

## What will and will not change?

The accrual of retirement pension will be reduced to 1.4% per year. This will also reduce the accrual of partner's pension and temporary partner's pension. The risk coverages for surviving dependents' pension and disability pension will not change and will therefore remain at the same level as in the current agreement. The table below provides more specific information.

<b>Pension contribution</b>	Remains at 24%
<b>Pension accrual retirement pension</b>	Will be reduced from 1.738% to 1.4%
<b>Term</b>	2 years, from January 1, 2021 to 31 December, 2022 with the option to extend for 1 year if necessary.
<b>Standard retirement age</b>	Remains at 67 years
<b>Partner's pension</b>	<ul style="list-style-type: none"> <li>• Accrual reduced to 1.1%</li> <li>• Accrual of temporary partner's pension reduced to 0.22%</li> <li>• Risk coverages for the future will not change</li> <li>• Supplementary partner's pension remains at the current level (ANW-coverage)</li> </ul>
<b>Disability pension</b>	The risk coverage will not change.
<b>Non-contributory pension accrual during incapacity for work</b>	This accrual follows the agreements made for the employees, which means the same reduction in accrual for retirement, partner's, and temporary partner's pension.
<b>Part-time pension</b>	More options if part-time retirement commences after reaching the age of AOW-5, for employees and former employees
<b>Voluntary additional savings</b>	Employees are given the option to supplement their pension up to the fiscal maximum

For questions about these changes, you can contact the PDN Desk at 045-5788100 or by email at [info.pdn@dsm.com](mailto:info.pdn@dsm.com).