



Newsletter December 2018

Hello ,
We have got pension news for you.



No increase to pensions in 2019



PDN will most probably not be able to increase pensions in 2019 to reflect rising prices (indexation). This is due to the fund's financial position at the end of this year, which cannot support an increase.

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PDN is the main investor in the World Bank's sustainable development projects



PDN has become the first investor to invest in sustainable development through an inflation-indexed loan to the World Bank. The World Bank is using the funds for sustainable development projects in low and middle-income countries. This investment also contributes to PDN's long-term sustainability goals.

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Meet our new Board members



There have been several changes to PDN's Board in 2018, so it's time to get better acquainted with the new Board members. This newsletter introduces Marlies van Boom and Eiko de Vries. Why did they join the Board? What has struck them most up to now at PDN? What are they most proud of?

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Notice from the PDN Academy



If you would like to help manage the pension fund, sign up now for the PDN Academy. As a member or former member of the Pension Fund, would you like to join in with the talks on your future pension and that of your colleagues and former colleagues? Do you recognize the importance of securing a good pension for the future, and do you have an interest in and affinity with pensions? If so, sign up now for the PDN Academy.

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Finally back at number 1 after seven years



The Dutch pension system is number one again after seven years. This means the Netherlands has the best pension system in the world. That has emerged from the Global Pension Index published annually by Mercer consultants. Denmark is at second place; Finland at third. The Global Pension Index compares the pension systems of more than thirty countries worldwide with reference to adequacy, sustainability, and integrity. The Netherlands has trumped Denmark by a 0.1-point difference. This year, both countries can label their pension systems as "A status." By comparison, not a single country reached the 80-point limit for obtaining this status in last year's Index. "Of course, it's fantastic that the Dutch pension system is number one again in the Index after seven years. The system is under scrutiny and is far from perfect, but the report gives us an outsider view of how we can count our blessings," says Marc Heemskerk, pension expert at Mercer Netherlands.

[Click here to read the article](#)

People in the Netherlands are not very optimistic about their pension



Despite the fact that the Dutch pension system is number one, the expectations of worker in the Netherlands regarding their pension benefits are extremely gloomy and not fully realistic. Current pensioners are also concerned. This has emerged from a survey carried out by State Street Global Advisors in eight countries: the Netherlands, Germany, Italy, Sweden, Ireland, the United Kingdom, the United States, and Australia.

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PDN Signs the Dutch Pension Funds Agreement on Responsible Investment



On December 5, PDN took the next major step in consolidating its sustainability policy by signing the Responsible Business Conduct Agreement on responsible investment by Pension Funds ("Internationaal Maatschappelijk Verantwoord Beleggen covenant").

[Click here for more information](#)

Evaluation of pension contribution



As part of your pension at PDN, your employer pays out 24% of your salary as pension contributions. You yourself pay about a quarter of this. In 2018, PDN investigated whether contributions are still at the required level.

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Contact

Questions about your pension?

Please visit:

www.pdnpensioen.nl

Or contact our Pension Desk

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