

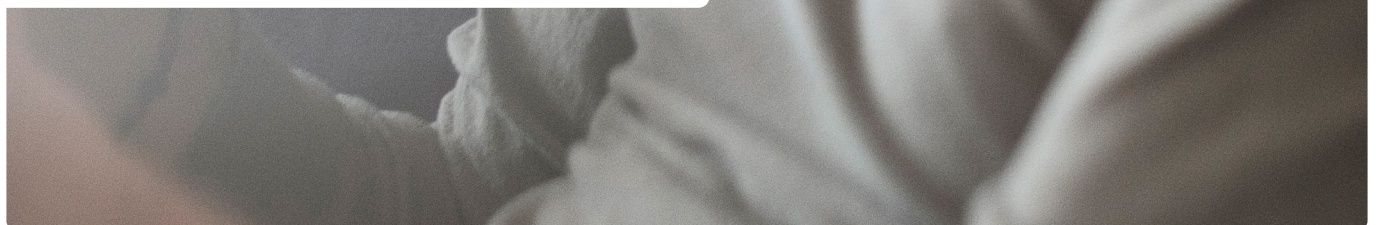


# Quick overview of your pension environment

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

## Your personalised environment at Nationale-Nederlanden (mijn.nn)

Your pension environment is part of the personalised environment offered by Nationale-Nederlanden: **mijn.nn**.  
Read below for general information about **mijn.nn**.

### 1 All your insurance policies with Nationale-Nederlanden in a single environment

Do you have other products from Nationale-Nederlanden in addition to your pension? If so, you can find your products presented clearly in a single environment: **mijn.nn**. It includes other (older) pension products, insurance policies and bank products.

The screenshot displays the 'mijn.nn' user interface. At the top, there is a navigation bar with the Nationale-Nederlanden logo, the text 'nationale nederlanden', and menu items: 'Overview', 'Messages', 'Documents', and 'Details and settings'. A user profile icon is in the top right corner. Below the navigation bar, there is a language selector 'NL | EN'. The main heading is 'Mijn.nn'. Underneath, there is a 'Pension' section with a sailboat icon. It lists four pension products, each with a right-pointing arrow: 'Comfort Pensioen' (NN Regression PPP TC2, 50443439), 'Comfort Pensioen' (Combi\_BV\_PPP, 50443446), 'Persoonlijk Pensioen Plan' (NN Regression PPP TC2, 50443440), and 'Persoonlijk Pensioen Plan' (Combi\_BV\_PPP, 50443447). To the right of the pension list is a box for 'D. Deelnemer' with the email 'demo-deelnemer@nn.nl' (with an 'edit email address' link), the address 'Weena 505, 3013 AL ROTTERDAM' (with an 'edit address' link), and a 'Details and settings' link. Below this are four action buttons: 'Messages' (envelope icon), 'Documents' (document icon), 'Access and security' (lock icon), and 'Activate NN App' (smartphone icon).

