



Quick overview of your pension environment

mijn.nn Financial Future



nationale
nederlanden

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 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 overview page. 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 two columns: 'Amount per year' and 'Amount'. The table lists various income and expense items:

	Amount per year	Amount
Salary		€ 0,-
AOW (Dutch state pension)		€ 11.418,-
Pension(s) with Nationale-Nederlanden		€ 40.824,-
Total gross income		€ 52.242,-
Taxes		-€ 15.345,-
Total net income		€ 36.897,-
Total net income		Amount
Per year		€ 36.897,-
Per month		€ 3.075,-

At the bottom of the page, there is a 'Please note!' section with a warning icon, stating: '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 (via your desktop computer) or manually. These pensions will be immediately displayed in **My overview**.

N.B.: the amounts via 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. 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 modal window titled 'Add or adjust pensions' with a close button (X) in the top right corner. The text inside the modal 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 includes a 'Please note' about the difficulty of saving downloaded files on mobile devices. At the bottom of the modal 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,-
Total gross income	€ 52.242,-
Taxes	- € 15.345,-
Total net income	€ 36.897,-

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 and manage income

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
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

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

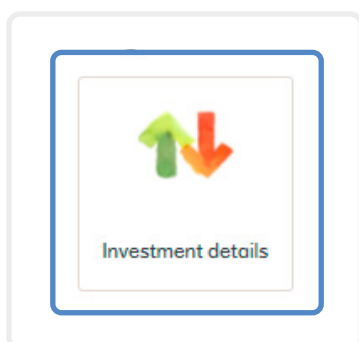
Back to my overview

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

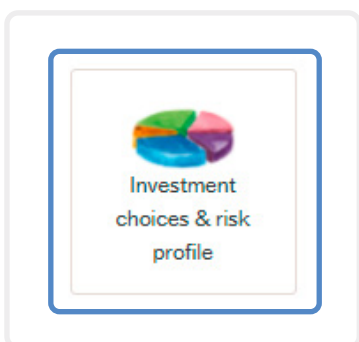
Comprehension Willingness Ability Conclusion

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. ⓘ

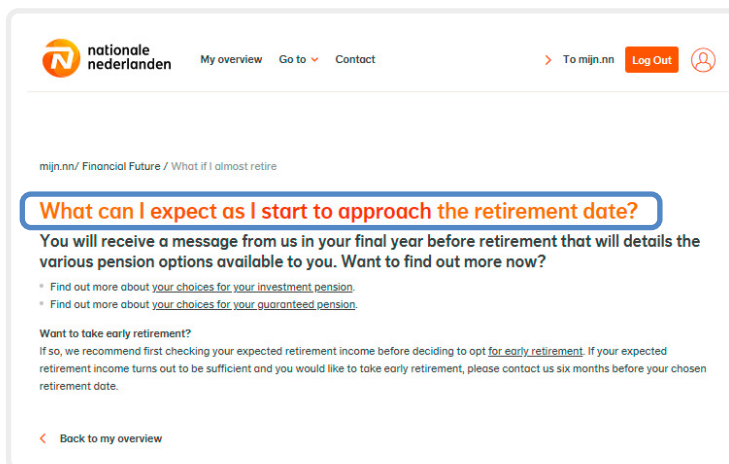
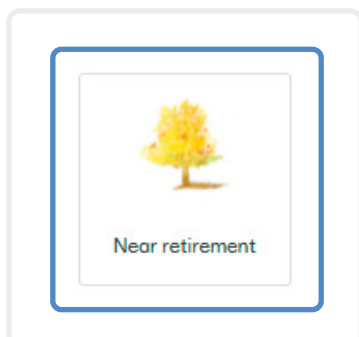
Age	Current	Risk profile	My choices
68 years	€ 1.316,-	€ 1.315,-	
73 years	€ 1.316,-	€ 1.317,-	
78 years	€ 1.316,-	€ 1.319,-	
83 years	€ 1.316,-	€ 1.321,-	
88 years	€ 1.316,-	€ 1.323,-	

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.

