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PDN Magazine

Effective decision-making in the interests of our members remains our guiding principle

INTERVIEW NICOLE BEUKEN

PENSION DESK

For all questions and answers about your pension

Conversations in the workplace:

WHAT DOES YOUR PENSION HORIZON LOOK LIKE?

13 years of service on pension fund board

PIET RENNEN

PDN PENSIOENFONDS

Content

TOWARDS
A NEW
PENSION HORIZON

A new pension summer

The first half of 2026 is already over and the new pension scheme is drawing ever closer. Some things will stay the same, while other things will change. In this issue of PDN Magazine, we will take you on that journey once again.

For example, what happens to your pension if you become disabled? Or if your partner or parents were to pass away unexpectedly? These are matters you would rather not spend too long thinking about, but which are nevertheless worth giving some thought and sorting out.

Pensions tend to raise a lot of questions. Questions such as the ones above, as well as on other topics. If you have any questions, feel free to contact the Pension Desk. They are happy to help you and ready to listen. In this issue, they talk about what they do and the things they come across in their work.

Piet Rennen and Nicole Beuken also tell us about their stories. Piet recently stepped down from the board of Pensioenfonds PDN after thirteen years, while Nicole recently assumed her position as independent chairperson of the board. They both have an interesting and valuable perspective on our pension fund.

From now on, you will see that Knorbert has a completely new and fresh perspective on our fund and our pensions. You will be meeting him in this issue of PDN Magazine. You will also regularly see him in this magazine, news items and on our website. Have a look and read along with him – who knows, you might even learn a thing or two from him!

Whether it's summer or winter, under the current pension system or the new one, we're here to help and will continue to keep you informed about what's to come.

Enjoy the summer and enjoy reading this issue of PDN Magazine.

Annemiek, Babette, Karin, Mark

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An orphan's pension is paid out until you turn 25

"My board work also gave me extra motivation in my own work"

Piet Rennen:

13 years of service on pension fund board

Piet Rennen was a board member of Pensioenfonds PDN, initially representing employees, and later representing pensioners. For thirteen years, he dedicated himself with commitment and enthusiasm. He witnessed many developments. He said his goodbyes last February. In this issue of PDN Magazine, we look back and ahead with him.

How do you look back on all these years as a board member?

"I have served on the board representing two groups: employees, as well as pensioners. As a member of the full board, you are obviously responsible for all groups. During these thirteen years on the board, I witnessed a huge transformation within the fund, in many different areas. For example, we made the switch 'from paper to digital'. I still clearly remember the thick stacks of paper we used to get in preparation for our board meetings. When I started, there were twelve board members; today there are eight. We moved from a slightly larger board to a more compact one. We also moved from a board that operated more 'hands-off' to a much more actively involved board, driven by the ever-increasing demands of De Nederlandsche Bank (DNB). As a result, the fund acquired a more professional board consisting of external directors vetted by DNB. In itself, this is obviously a positive development, because a pension fund serves many different groups and people. It is important that a board carries out its work properly and thoroughly. Of course, over the past few years we have spent a great deal of time on the new Future Pensions Act (WTP), which is set to bring about a change to the pension system."

What is your view of the WTP?

"The transition to a new pension system is unavoidable, because the old system is untenable. The labour market has changed completely: people no longer stay with one company or in one sector their entire working lives. The old system no longer does justice to people who change jobs or become self-employed. The prospect of indexation was slim, so something had to be done. The social partners chose our pension fund because of its solidarity-based pension contract, and the fund is now endeavouring to implement this as effectively as possible. In this respect, I would like to emphasise the importance for the fund to continue to effectively inform its members. I wish the board every success and strength. First, in the transition to the WTP, and then in exploring a new governance model that is suited to the new pension system. I'm curious to see what they will ultimately come up with, and I will continue to follow developments with interest. Who knows, if my health allows and a new Stakeholders' Council is ever set up, I may well be interested in playing a role in it. That leaves the door slightly open, but we'll see how things are progressing in a few years' time." ➤

What do you remember in particular? What were the highlights and low points?

"I was a board member during a rather difficult period. Indexation was rare. Over the years, we had some difficult discussions within the board, but we always managed to work things out. Managing a pension fund sometimes means having to make difficult choices. In addition, we have to take the situation in the world around us into account, as well as government measures and guidelines. I think that the move to having an independent chairperson at a certain point was a positive development Before that, we had chairpersons from the employers' side, and at times that caused friction. The appointment of an independent chairperson was a good move. The Pensioners' Association also saw this as a positive development."

How do you look back on the atmosphere within the board and your relationship with other board members?

"Generally speaking, the atmosphere during board meetings was good. Sometimes there was a bit of friction or we had lively discussions, but we rarely had to put things to a vote when a decision needed to be made. Ultimately, we were largely in agreement with one another. In my thirteen years as a board member, I believe there were only three or four decisions that were not unanimous. That says something about how we always managed to find common ground."