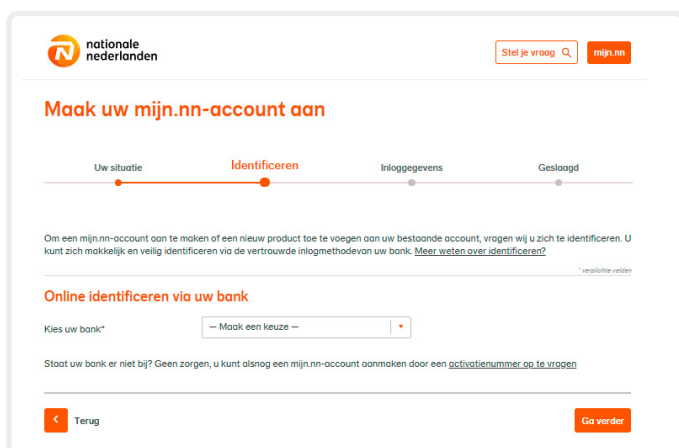
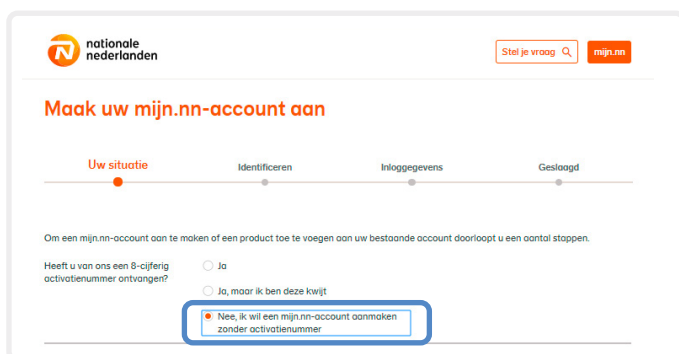
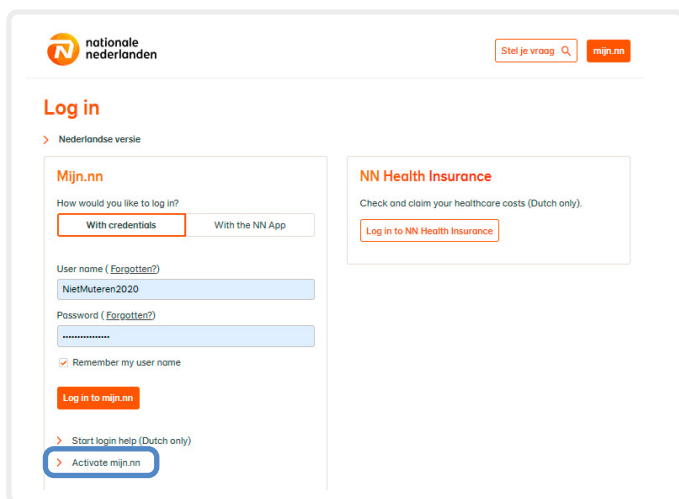
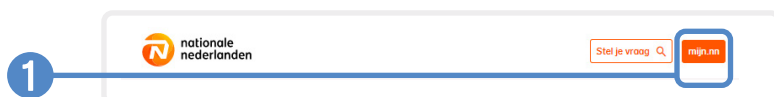
## 2 Activating your account

To gain access to the **mijn.nn environment**, you will first need to activate your account. Simply visit **mijn.nn** by clicking the **1 mijn.nn button** at the top of the page.

The fastest way to activate your account is via iDIN. Therefore you'll have to stay in the Dutch version and go to **'Maak uw mijn.nn-account aan'**. If you don't have a Dutch bank account, you cannot activate your account via iDIN. Then go to the English version and click: **Activate mijn.nn**.

