



Factor Book

Pensioenfonds PDN

1 October 2025 edition

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INTRODUCTION

You have various choices to make before you retire, and these choices impact the level of your future pension. We use rates to determine the level of your pension. The rate is the price of your pension and determines the pension you should receive. A different rate applies at every age: we refer to this as the factor associated with this age. The choices are:

- Retiring earlier or later (choosing your retirement date)
- Exchanging the partner's pension for a higher retirement pension
- Exchanging the retirement pension for extra partner's pension
- Opting for a higher or lower pension in the first years
- Commuting your pension
- Converting the PPS balance
- Converting the net pension capital

We use factors to calculate the pension that matches your choices. These factors can change each quarter. The following pages present the factors that apply from 1 October 2025 if you opt for one of the choices.

The regulations state how the Board determines the factors for the choices.

The Board determines the factors in this 'Factor Book' based on collective actuarial equivalence and the fund principles. In simple terms, this is the basis we use to ensure that you are paid the pension that you should receive.

The Board may adopt a resolution to adjust the fund principles. Such future changes to the fund principles and the factors based on them are binding on all fund members and pensioners.

TABEL 1 Early start (retiring early)/deferment of the retirement pension

Retiring earlier or later. The retirement pension is the pension you receive from your chosen retirement date and for as long as you live. You can start the pension at your state pension age (AOW age), but also before or after your state pension age. At Pensioenfonds PDN you accrue retirement pension to a retirement age of 67 years (RP67). You can start the pension on your 67th birthday, but you can also opt to start the pension before or after this age. We refer to this as 'retiring early' or 'deferring' your pension.

The tables show the retirement pension you will receive if you opt to have €100 of retirement pension that has a retirement age of 67 start earlier or later (RP). You can retire early from 55 years but, as we will then need to pay out your pension for longer, your pension will be lower. If you defer your retirement, your pension will be higher as we will then not need to pay out your pension for so long.

Retiring early

New retirement age	RP from new retirement age
66	94.04
65	88.65
64	83.73
63	79.23
62	75.12
61	71.35
60	67.89
59	64.70
58	61.77
57	59.08
56	56.59
55	54.30

Deferment

New retirement age	RP from new retirement age
68	106.58
69	113.83
70	121.90
71	130.90
72	140.97

You can defer your pension for up to 5 years after your state pension age (AOW age).

TABEL 2 Converting retirement pension into a partner's pension

When you retire, you will have accrued both retirement pension and partner's pension. You can opt to exchange part of the accrued retirement pension for a higher partner's pension.

The table shows the partner's pension (PP) you will receive if you convert €100 of retirement pension that has a retirement age of 67 (RP67).

Age	Extra PP for €100 RP67
18	420.28
19	417.04
20	413.76
21	410.44
22	407.09
23	403.70
24	400.29
25	396.88
26	393.46
27	390.04
28	386.66
29	383.39
30	380.23
31	377.17
32	374.22
33	371.40
34	368.68
35	366.08
36	363.59
37	361.18
38	358.87
39	356.65
40	354.53
41	352.51
42	350.62
43	348.90
44	347.38
45	346.11
46	345.00
47	344.12
48	343.51
49	343.16
50	343.05
51	343.20
52	343.66
53	344.46
54	345.68
55	347.27
56	349.42
57	351.97
58	355.04
59	358.80
60	363.02
61	368.03
62	373.41
63	379.60
64	386.60
65	394.40
66	403.18
67	412.95

TABEL 3 Converting a partner's pension or temporary partner's pension into retirement pension

When you retire, you will have accrued both retirement pension and partner's pension. You can opt to use part of the accrued partner's pension for a higher retirement pension. The table shows the retirement pension that starts immediately (IRP) that you will receive if you convert €100 of partner's pension and €20 of temporary partner's pension.

Age	IRP
55	15.64
56	16.19
57	16.79
58	17.40
59	18.03
60	18.70
61	19.39
62	20.12
63	20.87
64	21.66
65	22.48
66	23.32
67	24.21
68	25.17
69	26.16
70	27.20
71	28.30
72	29.46

TABEL 4 Variations in retirement pension benefit

Opting for a higher or lower pension in the first years. You can choose to vary the amount of your retirement pension. Your pension benefit is then divided over two periods, as it were. For example, the benefit in the first period is higher than the benefit in the second. This is why this benefit is also referred to as a 'high/low benefit'. The other way around is also possible. The amount of these benefits is based on the accrued pension at the time you retire. This Factor Book presents just a few of the various possibilities. If you would like to see all the options that apply to you, check out the pension planner or contact the Pension Desk.