> **As a fund be sure to continue to effectively inform members**

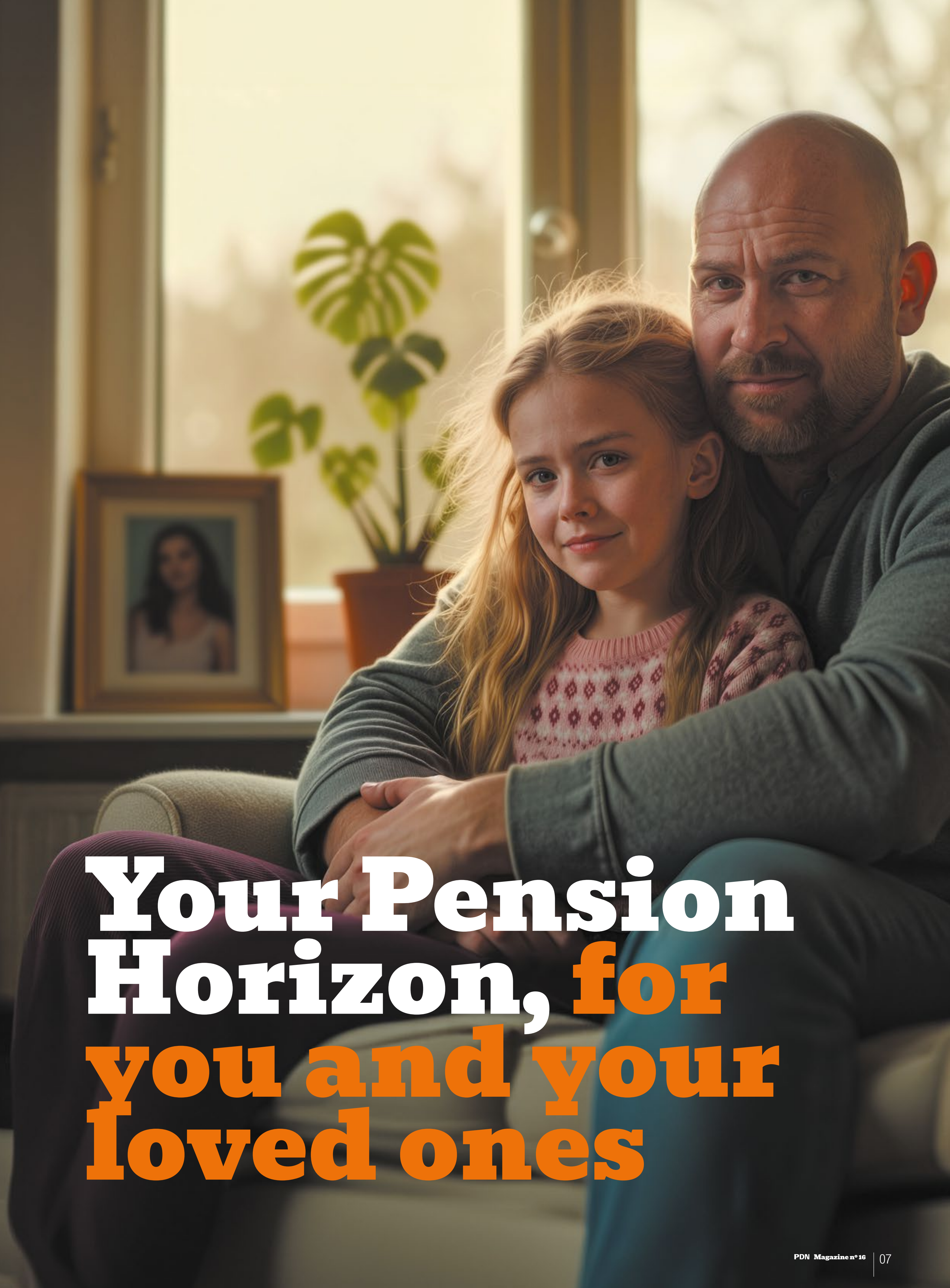
How much of your time did you spend on your board role?

"When I started over thirteen years ago, I only spent one day a week on my role. We held meetings during the day and I prepared myself for these meetings during evenings and on weekends. Between meetings, there was little that required my immediate attention. However, this changed over time. In recent years, there was frequent interim communication, and sometimes we had to make decisions between meetings or hold extra meetings. Today, there also are committees. For example, the Pension & Communication Committee and the Investment Committee. Towards the end of my term of office, I spent two days a week on pension fund board matters. Double what it was at the beginning. The increasing professionalisation, greater pressure from DNB and our different way of working mean that this is not a role you can just 'do on the side'."

"I always enjoyed doing it. You meet all sorts of people with backgrounds different from your own. I worked until my 66th birthday, and for the last few years of that time I was also on the board. My board work also gave me extra motivation in my own work. It offered a change of pace; it was tremendously enjoyable and enriching."

How will you be spending the time that has now been freed up?

"I still hold two other, smaller board positions. I may devote some more time to those now, but for the time being I'm taking it easy. I love pottering about in the garden, visiting museums and going for walks with my wife, as well as spending more time with my children and grandchildren. From now on, that will be much easier. Other than that, I'll just see what comes my way. Who knows." ■



Your Pension Horizon, for you and your loved ones

Your Pension Horizon, for you and your loved ones

When a partner dies, many things change. Not only emotionally, but practically and financially as well. Many people think that income remains fairly stable following a death. In reality, the impact is often much greater. This is why it is important to reflect on the surviving dependents' pension and the choices you make in this respect. It only takes fifteen minutes, but offers surviving dependents a great deal of assurance.