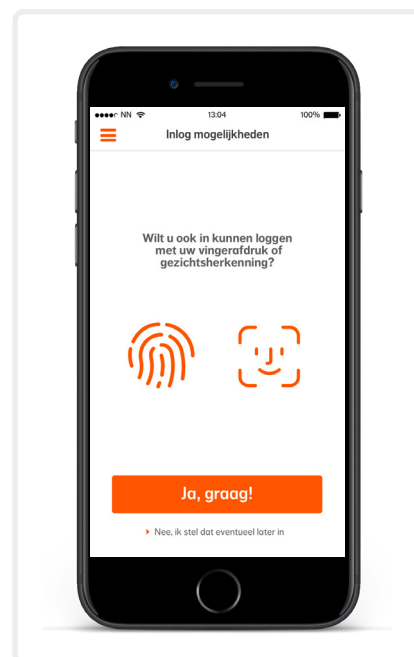
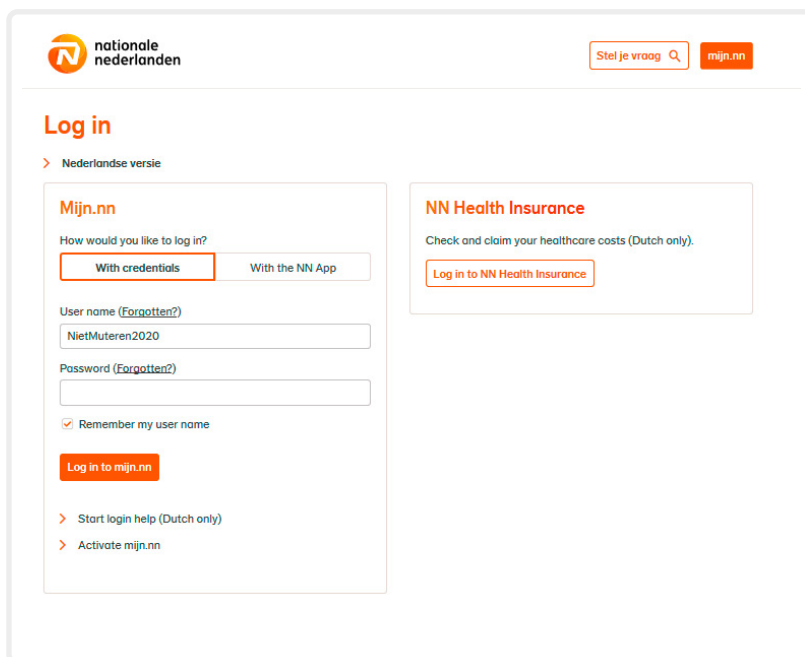
### What is iDIN?

iDIN lets you login quickly in the same way you log in to your bank to access your current account. This means fewer usernames and passwords to remember. You can learn more about iDIN at: [www.nn.nl/idin](http://www.nn.nl/idin).



### 3 Logging in

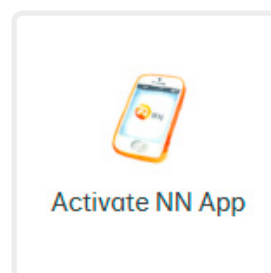
You log in to **mijn.nn** with your **login name** and **password**. Do you use the **NN App**? If so, you can log in using **facial recognition** or a **finger print**.



### NN App

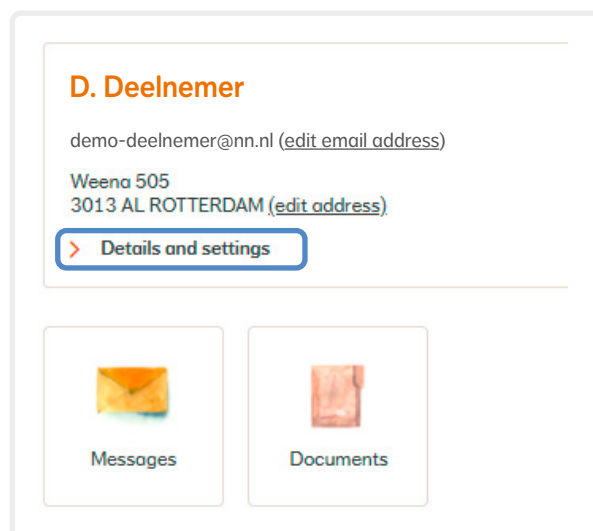
Would you like to view your details via the **NN App**? Go to **mijn.nn** for instructions (Dutch only).

**NB:** the information in this document is based on a desktop computer. The screens in the **NN App** or on your smartphone will look slightly different. But the route to finding information is identical.