Opting for a higher or lower pension in the first years:

Starting age period 1	Benefit period 1	Starting age period 2	Benefit period 2	Starting age period 1	Benefit period 1	Starting age period 2	Benefit period 2
55	80%	56	100.91%	65	80%	66	101.22%
55	80%	57	101.89%	65	80%	67	102.56%
55	80%	58	102.93%	65	80%	68	104.04%
55	80%	59	104.05%	65	80%	69	105.67%
55	90%	56	100.46%	65	90%	66	100.61%
55	90%	57	100.94%	65	90%	67	101.28%
55	90%	58	101.47%	65	90%	68	102.02%
55	90%	59	102.03%	65	90%	69	102.84%
55	110%	56	99.54%	65	110%	66	99.39%
55	110%	57	99.06%	65	110%	67	98.72%
55	110%	58	98.53%	65	110%	68	97.98%
55	110%	59	97.97%	65	110%	69	97.16%
55	120%	56	99.09%	65	120%	66	98.78%
55	120%	57	98.11%	65	120%	67	97.44%
55	120%	58	97.07%	65	120%	68	95.96%
55	120%	59	95.95%	65	120%	69	94.33%
60	80%	61	101.04%				
60	80%	62	102.17%				
60	80%	63	103.39%				
60	80%	64	104.71%				
60	90%	61	100.52%				
60	90%	62	101.08%				
60	90%	63	101.69%				
60	90%	64	102.36%				
60	110%	61	99.48%				
60	110%	62	98.92%				
60	110%	63	98.31%				
60	110%	64	97.64%				
60	120%	61	98.96%				
60	120%	62	97.83%				
60	120%	63	96.61%				
60	120%	64	95.29%				

TABEL 5 Commutation factors

- 5.1. Commuting your pension (having it paid out in one go) is only permitted if your pension is lower than the statutory commutation amount. The table shows, at your age, the amounts of pension (not yet started) you will receive if you commute €100 of retirement pension that has a starting age of 67 years (RP67). €100 partner's pension (PP) and €100 of temporary partner's pension (TPP).

Age	RP67	PP	TPP
18	472.14	101.64	8.51
19	482.49	104.77	8.88
20	493.01	108.01	9.26
21	503.71	111.34	9.67
22	514.59	114.78	10.08
23	525.64	118.33	10.51
24	536.88	121.99	10.97
25	548.30	125.75	11.43
26	559.91	129.62	11.91
27	571.71	133.59	12.39
28	583.74	137.69	12.90
29	596.08	141.87	13.41
30	608.71	146.16	13.90
31	621.65	150.56	14.41
32	634.92	155.06	14.90
33	648.52	159.65	15.39
34	662.46	164.36	15.86
35	676.74	169.16	16.34
36	691.39	174.06	16.79
37	706.41	179.10	17.26
38	721.82	184.24	17.71
39	737.67	189.53	18.18
40	753.94	194.93	18.63
41	770.69	200.46	19.08
42	787.90	206.10	19.49
43	805.66	211.83	19.88
44	824.00	217.66	20.22
45	842.94	223.54	20.49
46	862.51	229.54	20.73
47	882.74	235.58	20.88
48	903.75	241.69	20.94
49	925.63	247.86	20.91
50	948.40	254.11	20.81
51	972.12	260.42	20.60
52	996.85	266.76	20.28
53	1,022.69	273.11	19.83
54	1,049.77	279.45	19.22
55	1,078.17	285.79	18.49
56	1,107.99	291.99	17.55
57	1,139.17	298.17	16.49
58	1,171.85	304.24	15.27
59	1,206.11	310.04	13.84
60	1,241.89	315.76	12.32
61	1,279.45	321.12	10.64
62	1,318.48	326.47	8.97
63	1,359.26	331.44	7.22
64	1,401.85	336.04	5.49
65	1,446.25	340.26	3.86
66	1,492.50	343.97	2.40
67	1,540.56	347.30	1.19

On commutation of the partner's pension the orphan's pension will also be commuted.