A major financial blow

Research shows that the drop in income following the death of a partner can be significant. On average, people expect to have around 70% of their combined income left over. In practice, however, income without a surviving dependents' pension could decrease by as much as half. Even with a surviving dependents' pension, the reduction is often still considerable: between 18% and 37%. Moreover, it appears that people do not have sufficient insight into their future income. About 40% do not know what will change financially after a death. A drop in income has immediate consequences. For some households, it becomes difficult to continue to pay fixed costs, such as a mortgage or rent. Everyday expenditure and activities such as sports or holidays also come under pressure.

What are the pension benefits for your surviving dependents?

Your pension provides for income for your partner and children in the event of your death: the partner's and orphan's pension. Effective 1 January 2027, the partner's pension paid by Pensioenfonds PDN will amount to 30% of your pensionable salary for as long as your partner is alive. The orphan's pension will amount to 20% of your pensionable salary per child, up until their 25th birthday. In addition, you may be entitled to a Survivors Benefits Act (ANW) benefit from the government, for example if there are young children or if your partner is unable to work.

Major changes under the new pension scheme

These are major changes compared with the partner's and orphan's pensions currently administered by Pensioenfonds PDN under the old pension scheme. The temporary partner's pension will also disappear. Currently your partner will receive this pension until they reach State Pension (AOW) Age. Furthermore, during the transition to the new pension scheme, a transition entitlement applies to the partner's and orphan's pension.
Due to all of these changes, the amount of your partner's pension – whether now or after 1 January 2027 – varies significantly from person to person and your personal situation. ➤

The most important step is simple: look at your own situation, calculate what your partner and children would receive, and determine whether that is enough.

Here's how to do that in 10 minutes:

1. Log in to **MijnPDN.nl** (keep your DigiD handy).

2. Go to the pension planner and here enter that you will be leaving the company as of 1 January 2027. This will not be saved when you close the pension planner.

3. In the pension planner check to see how much your partner's pension is at that point.

4. Under 'My details', check to see what your pensionable salary is and multiply that by 30%.

5. Add the amounts from steps 3 and 4 together. This is the amount of your partner's pension as of 1 January 2027. If you have children younger than 25 years of age, you can also calculate the orphan's pension for each child:

6. Multiply your pensionable salary by 20%. This is the orphan's pension for each child. If you have more than three children younger than 25 years of age, divide the orphan's pension for three children (60% of your pensionable salary) by the number of children you have. The orphan's pension will be slightly higher because of the orphan's pension you have accrued up to 1 January 2027. However, that information is not included in the pension planner.

If the partner's and orphan's pensions are not enough, you can take additional measures, such as taking out a life insurance policy or making adjustments to your expenditures.

Your Pension Horizon, for you and your loved ones

Personal situation makes all the difference

The amount of your surviving dependents' pension is highly dependent on your family situation. If you have children, a higher orphan's pension can (partly) compensate a lower partner's pension. However, be aware that the orphan's pension stops when your children become 25 years old. This could lead to a further drop in your income later on, once your children are financially independent.

Timely insight creates peace of mind

The story of Eric and Roos shows just how important preparation is. Because they gained early insight into their financial situation, they knew what was possible and where they stand now. This provides reassurance during a difficult time. ■

Scan the QR code and read the story.

Are you already receiving a surviving dependents' pension?

In this case too, there will be some changes for you. Provided that Pensioenfonds PDN is in good shape during the transition from the old to the new pension scheme, the fund may increase your payment in 2027. The amount of this increase depends on the fund's funding level and the interest rate at year-end 2026. You will receive more information about this in July.

Effective from 2028, your payment will be tied to the economy's performance. At that time, any increase in payment is no longer dependent on inflation, but on the investment returns achieved by Pensioenfonds PDN. We expect that your surviving dependents' pension will increase sooner than is currently the case. However, there is also a chance that your payment may be reduced. Pensioenfonds PDN has various means of mitigating this risk. You will receive more information about this in July 2026 as well.

Conclusion

A death can lead to a significant drop in income. The surviving dependents' pension then covers part of this drop, but not always all of it. That is precisely why it is important to review your situation now to ensure your family's financial future is well taken care of. So take fifteen minutes and follow the steps above! This way, you avoid any surprises and give yourself and your surviving dependents greater security for the future.

Nicole Beuken, independent Chair of the Board of Pensioenfonds PDN

Effective decision-making in the interests of our members remains our guiding principle

Nicole Beuken became the new independent Chair of the Board of Pensioenfonds PDN effective 1 July. With more than 35 years of experience at Stichting Pensioenfonds ABP, she is a well-recognised figure in the world of pensions. In addition, since 2020, she has been independent Chair of the Board of PME Pensioenfonds, the Pension Fund for the Metals and Electrical Engineering Sector. We talk to Nicole about her ambitions, the challenges involved in the transition to the new pension system and the strength of Pensioenfonds PDN.

My eyes lit up right away when I was approached for this role

Why did you accept the role of independent Chair of the Board of Pensioenfonds PDN?

"I wanted to fully start enjoying my retirement and being a grandmother effective September 2026. Despite all this, my eyes lit up right away when I was approached for this role. As someone who was born and raised in Maastricht, I am well aware of Pensioenfonds PDN's excellent reputation and know that the fund is achieving excellent results. Moreover, something else that also really matters to me is that I've been working in Amsterdam, Utrecht and The Hague for over 35 years. I just couldn't pass up the opportunity of such a great job only half an hour's drive from where I live."

What is the importance of having an independent chairperson?