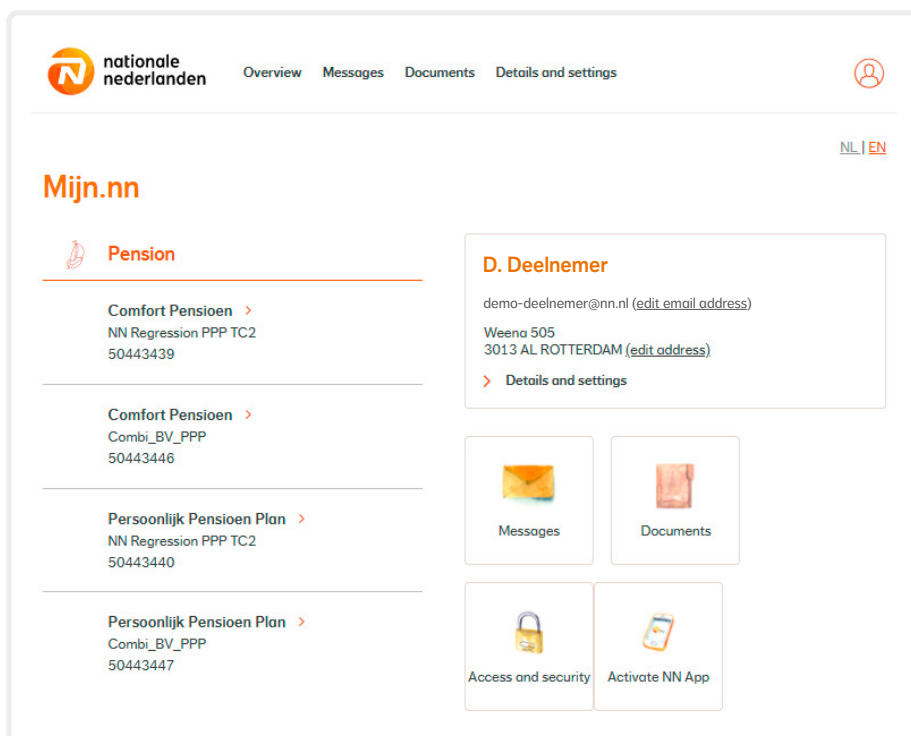
### 4 Setting preferred language

Would you prefer to have the information in **English**? You can change your preferred language via **Details and settings**.



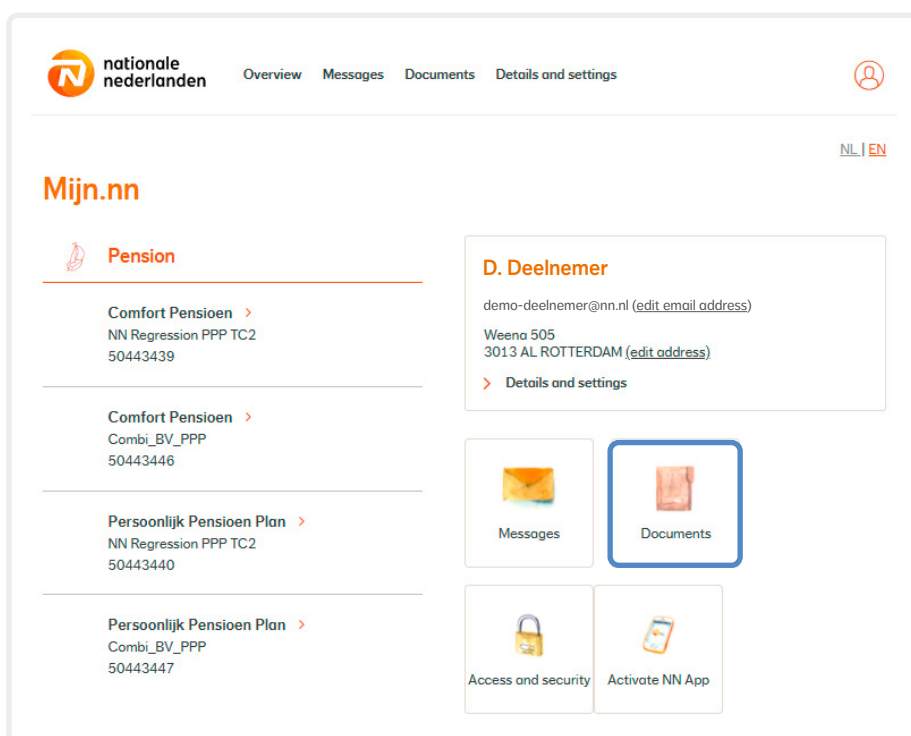
## 5 Your personalised pension environment: mijn.nn Financial Future

You will find mijn.nn Financial Future if you click on the product overview page of mijn.nn: Persoonlijk Pensioen Plan. You may first end up on an intermediate page. Then click through to mijn.nn Financial Future.



