ✓ How does the benefit of Paying in extra contributions work?
- ✓ Submitting adjustments
- ✓ What happens if my circumstances change?
- ✓ What arrangements have been made for my partner and/or my children?
- ✓ Information and costs on investments of Paying in extra contributions

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Are you satisfied with your choices? Then simply indicate your choice. Do you want a different amount after a while? Or stop? Then you can also adjust the amount in this way.

- ✓ 1. Inquire in advance ✔
- Are you building up income for later via life annuities or blocked bank savings? No
- ✓ 2. Run through different variations of Paying in extra contributions ✔
- Monthly deposit € 30,-
- ✓ 3. Check the details of your choice ✔
- ✓ 4. Supplement to the partner's pension? ✔
- Supplement to the partner's pension No
- ✓ 5. What to bear in mind ✔

^ 0. Submit your choices ✖

You have been able to compare the effects of the option of Paying in extra contributions and proceeded with the extra contribution shown above at Step 2 (Run through different variations of paying in extra contributions). You have seen how these choices affect your projected income and you know what to bear in mind. Are you sure you want to start Paying in extra contributions? If so, click on the button 'Yes, submit my choice'.

If you do not want to submit your choice, simply close this window by clicking 'Back to my overview'.

Note: the calculation for the option of Paying in extra contributions will not be saved.

[Yes, submit my choice](#)