"The board comprises representatives of all parties with an interest in the pension scheme administered by Pensioenfonds PDN: employers, employees and pensioners. These parties sometimes have different interests. One of the board's key tasks is to strike a balance between these interests and to ensure that this is reflected in the decisions we take. As an independent chairperson with no direct interests, I can offer added value in this regard. This role suits me well."

What has struck you most since you started working at Pensioenfonds PDN?

"I received confirmation that it is a good pension fund with excellent results. What's more, the fund is supported by DPS, a strong administrator, with dedicated and enthusiastic professionals. They have an open culture, where people share their ideas. They want to help me to quickly understand our fund, so that I can carry out my role as effectively as possible. That gives me a great feeling."

What is your most important goal?

"First and foremost, we must steer our fund safely through the transition to the new pension system. We have already made good progress in this respect. However, I think the question 'what next?' is far more important. We will soon have a new pension scheme with new characteristics. As a member, you will have much clearer insight into how your pension is linked to the financial markets. Members must learn how to deal with this, and we can support them in this respect. Apart from that, the question is where we are heading with our fund in the long term. How are the companies affiliated with

We must steer our fund safely through the transition to the new pension system

Pensioenfonds PDN developing? And what does that mean for us? Engaging in that dialogue about our future and that of DPS is a second personal goal."

What do you see as the biggest challenge in the transition to the new pension system?

"We need to establish the right rules to ensure that the collective pension assets of all members are fairly distributed into individual member pension accounts. This requires a balanced approach, taking careful account of whether everyone is getting what they are entitled to. Discussions on this matter are still in full swing with employers, trade unions and De Nederlandsche Bank. Under the new pension scheme, the return on the money contributed goes more directly to our members. In the long run, I believe this will lead to better pension outcomes. The new system makes people more aware of the importance of a good pension, as they can see the impact of investment returns on their pension right away. That evokes a different kind of engagement and emotion. If members start thinking about their pensions earlier, they can make decisions sooner that will hopefully lead to a better outcome."

What should members be aware of?

"Whether their pension prospects are sufficient to enable them to live life the way they want. So that they can carry on doing the things they love to do. Like taking their grandchildren to the zoo. Travelling through Europe in a camper. Going out for a nice meal every now and then. Whatever it may be. That is something everyone needs to think about. Your pension is a big part of that, but it is not everything. We can also help members think this through."

On a completely different note: what gives you energy in your role as a director?

"Guiding administrative processes that lead to sound and sensible decisions in the interests of our members. Young, old, retired, active, inactive. That is, and always will be, our guiding light. That may sound easy, but it isn't. It is all about having the right, well-prepared information to inform the decisions that need to be taken. Only once everything is properly taken care of, can the Board implement the aforementioned balanced approach with due care. If you can turn all that into well-reasoned decisions, it gives me – even after 35 years – a great deal of energy." ■

Nicole Beuken at a glance

Born: 16 September 1959
City/town: Maastricht
Married, blended family with 6 children and 2 grandchildren.

Career:

- Joined ABP in 1986. Various positions. Fund's Managing Director from 2008 to 2019 inclusive.
- Member of the Supervisory Board of Leeuwenborgh Regional Vocational Education Centre (ROC) from 2011, and Chair from 2014 to 2018 inclusive.
- Chair of the Supervisory Board of the Pension Fund for Transport from 2011 to 2019 inclusive.
- Member of the Supervisory Board of Rabobank Zuid-Limburg Oost from 2014, and Chair from 2019 to 2025 inclusive.
- Member of the Board of the National Pension Register from 2018 to 2025 inclusive.
- Member of the Board of Rabobank Pensioenfonds from 2018 to 2026 inclusive.
- Since 2020, independent Chair of the Board of Pensioenfonds PME.

The Pension Desk: for all of your pension questions and answers

THE PENSION DESK
CAN BE CONTACTED BY TELEPHONE AND EMAIL:

088-3601555

PDN@ DPSPENSIOEN.NL

How will the new pension affect me? How do I arrange my partner's pension? Did you receive my email? The Pension Desk's staff are asked these and many other questions every day. With heart and soul, and above all by paying close attention to the people placing the calls and sending the emails, they try to answer all questions as best they can. This is how they help members from affiliated organisations with their questions. In this issue of PDN Magazine we talk to some staff members.

No two days are the same, and it is precisely that variety that makes her job so enjoyable, says Manon Drummen, a Pension Desk staff member. She has been answering calls for fourteen years, conducting personal pension consultations and replying to enquiries received by email. Manon: "Every caller is new, even if they're the fiftieth person you've spoken to that day." I show consideration and take an interest in everyone. I'm always happy to give everyone a friendly and helpful response. The same is true of all of my colleagues."