## 6 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.



# 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). Below this, there is a note that these amounts are estimates and a button to view the calculation. To the right, under 'My pensions (2)', one pension plan is listed: 'Werkgever BV Persoonlijk Pensioen Plan' with policy number 50469311. Below the main dashboard, there are several sections: 'Insight' with icons for 'Investment details', 'Retire early or later', 'Dependants' pension', and 'Occupationally disabled'; 'I want...' with options like 'To retire earlier', 'A higher pension', and 'A more secure pension'; and 'Wat can I arrange myself?' with options like 'Investment choices & risk profile', 'Paying in extra contributions', 'Pensioen Plus', 'Value transfer', and 'Start risk reduction'. Numbered callouts 1, 2, 3, and 4 point to the expected income box, the pensions list, the 'Dependants' pension' insight, and the 'Investment details' insight respectively.

## 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.

1 My expected income on 68 years incl. AOW

€ 2.077,- Net per month      € 26.173,- Gross per year

These amounts are an estimate. View the calculation and whether you have a shortage.

2 How are the amounts calculated?

### 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.](#)

My income at

68 years

Economical developments

Economical developments: As expected

My expected income

€ 2.077,- Net per month      € 26.173,- Gross per year

Required income

€ 3.463,- Net per month

Based upon: 70% of my current income

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 (2)' page for 'Werkgever BV'. It displays pension details such as 'Persoonlijk Pensioen Plan' with policy number 50469311. A table shows 'I accrue pension every year on' for €78,116.00 and 'Total investment per month' for €994.68. Below, it shows 'My pension benefit' projections: 'If I stop now' (€193/year) and 'If I continue like this' (€9,724/year).

**1** My pensions (2)

Werkgever BV  
Persoonlijk Pensioen Plan  
Policy number: 50469311  
Investment-linked pension - Active policy

mijn.nn / Financial Future / Pensions

**My pension with Nationale-Nederlanden**  
This section only deals with your pension with Nationale-Nederlanden, which has been posted in 'Financial Future'.  
This pension will automatically be factored into our calculations for your expected income.

For dependant's pension, go to [What if I should die](#).

Werkgever BV

Select your pension (2):  
Werkgever BV  
Persoonlijk Pensioen Plan - 50469311  
Investment-linked pension - Active policy

Employment	80%
Updated on	01-01-2019
Retirement date	01-03-2033
Retirement age	68 years
Type	Investment-linked pension
I accrue pension every year on	€ 78.116,00
Total investment per month	€ 994,68

Contributions used for:

Investments	100%
Investment value	€ 2.922,03

> View my investments in detail  
> Find out more about this pension in your Pension 1-2-3

**My pension benefit**  
We cannot provide certainty about the amounts derived from the investment-linked pension or the guaranteed pension (if applicable) that still has to be accrued. These amounts are projections. Find out how much certainty these amounts can provide.  
Click the buttons below to see how these projections change when things turn out worse or better than expected. Find out more about how we calculated the amounts and how these forecasts work...

Economical developments ⓘ

Economical developments:  
As expected

Gross per year	
<b>If I stop now</b> from 68 years € 193,-	
Expected from investments	
From 68 years	€ 193,-
<b>If I continue like this</b> from 68 years € 9.724,-	
Expected from investments	
From 68 years	€ 9.724,-

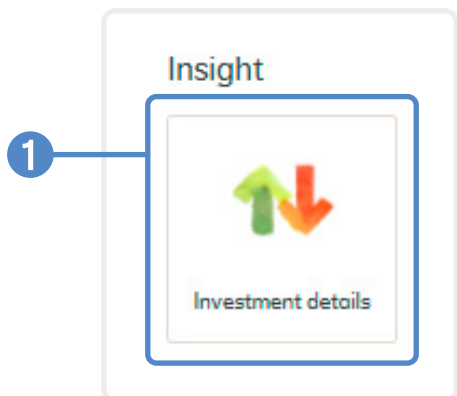
#### Details about your pension scheme: Pension 1-2-3

