

Newsletter December 2025



Pensioenfonds PDN pension increase



On 10 December 2025, the Pensioenfonds PDN Board decided to increase pensions by 3.01% with effect from 1 January 2026. This is the maximum increase that the Board can award and is based on the consumer price index increase (CPI - All Expenditure - derived) published by Statistics Netherlands over the October 2024 - October 2025 period. Awarding the maximum increase, otherwise referred to as maximum indexation, will result in the funding level falling by approximately 4%.

The Board used a temporary concession in legislation and regulations in order to award the maximum indexation. Indexation of only 2.33% (0.68% lower) would have been awarded under normal circumstances and the funding level would have fallen by approximately 3%.

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Pension contribution and pension accrual in 2026

An agreement between the affiliated employers and Pensioenfonds PDN arranges how much contribution employers must pay and how much pension employees will receive in return. This agreement expires in 2025 and is being extended by a year in view of the planned transition to the new pension scheme on 1 January 2027. A completely new agreement will then be drawn up in line with the new pension.

For the coming year it has been agreed that both contributions and pension accrual will remain the same. The Board considers this important for employees in the run-up to the new pension, certainly now that the pension fund is in a good financial position and has a high funding level.

As in previous years, this may result in the actuarially calculated contributions not being entirely sufficient to fully finance pension accrual. Pensioenfonds PDN will then fund this from its assets. The Board considers this acceptable, as long as this does not exceed 0.2% of the funding level. However, there is also a possibility that contributions will be higher than required to finance pension accrual, which will result in the funding level increasing.

Although any negative impact on the funding level would be disadvantageous to pensioners and former employees, this disadvantage is very limited. The Board also took into account that awarding full indexation over 2025 is actually to the advantage of older pensioners. A positive impact on the funding level is advantageous for pensioners and former employees.



'How pensions are divided is much more important than who gets the washing machine in the event of a divorce or separation'

However, in at least 41% of separations, former partners do not arrange how to divide the retirement pension, as became apparent from research by the Money Wise Platform. The most important reason was not wanting any hassle or conflict about this.

Pensions are also not viewed as an important point of discussion during a separation or divorce. Discussions focus more on the children, and how to arrange the division of the home, assets and possessions such as furniture. In over half of divorces, former partners appear not to view pensions as something they need to be concerned about at that point in time.

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Pension with different funds?

This is what will happen on transition to the new pension if you have a pension with different funds.

Pensioenfonds PDN will be switching to the new pension on 1 January 2027. The old pension will be transferred to the new pension. We refer to this as the transition.

If you have pensions with various pension funds and you are not yet receiving your pension*, you can choose the pension fund at which you wish to switch your pension to the new pension.

Visit our website and watch the video clip that applies to you. It takes just 7 minutes and will help you get the best from your tomorrow pension.

** If you are already receiving a pension from Pensioenfonds PDN, you don't need to do anything as we will arrange the transition of your current pension.*

[▷ Click here to watch the video](#)



All the best to you all and your relatives and a good and especially healthy
2026!

Questions about your pension??

Please visit: pdnpensioen.nl

Or contact our Pension Desk

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Email: PDN@dpspensioen.nl

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