Every conversation is different

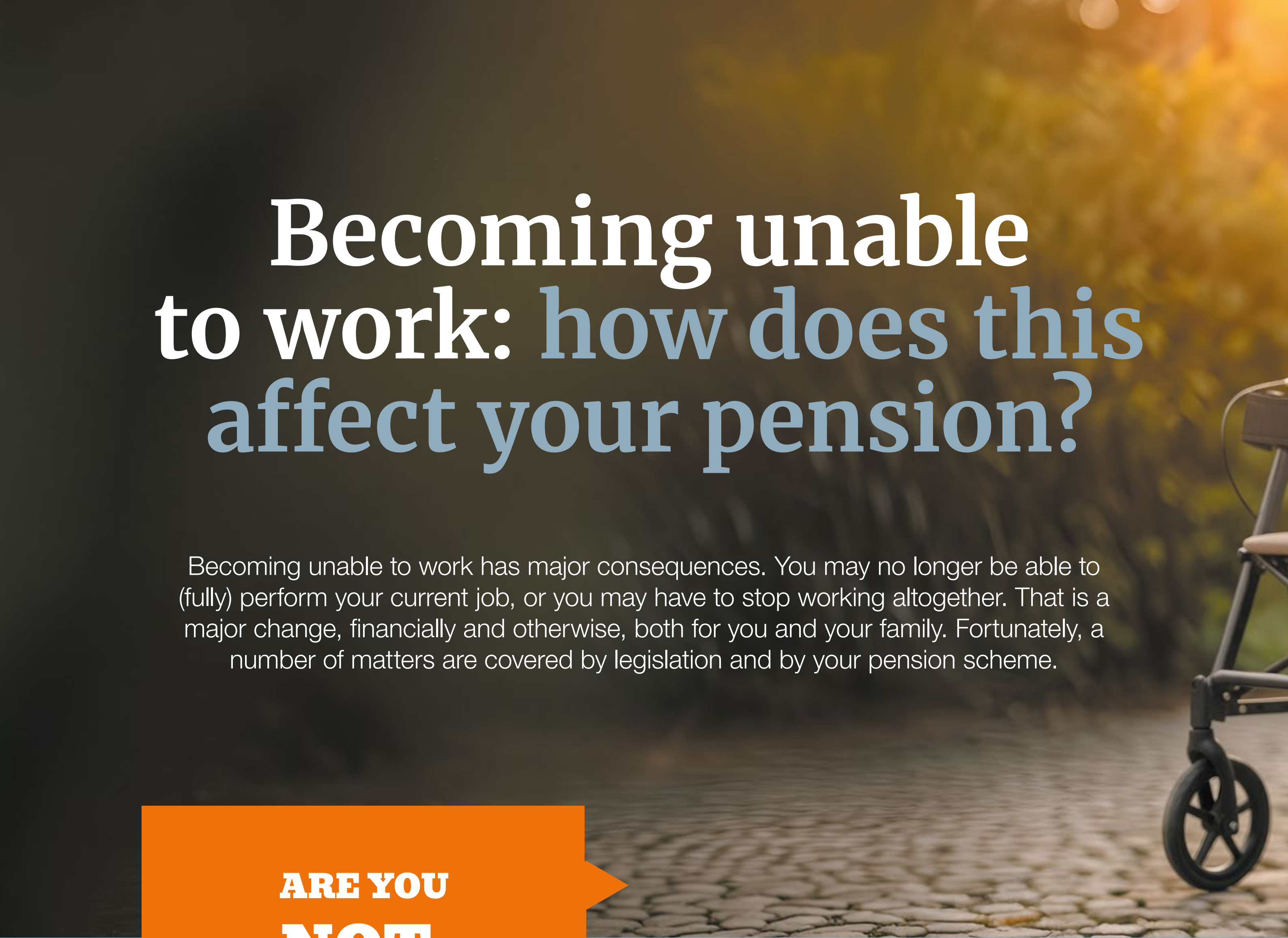
Most enquiries are about the arrival of certain postal items or whether everything is going smoothly with a request, says another staff member. "We can then reassure the member and check the status of their request. Due to the planned transition to the new pension scheme on 1 January 2027, we are receiving a significant increase in the number of phone calls and emails from people who want to know how this will affect them. This is understandable, of course. Pensioenfonds PDN has two campaigns underway to inform people. This is also resulting in an increase in the number of phone calls and emails. Every conversation is different, which is what keeps my work interesting. Sometimes people just want to have a chat, aside from the question they have. Every now and then, someone calls from abroad. If the weather is nice there, they also want to know what it is like in the Netherlands. These enjoyable little chats are part of our work too."

Limburgs provincial anthem

Kim Vroomen agrees. "I once received a phone call from a retired man from Delft who had worked at DSM in the Dutch Province of Limburg. He was so pleased to be speaking to someone from Limburg that he spontaneously began singing the Limburg provincial anthem. That was really nice." Kim also receives questions on specific topics: about how people should notify the authorities of a change of address, about payroll tax relief and whether or not they should claim it when they have a new job, or about any additional tax people may have to pay. She has also noticed that callers are asking more and more questions about the new pension scheme.

The new pension scheme

Questions about the 'transition bonus' when Pensioenfonds PDN transitions to the new system, the contribution compensation scheme, and changes to the partner's pension: these are all issues that the Pension Desk's staff are asked about. "We have already seen the number of calls double this year compared with last year," says team leader Sjoerd Vermeulen and staff member Manon. "We are receiving more than a thousand phone calls a month. People want to know exactly how these changes affect them. They are gradually becoming aware that something new is about to happen. Making pension arrangements is not something you do every day, and it is important. It is reassuring to know that we can provide support through phone calls, emails and conversations with clients."



Becoming unable to work: how does this affect your pension?

Becoming unable to work has major consequences. You may no longer be able to (fully) perform your current job, or you may have to stop working altogether. That is a major change, financially and otherwise, both for you and your family. Fortunately, a number of matters are covered by legislation and by your pension scheme.

ARE YOU NOT, OR LESS THAN 80% DISABLED?