- 5.2. Commuting your pension (having this paid out in one go) is only permitted if that pension is lower than the statutory commutation amount. The table shows, at the indicated age, the amounts of a pension (starting immediately) that the benefit recipient will receive if €100 of retirement pension (IRP). €100 of partner's pension (IPP). €100 temporary partner's pension (ITPP) and €100 of orphan's pension (IOP) are commuted.

Age	IRP	IPP	ITPP up to 67 years	ITPP up to 68 years
18	-	3,902.89	3,037.68	3,076.67
19	-	3,870.76	2,996.55	3,035.97
20	-	3,838.17	2,954.97	2,994.83
21	-	3,805.08	2,912.91	2,953.20
22	-	3,771.49	2,870.38	2,911.10
23	-	3,737.40	2,827.37	2,868.52
24	-	3,702.78	2,783.86	2,825.45
25	-	3,667.62	2,739.82	2,781.88
26	-	3,631.95	2,695.30	2,737.81
27	-	3,595.74	2,650.26	2,693.24
28	-	3,558.99	2,604.63	2,648.16
29	-	3,521.72	2,558.30	2,602.49
30	-	3,483.91	2,511.25	2,556.11
31	-	3,445.52	2,463.45	2,509.01
32	-	3,406.56	2,414.91	2,461.16
33	-	3,367.02	2,365.60	2,412.55
34	-	3,326.93	2,315.54	2,363.21
35	-	3,286.29	2,264.74	2,313.14
36	-	3,245.06	2,213.15	2,262.28
37	-	3,203.25	2,160.76	2,210.65
38	-	3,160.88	2,107.58	2,158.25
39	-	3,117.92	2,053.57	2,105.03
40	-	3,074.40	1,998.74	2,051.00
41	-	3,030.31	1,943.06	1,996.15
42	-	2,985.70	1,886.56	1,940.49
43	-	2,940.53	1,829.13	1,883.99
44	-	2,894.77	1,770.62	1,826.53
45	-	2,848.55	1,711.10	1,768.09
46	-	2,801.73	1,650.47	1,708.56
47	-	2,754.52	1,588.84	1,648.04
48	-	2,706.77	1,525.98	1,586.45
49	-	2,658.47	1,461.75	1,523.62
50	-	2,609.61	1,396.13	1,459.44
51	-	2,560.22	1,329.10	1,393.89
52	-	2,510.41	1,260.67	1,326.99
53	-	2,460.07	1,190.63	1,258.66
54	-	2,409.19	1,118.79	1,188.72
55	2,107.60	2,357.77	1,045.09	1,117.00
56	2,064.90	2,305.78	969.48	1,043.41
57	2,021.28	2,253.26	891.92	967.95
58	1,976.82	2,200.12	812.31	890.51
59	1,931.60	2,146.57	730.67	811.10
60	1,885.43	2,092.45	646.95	729.63
61	1,838.67	2,037.86	561.15	646.10
62	1,790.81	1,982.50	473.16	560.41
63	1,742.28	1,926.67	383.04	472.60
64	1,693.03	1,870.48	290.77	382.68
65	1,642.99	1,813.57	196.25	290.52
66	1,592.20	1,756.24	99.49	196.13
67	1,540.56	1,698.31	-	99.45

Age	IOP
0	2,022.91
1	1,967.34
2	1,910.88
3	1,853.42
4	1,794.85
5	1,735.15
6	1,674.29
7	1,612.26
8	1,548.92
9	1,484.13
10	1,417.85
11	1,350.05
12	1,280.69
13	1,209.60
14	1,136.58
15	1,061.60
16	984.60
17	905.54
18	824.36
19	741.05
20	655.61
21	568.06
22	478.43
23	386.74
24	293.03
25	197.35
26	99.79
27	-

TABEL 6 Converting the pre-pension balance

Members who have accrued a PPS balance (formerly known as pre-pension capital) are faced with the choice of, prior to the commencement of their retirement, converting that balance into a pre-pension payment or into a life-long pension.

6.1. Converting PPS balance into a pre-pension payment

Here you can see, at your age, the PPS balance that you need to have in order to receive a €100 payment until a certain age.

