



## Newsletter November 2018

Hello ,  
We have got pension news for you.



### Three myths about pensions



The pensions of current pensioners are not paid with the money from your pension contributions.

If you retire at the state pension age, you won't receive 70% of your last-earned salary. If you accrue pension for 40 years, together with the state pension that's about 70% of your average earned salary.

That makes it nonsense to say that "There won't be any pension left for me when the time comes". For every euro that you and your employer pay in pension contributions, capital is put aside for you and you ultimately get an average of three euros of pension back.

### Elections



Pensioners are members of SPF's Board and Accountability Council (AC). The terms of office for both expire at the end of 2018. Jan Coenen and Olaf Tant will be stepping down from the AC. Jo Mastenbroek and Willem Grin are leaving the Board at the end of 2018.

[Click here for more information](#)

### Pension interviews



Pension interviews are due to be held again at the Bergen op Zoom location in the week of November 26. Starting this year, the employer SABIC will also arrange these interviews for those who have reached or will be reaching the age of 60 this year. All those who turned or will turn 40, 50, or 60 in 2018 received a personal invitation by e-mail.

In Limburg, too, all those who have turned 40, 50, or 60 in 2018 will receive an invitation for a pension interview in December. The interviews are expected to be held at the end of January 2019.

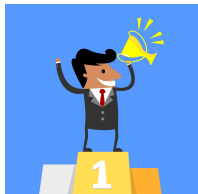
## Risk appetite survey



A risk appetite survey was conducted among members and pensioners in May of this year. The aim of the study was to answer the question: how much risk do the members feel the fund should take? A greater measure of certainty means that more risks have to be covered, but it also means a lower chance of higher returns and, accordingly, indexation.

[Click here for more information](#)

## Winners of the SPF annual report competition



No fewer than 81 members entered the competition, which SPF once again organized this year. There were 42 winning entries and three prize winners were drawn from them. They received a Fitbit activity tracker as their prize.

[Read more about the winners](#)

## Do we have your e-mail address yet?



To inform you about your pension as quickly as possible, we provide pension information in a digital format where possible. Ultimately, this is also better for the environment. Log in on SPF's website in the secure environment 'My SPF pension' and give us your e-mail address.

[Click here for more information](#)

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### Contact

Questions about your pension?

Please visit:

[www.spf-pensioen.nl](http://www.spf-pensioen.nl)

Or contact our Pension Desk

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