In that case, just as it is now, your pension accrual with PDN is insured.

If you are not, or between 35% and 80%, disabled, nothing changes. This article then contains more information about the applicable arrangements.

Your income and benefits in the event of (partial) disability

If you become disabled, you generally receive a Work and Income (Capacity for Work) Act (WIA) benefit. This benefit continues until your State Pension (AOW) age. In some cases, your employer may also have additional schemes in place, which means you will receive a supplement to your WIA benefit. It is a good idea to inquire about this.

Pensioenfonds PDN also plays an important role in this. You usually do not need to make any arrangements yourself, as you're automatically covered by us for disability. If you become (partially) unable to work, we will receive information from the UWV and from your employer. We will then contact you about the impact on your pension.

You pension accrual will change depending on the degree of disability.

- If you become at least 35% disabled, you will continue to accrue pension on the part for which you are disabled. This is based on the salary you had at the time you became partially disabled. Pensioenfonds PDN pays the corresponding premium.
- If you are fully disabled (80% or more), you are entitled to a disability pension from Pensioenfonds PDN. This pension supplements your WIA benefit until you reach state pension (AOW) age, bringing it up to approximately 70% of your pensionable salary.

Your retirement pension will start when you reach state pension age. Because your pension premium continued to be paid, your pension has remained up to par.

Consequences for your daily life

Being unable to work obviously affects more than just your income. Work often provides structure and meaning. When you are unable to participate, you might feel as though you are not contributing as much. Social interactions at work also often decline. This can lead to loneliness or a lack of understanding, especially if your symptoms are not always visible. A lot can change at home, too. Roles may shift, and financial pressures may arise. Many people feel insecure due to lower income and complex rules surrounding benefit payments. They are also worried about their future and their pension. Aside from these difficulties, many people also discover new opportunities over time. Things that come to mind include adapted work, voluntary work or other ways of spending your days. They also learn to recognise their limits better and to take a different view of work and health. ➤

At Pensioenfonds PDN, **158 members** receive a disability pension

ARE YOU MORE THAN 80% DISABLED?

There will be some changes to your disability benefit after 1 January 2027.

Provided that Pensioenfonds PDN is in good shape during the transition from the old to the new pension scheme, the fund may increase your payment in 2027. The amount of this increase depends on the fund's funding level and the interest rate at year-end 2026. You will receive more information about this in July. Effective from 2028, your payment will be tied to the economy's performance. At that time, any increase in payment is no longer dependent on inflation, but on the investment returns achieved by Pensioenfonds PDN. We expect that your disability benefit will increase sooner than is currently the case. However, there is also a chance that your payment may be reduced. Pensioenfonds PDN has various means of mitigating this risk. You will receive more information about this in July 2026 as well.

Stay well-informed

The pension rules are changing as of 1 January 2027. These rules also apply to you! Disability is life-changing. It helps to have a clear understanding of what arrangements have been made for you and what this means for your future. This way you keep a grip on your situation, now and in the future. ■

From the age of 18, the orphan's pension is paid directly to the child once they reach legal adulthood

An orphan's pension is paid out until you turn 25

25

In the event of your death, your children are automatically insured by Pensioenfonds PDN

The orphan's pension is 20% of your pensionable salary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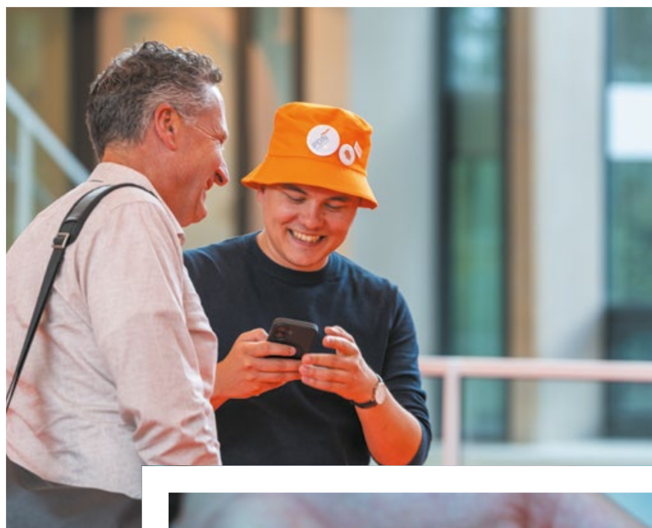
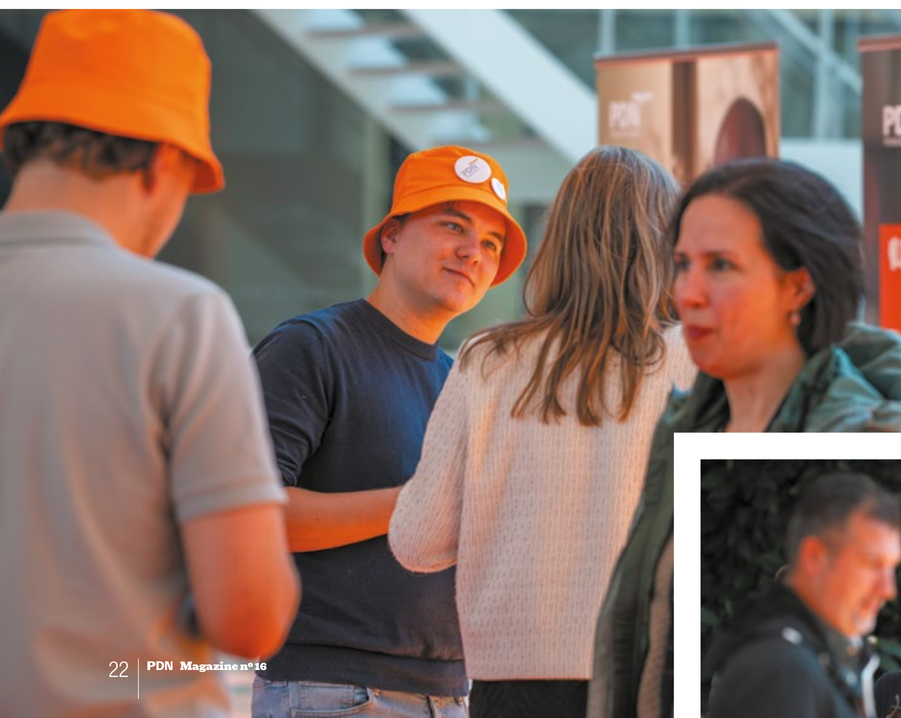
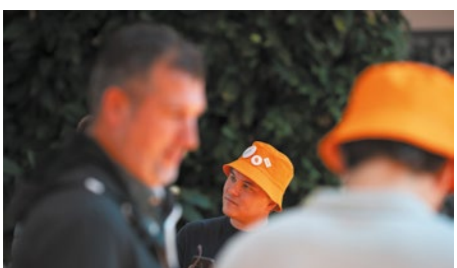






