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Newsletter July 2018

Hello ,
We have got pension news for you.



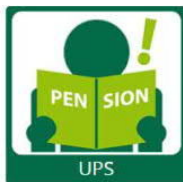
Want to win a fitbit?



The SPF Annual Statement for 2017 has been published and can be downloaded or viewed online. You will find the Annual Statement at www.spf-jaarbericht.nl/en/ or on the SPF website under Downloads > Annual report.

[Click here for more information](#)

Uniform Pension Statement (UPS) 2018



Are you an active member, pensioner, or deferred member (sleeper) of SPF? We have started sending out the Uniform Pension Statements. You will receive your UPS in your digital mailbox in "My SPF pension" or on paper at your home address if you have indicated that you do not want to use SPF digital mail. As we cannot send out all the UPSs at once, we are starting with the pensioners.

The net pension scheme UPS will be sent out in July. We will be sending out UPSs until the end of September. You can also watch the animated film for more information about the content and possibilities of the UPS.

[Watch here the animated film](#)

SPF pension planner updated four times a year



Planning your pension: get on top of things!

Are you an active or deferred member? The new version of the pension planner will be available soon in "My SPF pension" on the SPF website. The calculations are based on the more recent information. The planner is now being updated four times a year.

The range of options in the planner for the basic scheme remains the same. As a result, you can still correct a shortfall in your own or your partner's state pension by using the "high/low" construction. Simulating semi-retirement, early retirement, and conversion of your partner's pension remains possible as well. According to regulations, claiming a pension as a semi-retired pensioner is only possible for active members.

[Logging into "My Pension"](#)

Elections



In October 2018, we'll be running elections for two new Board members and two seats on SPF's Accountability Council. The vacant seats are for pensioner representatives. We're running elections because the term of the current pensioner members expires on December 31, 2017.

Anyone can stand for election; a letter on this subject will be sent to you in July. This letter explains what to do if you are interested.

Clear explanation of your SPF pension



This spring saw more members' meetings take place in Limburg and Bergen op Zoom, during which members of SPF's Board provided information on pensions and the latest developments at the pension fund. Beside six 'real-life' sessions this year, there were two virtual Skype sessions.

[Click here for more information](#)

Risk appetite survey



The pension forms an important part of the income of all members. In order to ensure a good pension, the capital of SPF has to be invested. In May we held a risk appetite survey among all pensioners and active members asking them what we should focus on in those investments. The members were also asked what they think of the certainty and risks involved in their pension; in other words, the level of risk the SPF members were willing to take when it comes to their pension. There was a good response to SPF's request. The survey was completed by 680 members. The results of the survey are now being evaluated and discussed by the board.

The results will be used to decide on the best investment policy for the pension fund. The risk appetite of the SPF members is one of the factors that will be taken into account.

How to lodge a complaint



SPF's Pension Desk receives over 600 questions a year. The members rate the answers to the questions highly, giving an average score of 7.8 out of ten. The Pension Desk aims to answer the questions within three working days. Questions that call for more work take up to ten days to answer. If you are not satisfied with how we communicate with you or with how you are helped by our Pension Desk, please follow our complaints and disputes procedure. Please consult SPF's website for more information.

[Rules for complaints and disputes](#)

Pension journey at SPF



SPF never stops innovating. SPF recently started making digital pension journeys. If your retirement date is approaching, you might be wondering whether your pension will be enough.

Find out on your "about to retire" pension journey.

[Join us on a journey by clicking here](#)

Digital mail from the pension fund



You can now receive your mail from the pension fund in digital format and have every message sent to your portal on SPF's website. This environment can be accessed using your DigiD. As all the information will be in your digital inbox on SPF's website, you won't have to rummage through folders or shoe boxes to find last year's mail. Each time a message arrives, you will be sent a notification that there is mail for you in "My SPF pension", the secure portal on SPF's website where you will find all your pension documents.

[Click here for more information](#)

[Logging into "My Pension"](#)



Contact

Questions about your pension?

Please visit:

www.spf-pensioenen.nl

Or contact our Pension Desk

Phone and e-mail:

045-5788100

info.pensioenfondsSABIC@dsm.com

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