

### WHY COMPARE YOUR PENSION SCHEME?

Pension schemes vary. This comparison tool will show you the differences between two pension schemes. For example, you see what you will get and what you will not. See the differences and what they mean for you. Then you can choose to make an arrangement yourself. Understanding the differences is also one of the steps when considering a value transfer: should you take your pension with you to your new pension fund, or not?



### COMPARE YOUR PENSION SCHEME IN FIVE STEPS

Take layer 1 of Pension 1-2-3 of your current pension scheme. And ask your future employer (or your future pension fund or insurer) about layer 1 of the new pension scheme. Enter the information into this pension comparison tool step by step. The terms used are explained in layer 1.

## STEP 1: WHAT YOU WILL RECEIVE IN THE PENSION SCHEMES AND WHAT YOU WILL NOT RECEIVE

### NOTE

This step compares your current and your future pension scheme. You see what you will get and what you will not. If you will not receive something, this is shown in layer 1 by the icon in question being crossed out.

NAME OF PENSION FUND,  
INSURER OR EMPLOYER

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Do you accrue retirement pension?  
If so, what is the retirement age?

YES, RETIREMENT AGE 67  
 NO

YES, RETIREMENT AGE \_\_\_\_\_  
 NO



Will your partner (if applicable) receive  
a pension if you die?

YES  
 YES, IF I AM STILL WORKING  
WITH THIS EMPLOYER  
 NO

YES  
 YES, IF I AM STILL WORKING  
WITH THIS EMPLOYER  
 NO



Will your children (if applicable) receive  
a pension if you die?

YES  
 YES, IF I AM STILL WORKING  
WITH THIS EMPLOYER  
 NO

YES  
 YES, IF I AM STILL WORKING  
WITH THIS EMPLOYER  
 NO



Will you continue to accrue pension if you  
become fully or partially unfit for work?

YES  
 NO

YES  
 NO

Will you receive an additional pension if you  
become unfit for work?

YES  
 NO  
 MAYBE

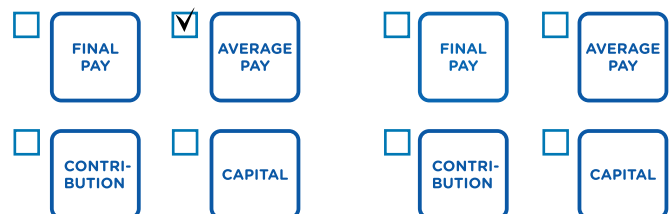
YES  
 NO  
 MAYBE

## STEP 2: HOW YOU ACCRUE PENSION

### NOTE

There are various types of retirement pension. In layer 1 of the section [How you accrue pension](#) you can see how you accumulate your pension. You will see one of the icons alongside. You will not see the other icons. Which icon is used?

The section [How you accrue pension](#) then continues with more information on the following:



What is the threshold amount (the offset for  
state retirement pension)? **Please note:** *The  
lower the threshold, the more pension you  
accrue.*

Franchise or threshold amount  
€ 23,041.- (2025)

Franchise or threshold amount  
€ \_\_\_\_\_

What is the annual rate at which you accrue  
pension? **Please note:** *You can only enter this  
if your pension is based on final salary or  
average salary.*

1.875%  
 Not applicable

\_\_\_\_\_ %  
 Not applicable

See further on next page



What is the maximum salary on which you accrue pension? This maximum salary is known as the maximum pensionable salary. If you earn more than the maximum pensionable salary, you will not accrue pension on the excess.

Maximum salary  
€ 76,427.- (2025)

Maximum salary  
€ \_\_\_\_\_



Do you pay all or part of the pension contribution yourself? **Please note:** This is not in layer 1. Check your salary statement or ask your employer whether you pay a personal contribution and how much this is.

Yes, € \_\_\_\_\_  
 Yes, 7% of the pension basis  
 No

Yes, € \_\_\_\_\_  
 Yes, \_\_\_\_\_ %  
 No

### STEP 3: WHAT OPTIONS ARE AVAILABLE TO YOU?

#### NOTE

Step 1 showed you what you get and what you do not get as standard in the pension schemes. Besides this, in some cases there are options open to you. This step shows you the options available to you in both pension schemes.



Can you choose to arrange a voluntary (supplementary) partner's pension, orphan's pension or disability pension?

VOLUNTARY  
 PARTNER'S PENSION  
 ORPHAN'S PENSION  
 DISABILITY PENSION  
 NOT APPLICABLE

VOLUNTARY  
 PARTNER'S PENSION  
 ORPHAN'S PENSION  
 DISABILITY PENSION  
 NOT APPLICABLE



Can you choose to arrange a supplementary retirement pension?

YES  
 NO

YES  
 NO



If you earn more than € 76,427.- (2025) per year, can you choose to participate in a separate pension scheme?

YES, at LifeSight  
 NO

YES  
 NO

### STEP 4: HOW SAFE IS YOUR PENSION?

#### NOTE

The amount of pension you will ultimately receive is still uncertain in most cases. This step shows you whether the amount of your pension is fixed or not, whether your pension will increase in line with prices or wages and whether your pension could be curtailed due to an inadequate funding ratio. **Please note:** the lower the target funding ratio, the greater the possibility that your pension will be curtailed.



Is the amount of your pension benefit already fixed?

YES  
 NO

YES  
 NO

Does the amount of your pension benefit depend on the results of your investments?

YES  
 NO

YES  
 NO



Will your pension increase along with prices or wages for instance (indexation)? If so, what is the rate at which this has happened in the past? **Please note:** you can only enter this question if you have chosen final salary, average salary or fixed amount in step 2.

NO  
 JA  
 YES, if there is enough money

IN YEAR	INDEXATION
2025	2.34%
2024	0.00%
2023	9.57%

NO

IN YEAR	INDEXATION
_____	_____ %
_____	_____ %
_____	_____ %



Can the pension be curtailed due to an inadequate funding ratio? If so, has the pension been curtailed in past years? **Please note:** you can only enter this question if you have chosen final salary, average salary or fixed amount in step 2.

NO  
 YES, in year

YEAR	CURTAILMENT
2025	NONE
2024	NONE
2023	NONE

NO  
 YES, in year

YEAR	CURTAILMENT
_____	_____ %
_____	_____ %
_____	_____ %

### STEP 5: CHECK WHETHER THE DIFFERENCES ARE IMPORTANT TO YOU.

Now you know what the differences between the two pension schemes are. Check whether they are important to you. And consider what the differences mean in your case. It may be the case that you wish to make additional arrangements for yourself personally. If you would like more information on the differences and their significance for the amount of your pension, contact your pension fund, insurer or employer. Or speak to an adviser. For questions about your pension and the pension scheme, you can call the Pension Service department on 020 426 63 60 or email to [iffpensioenfond@blueskygroup.nl](mailto:iffpensioenfond@blueskygroup.nl) or email to [iffpensioenfond@blueskygroup.nl](mailto:iffpensioenfond@blueskygroup.nl).