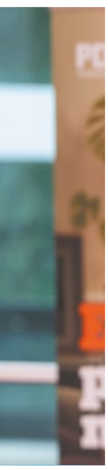

What is the perception of the Pension Horizon on the work floor?

You may already recognise it: Pensioenfonds PDN's campaign 'What does your Pension Horizon look like?'. Through relatable moments in life and a warm, approachable style, we aim to bring pensions closer to everyday life. Not as something for the future, but as something that is already meaningful today.


But the question remains: does that message actually reach the people we are targeting? To find out, we are literally going to head out onto the work floor. At various locations of employers affiliated with Pensioenfonds PDN, we will speak to employees in their own environment: at the entrance, in the canteen or during breaks. Short conversations lasting just a few minutes in which we ask members what they remember from the campaign, what catches their attention and how they feel about this.

Short, personal conversations

Our first survey recently took place at Envalior. Here, we spoke with around thirty employees about the "Pension Horizon" campaign and the stories it features. It often starts with a sense of recognition ("I've seen that before"), after which the conversation goes into more depth: what does a pension mean for me? It is precisely those brief, personal conversations that show how communication works in practice. Not only in what people say, but also in their initial reactions and associations.



Sometimes it's in something unexpected. For example, one employee with a smile explained that the first name used in one of the campaign's messages was the same as that of a colleague. That makes the message instantly recognisable and suddenly brings the pension topic a little closer to home.

Practical in-depth exploration

This is in line with the approach taken by Pensioenfonds PDN in developing its communications: a recognisable, personalised approach to pensions, which takes account of different life stages and provides clear, accessible information. Our field research is a practical exploration of that approach. It helps us assess whether the campaign is having the desired effect in the workplace. Over the coming period, we will be visiting more sites of member employers to engage in dialogue with each other. This way, step by step, we are building a complete picture of how the Pension Horizon campaign is being received in practice and how we can further improve our communication.


WHAT DOES THE PENSION HORIZON CAMPAIGN MEAN TO YOU?

We would like to hear from you at **redactie.PDN@dpspensioen.nl.**

Merel’s pension ho

stays level, also after 1 Januar


orizon
ry 2027.
How is your pension looking?
Starting 1 January 2027, the pension rules will change. Check if you are entitled to receive premium compensation.
Read more about it at pdnpensioen.nl/merel
WHAT DOES YOUR PENSION HORIZON LOOK LIKE?
PDN PENSIOENFONDS

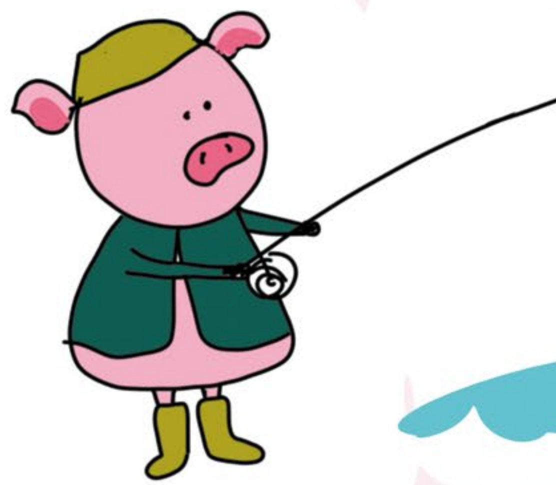
Meet Knorbert

Knorbert is a real family man. With his wife and children, he lives in a friendly neighbourhood where people still say hello to each other and children play outside. He spends his days working, enjoying family life and doing fun things. Just the way he likes it.

During the day, Knorbert works at a chemical plant, and he enjoys going there. He loves the structure of his work, his colleagues and the feeling that he is building something together with others. A good work-life balance is important to him. That is why Knorbert is at home one fixed day a week. On that day he looks after the children and the household. His wife works three days a week. This is how they found a rhythm together that works for them.