Starting age	End age							
	61	62	63	64	65	66	67	68
60	106.40	210.18	311.20	409.33	504.48	596.61	685.66	771.55
61	-	106.39	210.10	311.02	409.00	503.94	595.81	684.55
62	-	-	106.36	209.99	310.77	408.56	503.25	594.83
63	-	-	-	106.33	209.87	310.51	408.08	502.53
64	-	-	-	-	106.29	209.75	310.23	407.59
65	-	-	-	-	-	106.26	209.62	309.92

6.2. Converting PPS balance into lifelong pension

Here you can see, at your age, the PPS balance you need to have in order to receive a €100 lifelong retirement pension that has a starting age of 67 years (RP67) and €100 temporary partner's pension or partner's pension (TPP. PP).

Age	RP67	PP	TPP
60	1,481.90	376.78	14.71
61	1,526.71	383.18	12.69
62	1,573.28	389.57	10.70
63	1,621.95	395.49	8.61
64	1,672.77	400.98	6.55
65	1,725.74	406.02	4.61

6.3. Converting PPS balance into a lifelong and temporary partner's pension that start immediately

Here you can see, at your partner's age, the PPS balance you need to have in order to receive a €100 lifelong partner's pension (IPP) and temporary partner's pension (ITPP) that start immediately.

Age	IPP	ITPP up to 67 years	ITPP up to 68 years
18	3,780.81	2,852.33	2,879.42
19	3,761.21	2,823.26	2,850.98
20	3,741.13	2,793.53	2,821.88
21	3,720.46	2,763.10	2,792.10
22	3,699.24	2,731.96	2,761.61
23	3,677.43	2,700.09	2,730.42
24	3,655.00	2,667.46	2,698.49
25	3,631.95	2,634.05	2,665.79
26	3,608.27	2,599.86	2,632.33
27	3,583.95	2,564.87	2,598.09
28	3,558.95	2,529.02	2,563.05
29	3,533.30	2,492.24	2,527.15
30	3,506.97	2,454.49	2,490.31
31	3,479.90	2,415.75	2,452.50
32	3,452.10	2,375.98	2,413.69
33	3,423.53	2,335.14	2,373.85
34	3,394.22	2,293.25	2,332.97
35	3,364.17	2,250.29	2,291.04
36	3,333.30	2,206.20	2,248.01
37	3,301.63	2,160.94	2,203.86
38	3,269.15	2,114.53	2,158.57
39	3,235.83	2,066.85	2,112.09
40	3,201.68	2,017.93	2,064.40
41	3,166.68	1,967.72	2,015.44
42	3,130.85	1,916.20	1,965.22
43	3,094.16	1,863.30	1,913.69
44	3,056.54	1,808.92	1,860.75
45	3,018.13	1,753.10	1,806.42
46	2,978.77	1,695.73	1,750.58
47	2,938.64	1,636.86	1,693.29
48	2,897.61	1,576.31	1,634.47
49	2,855.62	1,513.93	1,573.93
50	2,812.67	1,449.69	1,511.60
51	2,768.78	1,383.51	1,447.40
52	2,724.04	1,315.41	1,381.36
53	2,678.34	1,245.21	1,313.35
54	2,631.65	1,172.73	1,243.24
55	2,583.99	1,097.91	1,170.88
56	2,535.26	1,020.69	1,096.17
57	2,485.55	941.01	1,019.08
58	2,434.73	858.79	939.54
59	2,383.03	774.04	857.52
60	2,330.25	686.67	772.94
61	2,276.52	596.66	685.78
62	2,221.47	503.95	595.88
63	2,165.43	408.60	503.36
64	2,108.54	310.58	408.22
65	2,050.37	209.78	310.31
66	1,991.26	106.27	209.66
67	1,930.99	-	106.24

6.4. Converting PPS balance into a disability pension that starts immediately

Here you can see, at your age, the PPS balance you need to have in order to receive a €100 disability pension (IDP) that starts immediately.