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 - Active policy

#### 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		
■ 3,09% NN Pensioenstabilisatiefonds 11-15	<a href="#">See the fact sheet</a>	
■ 4,63% NN Pensioenstabilisatiefonds 15+	<a href="#">See the fact sheet</a>	
■ 14,55% NN Index Obligatie Fonds	<a href="#">See the fact sheet</a>	
■ 77,73% NN Index Rendement Fonds	<a href="#">See the fact sheet</a>	

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

**Value of my investments**

The **value** of my investments is on 16-06-2021:

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 waar u staat toe bent, op deze pagina vindt u de praktische informatie die u nodig heeft. Ook kunt u hier direct de voor u relevante informatie downloaden.

Wat is er wettelijk geregeld? **> Cevolgen voor uw pensioen als u uit elkaar gaat**

Afwijken van de wettelijke standaard **> Meer over het maken en vastleggen van andere pensioenafspraken**

Wat kunt u zelf doen? **> Bepaal uw persoonlijke opties**

Direct zelf regelen **> Stuur hier uw stukken 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 calculations.](#) 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,-
If I die after leaving employment, before my pension comes into payment	Partner's pension	€ 0,-
If I remain employed up to the retirement date and die afterwards	Partner's pension	€ 45,-

## 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 header includes the logo and navigation links: 'My products', 'My details', and 'My documents'. There are also links for 'To nn.nl', 'Logout', and a user profile icon. The main content area is titled 'My documents' and includes a search filter for dates from '07-07-2017' to '07-07-2020' and a dropdown menu set to 'Alle documenten'. Below the filter, it indicates '12 resultaten' and displays a table of documents.

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>

At the bottom of the table, there are page numbers '1 2' and a right arrow button.

## 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, there's a navigation bar with 'Overzicht', 'Gegevens en instellingen', and 'Mijn documenten'. Below this, two summary boxes show '€ 3.075,- Net per month' and '€ 52.242,- Gross per year'. A 'Hide details' button is below these. The main content is a table of income sources:

Gross income	Amount per year
Salary	€ 0,-
AOW (Dutch state pension)	€ 11.418,-
Pension(s) with Nationale-Nederlanden	€ 40.824,-
<b>Total gross income</b>	<b>€ 52.242,-</b>
Taxes	-€ 15.345,-
<b>Total net income</b>	<b>€ 36.897,-</b>

Below the table, there's a 'Please note!' section with a warning icon and 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.' A red-bordered button labeled 'Add and manage income' is at the bottom.

### 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'. It contains the following text: '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. At the bottom, there 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**.

€ 3.075,- Net per month  
€ 52.242,- Gross per year

Gross income	Amount per year
Salary	€ 0,-
AOW (Dutch state pension)	€ 11.418,-
Pension(s) with Nationale-Nederlanden	€ 40.824,-
<b>Total gross income</b>	<b>€ 52.242,-</b>
Taxes	- € 15.345,-
<b>Total net income</b>	<b>€ 36.897,-</b>

€ 36.897,- Per year  
€ 3.075,- Per month

**Please note!**  
 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.

**Add sources of income**

The more sources of income you add, the more complete the overview of your expected income will be. We will use the information you add to provide you with an overview of the income you can expect on retirement. We will also inform you whether this income will be sufficient. You can read more about this in our [privacy statement](#).

Read [how we calculate the amounts for you](#).

This gives you an overview of your expected income. The data you add is only used to make a calculation for this overview. Read more in our [privacy statement](#).

Choose ...  
 Life annuity

## 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**.

**Required income**

**€ 3.463,-**  
 Net per month

Based upon: 70% of my current income

Adjust required income

**I want to base my required income on:**

70% of my current salary  
 My own estimate  
 Nibud method

**Step 1/4: Partner and income**

If you have a partner, you can indicate here that you wish to take account of this fact when calculating your expenditures following your retirement.