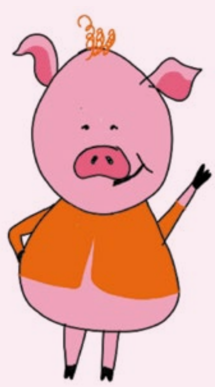
Knorbert is a very positive person. He prefers to look ahead rather than back to the past, and approaches life with a healthy dose of pragmatism. As is the case with many parents, at times there are concerns. As the children get older, their world expands, and with it, so do the costs. School, hobbies and, soon perhaps, a degree; it's all starting to add up.

Added to this, there is also that pension. Knorbert is a member of Pensioenfonds PDN, but he has not really looked into it in any detail. After all, we are having to work longer and longer, so there is still plenty of time... Or is there? He sometimes hears about new rules and changes to the pension system and wonders what that means for him. That thought sometimes sticks in his mind. Perhaps it would be wise after all to take a close look at the state of his pension and what he can expect in the future. Not because he is pessimistic about the future, but precisely because he wants to be well prepared for himself and his family.

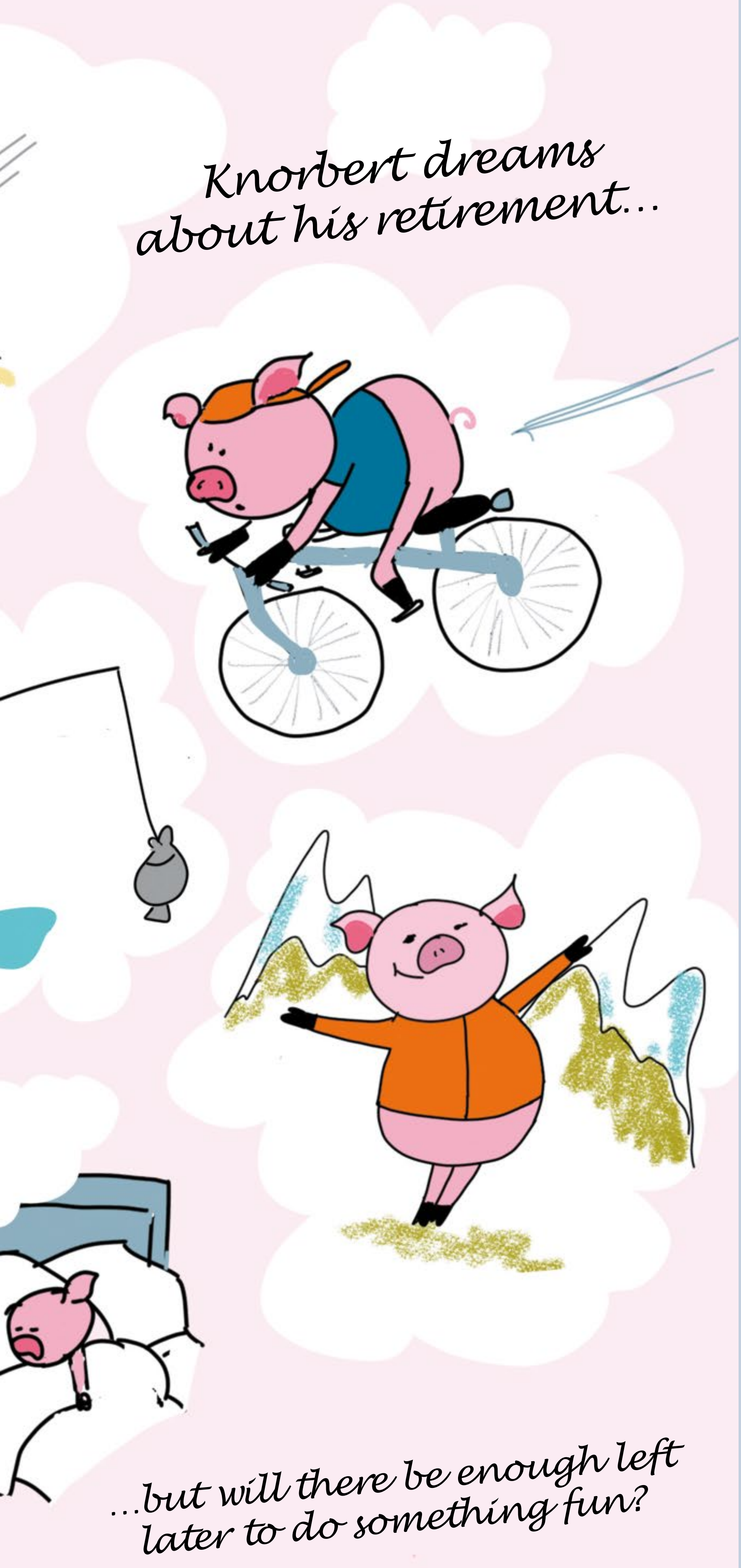


For now, Knorbert mainly enjoys the little moments in everyday life: eating together, working from home with the washing machine running in the background, and watching TV with the family. Knorbert is ready for the future, but at his own pace.

Oh, and this is Knorbert.



Knorbert will be joining us on our journey to explore our Pension Horizon. To him too, the new pension rules seem like a concern for another day. At the same time, he would like to have certainty about where he stands. So from now on, you will be seeing Knorbert regularly in PDN Magazine, on the website and in news items.



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