Starting age	IDP up to 67 years	IDP up to 68 years
50	1,449.47	1,511.19
51	1,383.09	1,446.77
52	1,314.79	1,380.49
53	1,244.38	1,312.27
54	1,171.76	1,241.98
55	1,096.80	1,169.46
56	1,019.54	1,094.70
57	939.84	1,017.57
58	857.65	938.04
59	772.96	856.08
60	685.66	771.55
61	595.81	684.55
62	503.25	594.83
63	408.08	502.53
64	310.23	407.59
65	209.62	309.92

TABEL 7 Net pension scheme; converting net pension capital and net pension choices

Members who have accrued net pension capital are faced, prior to the start of their retirement pension, with converting that capital into a net pension benefit. Factors are also used to calculate the choices that are made on the retirement date. The choices you make in the basic scheme also apply to the net pension scheme.

7.1. Converting net pension capital into a benefit

Here you can see, at your age, the capital you need to have in order to receive a €100 net retirement pension (IRP) that starts immediately and €100 net partner's pension.

Age	IRP fixed	PP fixed	IRP variable	PP variable
55	2,876.49	395.28	2,224.11	305.63
56	2,818.05	403.88	2,178.93	312.29
57	2,758.38	412.46	2,132.79	318.92
58	2,697.55	420.89	2,085.76	325.43
59	2,635.69	428.95	2,037.93	331.67
60	2,572.55	436.88	1,989.10	337.80
61	2,508.58	444.35	1,939.64	343.57
62	2,443.14	451.77	1,889.05	349.31
63	2,376.75	458.66	1,837.71	354.64
64	2,309.41	465.03	1,785.65	359.56
65	2,240.98	470.88	1,732.73	364.09
66	2,171.57	476.05	1,679.06	368.08
67	2,100.96	480.66	1,624.47	371.65

7.2. Retiring earlier or later

The retirement pension is the pension you receive from your chosen retirement date and for as long as you live. You can start the pension at your state pension age (AOW age). but also before or after your state pension age. If, in the past, you purchased net retirement pension that has a retirement age of 67 years (RP67), you can have this pension start on your 67th birthday, but also before or after that age. We refer to this as 'retiring early' or 'deferring' your pension.

The tables show the retirement pension (RP) you will receive if you opt to start €100 of net retirement pension that has a retirement age of 67 earlier or later. You can retire early from 55 years but, as we will then need to pay out your pension for longer, your pension will be lower. If you defer your retirement, your pension will be higher as we will then not need to pay out your pension for so long.

Retiring early

New retirement age	RP from new retirement age
66	94.03
65	88.63
64	83.70
63	79.20
62	75.08
61	71.31
60	67.84
59	64.66
58	61.73
57	59.03
56	56.54
55	54.25

Deferment

New retirement age	RP from new retirement age
68	106.59
69	113.86
70	121.95
71	130.97
72	141.07

You can defer your pension for up to 5 years after your state pension age (AOW age).

7.3. Converting a partner's pension into a net retirement pension

When you retire, you can opt to use the partner's pension partly for a higher retirement pension. The table shows, at your age, the retirement pension that starts immediately (IRP) that you will receive if you convert €100 of partner's pension.

Age	IRP
55	15.85
56	16.42
57	17.02
58	17.65
59	18.29
60	18.97
61	19.67
62	20.42
63	21.18
64	21.98
65	22.82
66	23.68
67	24.59
68	25.56
69	26.57
70	27.63
71	28.76
72	29.93

7.4. Variation in the payment of fixed net retirement pension

Opting for a higher or lower pension in the first years. You can opt to vary the amount of your fixed net retirement pension. Your pension benefit is then divided over two periods, as it were. For example, the benefit in the first period is higher than the benefit in the second. This is why this benefit is also referred to as a 'high/low benefit'. The other way around is also possible. The amount of these benefits is based on the accrued pension at the time you retire. This Factor Book presents just a few of the various possibilities. If you would like to see all the options that apply to you, check out the pension planner or contact the Pension Desk.

