

You are accruing pension with Pensioenkring Astellas. This overview lists everything that is and is not included in your pension scheme in case of occupational disability. It does not contain any personal details about your pension. That information can be found on www.stappensioen.nl/pensioenkring and on www.mijnpensioenoverzicht.nl.

What is included in this overview?

This is a short summary of the most important information about your pension scheme. Please go to www.stappensioen.nl/pensioenkring to find legal and policy information about the pension scheme, such as the pension regulations and investment policy that apply to Pensioenkring Astellas. You do first need to log in with your DigiD.

These documents can also be requested from the Pension Desk by calling (050) 522 50 65. Or send an email to astellas@stappensioen.nl.

What will you receive as part of our pension scheme?



Are you retiring? Then you will receive a life-long retirement pension from us. You will receive this as of the month in which you turn 68.



If you pass away, your partner will receive a partner pension. Your children qualify for an orphan's pension.



If you become incapacitated for work, your pension accrual will continue (in part), but you will no longer pay any contributions yourself. You may also be entitled to a disability pension; this depends on your salary.



The pension regulations state exactly what your pension scheme provides.

What will you not receive as part of our pension scheme?



This part is not applicable to your pension scheme. After all, you accrue retirement pension as well as partner and orphan's pension. In addition, you don't have to pay pension contributions any more if you become incapacitated for work, while you (partly) continue to build up pension. You may also be eligible for a supplement to the statutory disability benefit if you become incapacitated for work.

How do you accrue pension?



You accrue pension in three ways:

- A. State retirement pension (AOW): you receive this pension from the government if you live or work in the Netherlands. Read more about AOW at www.svb.nl.
- B. Pension at Stap Pensioenkring Astellas. You accrue this pension through your employer. This is explained in this Pension 1-2-3.
- C. Pension you arrange yourself. By way of an annuity or bank savings, for instance.



Each year, you accrue part of your pension. The pension you accrue in this manner is the sum total of all those pieces. This is referred to as the average pay scheme. You will receive this pension for as long as you live from your retirement date.



Each year, you accrue pension over part of your gross pensionable salary. You will not do so over your entire salary. The part of your salary over which you do not accrue pension is called the offset. The offset is € 18,799 (2024). In 2024, you accrue 1.875% pension over your gross salary (up to € 137,800) minus the offset.



Your employer pays a fixed contribution percentage of the salary towards your pension. The pension agreement includes a fixed contribution percentage of the salary of 25.4%. The employer's contribution is 70% of the fixed pension contribution. The employees' contribution is 30% of the fixed pension contribution. Your contribution is deducted from your salary. It is specified on your payslip.

What choices do you have?



Do you wish to exchange part of your partner pension for extra retirement pension? The retirement pension that was commuted into partner pension at the end of participation can be commuted back into retirement pension on the retirement date.



Do you wish to exchange part of your retirement pension for extra partner pension for your partner? This is possible at two points in time: when you leave employment or when you retire.



Do you want to start off with a higher pension or, conversely, a lower pension? This is only possible when you take full retirement.



Do you want to take early or late retirement? That is possible. Discuss this with your employer in advance.



Do you want to take partial retirement? That is possible. Discuss this with your employer in advance.

How secure is your pension?



The amount of your pension is not fixed as we are faced with a number of risks, including the following:

- The average age of people in the Netherlands is increasing. This means that we have to pay their pension for a longer period of time.
 - Low interest rates mean that pensions become more expensive. This means that we require more money to be able to pay the same pension.
 - The results of our investments may be disappointing.
- Stap and socially responsible investment policy

Stap and socially responsible investment policy

What is our position on socially responsible investment, and how do we fulfil the information requirements of the Sustainable Finance Disclosure Regulation (SFDR), issued by the EU? You can read all about this in the Statement of Funding Principles of your pension circle. You can find it on the website.



Based on price developments, we will index the pension you accrue each year for as long as you participate in the pension scheme.

In the last five years the pensions for participants increased as follows:

	Indexation	Price increase
2023	0.00%	1.98%
2022	7.05%	16.93%
2021	3.28%	3.28%

As of 1 January 2024, the Pensioenfonds Astellas pension scheme was transferred to Stap. The percentages mentioned above up to and including the year 2023 are the percentages determined by Pensioenfonds Astellas.



In the event of a shortfall, we will take one or several of the following measures, if necessary:

- The pension does not increase in line with the wages.
- Your contribution increases.
- Your pension is reduced. We only do this as a last resort. So far we have not had to reduce the pensions.

In the last five years the pensions have not been lowered.

What costs do we incur?



Stap incurs the following costs when administering the pension scheme:

- Costs of asset management.
- Administrative costs.

When should you take action?



You may choose to take your accrued pension with you when you change jobs. This can be favourable, for example if your new employer has a better pension scheme. Or if you want to have a single administrator for all your pensions. from us from your retirement age. You will receive this pension for as long as you live. Log in at www.stappensioen.nl/waardeoverdracht-aanvragen to apply for value transfer.



If you get married, move in together or enter into a registered partnership. You are not required to notify us, but you should carefully consider the consequences for your pension.



If you divorce or terminate your cohabitation or registered partnership, take a careful look at the consequences for your pension. Your ex-partner may qualify for part of your pension.



When you are moving to another country, you must inform the municipality. Have you passed on your new address? We will automatically receive your address abroad from the Registration of Non-Residents (RNI). You should also carefully consider the consequences for your state retirement pension.



You are not required to notify us, but you should carefully consider the consequences for your pension.



Once a year, check how much you have already accrued at. www.mijnpensioenoverzicht.nl.



If you have questions or if you would like to select one of the options, please contact our pension desk by calling +31 (0)50 522 50 65 or send an email to astellas@stappensioen.nl.