



Newsletter April 2018

Hello ,
We have got pension news for you.



Want to learn something about your pension?



Last time, we wrote how several SPF members had sat down for a chat about their pensions during the "Pensioen3daagse" event (Three-day pension event). These members celebrated their 40th or 50th birthdays last year. All the members who arrived to discuss their pensions were very pleased with how the talks went and said that they now understood their SPF pensions much better. They clearly shared this with their colleagues because around ten of them registered for a talk afterwards.

Good news! These talks will also be held on location in Bergen op Zoom and Limburg this year.

More good news! It has been agreed with the employer SABIC, which facilitates these talks, that 60-year-olds will also be invited from 2018. Accordingly, every SABIC employee who turns 40, 50, or 60 this year will be personally invited for a talk. Keep a close eye on your email!

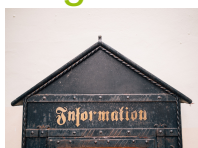
Annual adjustments and funding level 2018



The Board of Stichting Pensioenfonds SABIC (SPF) recently decided to partially increase the payable pensions and accrued pension entitlements in 2018, the so-called indexation. Pension entitlements are the accrued pensions of the current and deferred employees' who have not yet retired.

[Click here for more information](#)

English communication



If you would rather receive all your pension information and correspondence from SPF in English, that is possible. Simply let SPF's Pension Desk know that you would like to receive all your pension correspondence in English from now on. This can be done by calling +31 (0)45-5788100 or by sending an email to info.pensioenfondsSABIC@dsm.com.

Your age counts, but which age counts for your pension?



This used to be a lot simpler. You had the state pension age (AOW age) and your retirement date, and this was the age of 65 in both cases. However, so many different ages are now used for your pension that you can no longer figure out when you'll be able to retire! Let's begin with the ages determined by the government, for example the progressive state pension age. If you were born after 31 December 1954, the state pension age is currently 67 years and three months. If you were born before this date, your state pension age will be between the ages of 66 and 67. According to the latest reports, the state pension age of 67 years and three months will apply until 2024. It may be increased again from 2024.

[Click here for the full story](#)

SPF's annual information meetings to be held soon again



SPF will be holding members' meetings again this spring, during which members receive information about their pensions at SPF. These meetings will be held in April and May. Members rated these meetings as "very good" last year.

Don't miss out!

These meetings will be held in both Limburg and Bergen op Zoom on the following days and times for active members, deferred members, and pensioners.

[Click here for the days and times](#)

Supervisory Board as of January 1, 2018



In our December newsletter, we informed you that SPF's Review Committee would be replaced by a Supervisory Board as of January 1, 2018. De Nederlandsche Bank has meanwhile approved the appointment of the three board members. We would like to introduce them to you.

[Click here for more information](#)

Amendment to the regulations as of January 1, 2018

There have been some changes to pension accrual at SPF since January 1, 2018. Although members have been informed by letter, we would like to explain the changes again in this newsletter.

[Click here for more information](#)

Invitation for a risk appetite survey



You may soon receive an invitation to participate in a risk appetite survey of the Fund. SPF is working on a new 2019-2023 strategic policy plan. Before fleshing out the plan, a survey into risk appetite will be held among the Fund members. This survey, which forms part of the basis for the policy of the coming period, will be conducted by Bureau Zegwaart in the second quarter of 2018.

Receiving mail from SPF in digital format



You can now receive your mail from the pension fund in digital format. All post from SPF is delivered to your digital mailbox on our website, i.e. your own portal. This portal can be accessed using your DigiD. You won't have to rummage through folders or shoeboxes to find last year's mail ever again. This is also convenient if someone else attends to your administration. Each time a message arrives, you will be sent a notification that there is mail for you in "My SPF pension".

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