Opting for a higher or lower pension in the first years:

Starting age period 1	Benefit period 1	Starting age period 2	Benefit period 2	Starting age period 1	Benefit period 1	Starting age period 2	Benefit period 2
55	80%	56	100.91%	65	80%	66	101.22%
55	80%	57	101.89%	65	80%	67	102.57%
55	80%	58	102.94%	65	80%	68	104.05%
55	80%	59	104.06%	65	80%	69	105.68%
55	90%	56	100.46%	65	90%	66	100.61%
55	90%	57	100.94%	65	90%	67	101.28%
55	90%	58	101.47%	65	90%	68	102.02%
55	90%	59	102.03%	65	90%	69	102.84%
55	110%	56	99.54%	65	110%	66	99.39%
55	110%	57	99.06%	65	110%	67	98.72%
55	110%	58	98.53%	65	110%	68	97.98%
55	110%	59	97.97%	65	110%	69	97.16%
55	120%	56	99.09%	65	120%	66	98.78%
55	120%	57	98.11%	65	120%	67	97.43%
55	120%	58	97.06%	65	120%	68	95.95%
55	120%	59	95.94%	65	120%	69	94.32%
60	80%	61	101.04%				
60	80%	62	102.17%				
60	80%	63	103.39%				
60	80%	64	104.72%				
60	90%	61	100.52%				
60	90%	62	101.08%				
60	90%	63	101.70%				
60	90%	64	102.36%				
60	110%	61	99.48%				
60	110%	62	98.92%				
60	110%	63	98.30%				
60	110%	64	97.64%				
60	120%	61	98.96%				
60	120%	62	97.83%				
60	120%	63	96.61%				
60	120%	64	95.28%				

7.5. Converting net pension capital into a fixed partner's pension that starts immediately

Here you can see, at your partner's age, the capital that you need to have in order to receive a €100 fixed partner's pension (IPP fixed) that starts immediately.

Age	IPP fixed
18	4,329.17
19	4,306.77
20	4,283.80
21	4,260.17
22	4,235.89
23	4,210.95
24	4,185.30
25	4,158.92
26	4,131.85
27	4,104.02
28	4,075.43
29	4,046.10
30	4,015.98
31	3,985.03
32	3,953.24
33	3,920.56
34	3,887.05
35	3,852.68
36	3,817.38
37	3,781.17
38	3,744.03
39	3,705.94
40	3,666.88
41	3,626.86
42	3,585.89
43	3,543.95
44	3,500.94
45	3,457.04
46	3,412.04
47	3,366.18
48	3,319.28
49	3,271.28
50	3,222.20
51	3,172.02
52	3,120.88
53	3,068.66
54	3,015.31
55	2,960.82
56	2,905.13
57	2,848.31
58	2,790.22
59	2,731.11
60	2,670.77
61	2,609.34
62	2,546.39
63	2,482.32
64	2,417.26
65	2,350.73
66	2,283.10
67	2,214.16

7.6. Commuting pension in the net pension scheme

Commuting your pension (having it paid out in one go) is only permitted if your pension is lower than the statutory commutation amount. The table shows, at your age, the amounts of pension (not yet started) you will receive if you commute €100 of fixed net retirement pension that has a retirement age of 67 years (RP67) and €100 of partner's pension (PP).

The following commutation factors apply to the net pension scheme.

Age	RP67	PP
18	471.50	102.87
19	481.83	106.03
20	492.34	109.31
21	503.02	112.68
22	513.87	116.15
23	524.90	119.74
24	536.12	123.44
25	547.53	127.24
26	559.12	131.16
27	570.89	135.18
28	582.90	139.32
29	595.22	143.54
30	607.82	147.88
31	620.74	152.33
32	633.98	156.88
33	647.56	161.52
34	661.47	166.28
35	675.72	171.13
36	690.35	176.10
37	705.33	181.19
38	720.72	186.40
39	736.52	191.74
40	752.77	197.21
41	769.47	202.81
42	786.66	208.51
43	804.37	214.32
44	822.67	220.22
45	841.58	226.18
46	861.10	232.26
47	881.29	238.39
48	902.26	244.58
49	924.07	250.84
50	946.79	257.18
51	970.46	263.59
52	995.13	270.02
53	1,020.91	276.48
54	1,047.94	282.91
55	1,076.28	289.36
56	1,106.02	295.66
57	1,137.15	301.94
58	1,169.77	308.10
59	1,203.96	314.01
60	1,239.68	319.81
61	1,277.18	325.28
62	1,316.14	330.71
63	1,356.85	335.75
64	1,399.40	340.41
65	1,443.74	344.70
66	1,489.95	348.48
67	1,537.97	351.86