



# Quick overview of your pension environment

mijn.nn Financial Future



nationale  
nederlanden

# 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', 'Start risk reduction', 'Paying in extra contributions', 'Pensioen Plus', and 'Value transfer'.



## 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

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  
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' interface. Callout 1 points to the 'My pensions (2)' header. Callout 2 points to the 'I accrue pension every year on' row. Callout 3 points to the 'Total investment per month' row. Callout 4 points to the 'If I stop now' section. Callout 5 points to the 'If I continue like this' section.

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

Investments	100%
Investment value	€ 2.922,03

	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,-

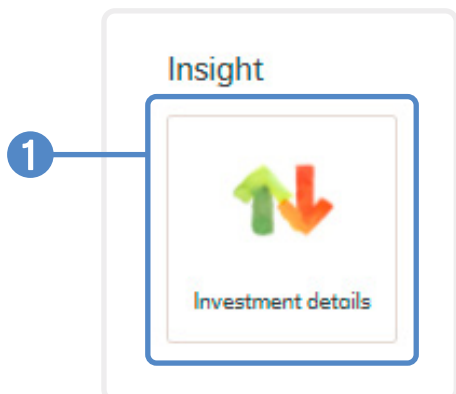
#### Details about your pension scheme: Pension 1-2-3

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**

<p><b>Higher-risk investments</b></p> <ul style="list-style-type: none"> <li>■ 3,09% NN Pensioenstabilisatiefonds 11-15 <span style="float: right; font-size: 8px;">See the fact sheet</span></li> <li>■ 4,63% NN Pensioenstabilisatiefonds 15+ <span style="float: right; font-size: 8px;">See the fact sheet</span></li> <li>■ 14,55% NN Index Obligatie Fonds <span style="float: right; font-size: 8px;">See the fact sheet</span></li> <li>■ 77,73% NN Index Rendement Fonds <span style="float: right; font-size: 8px;">See the fact sheet</span></li> </ul>	
--	--

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

Periodiek
Zuidelijk
Financien/Rekenen
Actueel


Producten
Service & Contact
Stel je vraag
my-p.nl



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

**Wat is er wettelijk geregeld?**

> Coveilgen 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


My overview
Go to
Contact
To mijn.nln
Log Out

mijn.nln / Financial Future / What if I become work incapacitated

**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](#)

mijn.nln / Financial Future / What if I die


**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,-

11

## 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 for '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