**Please note:** Please note: you can only enter your own sources of income at 'My sources of income' and not those of your partner. Are you taking your partner into account when calculating your expenditures? If so, it may appear as though you will have too little income when you retire.

Yes, take account of my partner  
 No, do not take account of a partner

What is the current level of your net disposable income per month?

Net disposable income € 1316

Cancel To step 2 >

### 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.

My expected income

€ 2.077,-  
Net per month

€ 26.173,-  
Gross per year

Show details ▾

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

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 [Pensioen 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.

**Taking 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.

To investment choices

< Back to my overview

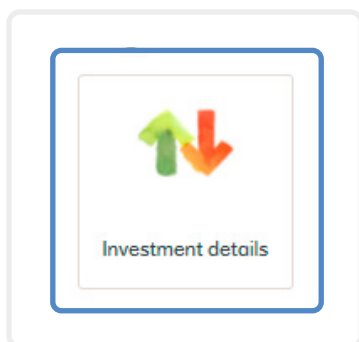


## 4 Making choices for the accrual of your pension

### 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

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

**Determine your riskprofile** Cancel

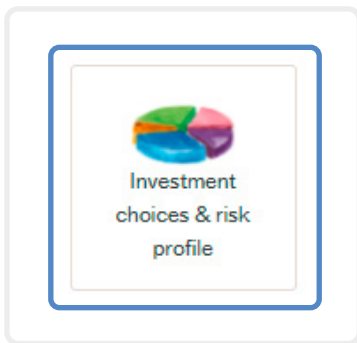
Comprehension Willingness Ability Conclusion

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.nn/ Financial Future / Investment Choices

### Investment Choices

- 1. Select your pension plan ✔

Dykky B.V. Bewust Pensioen
- 2. Current investment style ✔

Type of investment: Index  
 Investment risk: Balanced  
 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 date!

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. ⓘ

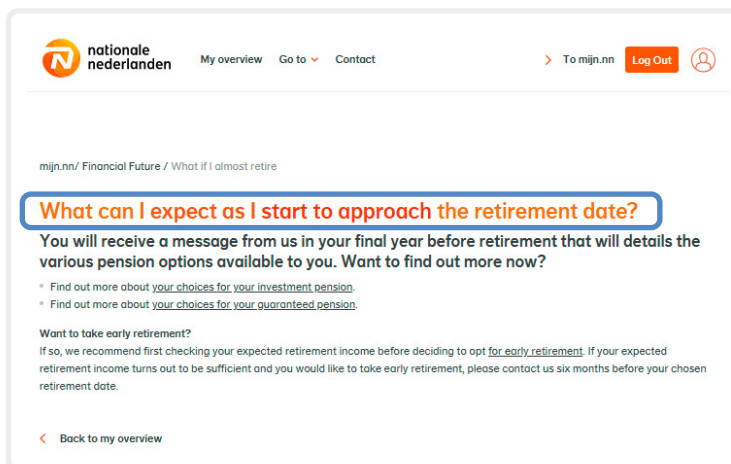
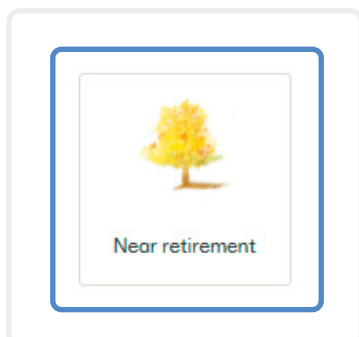
Age	Current	Risk profile	My choices
68 years	€ 1.316,-	€ 1.315,-	
73 years	€ 1.316,-	€ 1.317,-	
78 years	€ 1.316,-	€ 1.319,-	
83 years	€ 1.316,-	€ 1.321,-	
88 years	€ 1.316,-	€ 1.323,-	

**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 amounts work](#).

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

## 5 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.



## 6 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.

