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## Newsletter December 2024

Hello ,  
We have got pension news for you.



### SPF pension increase



The Board is delighted to announce that we will be able to increase pensions again on 1 January 2025. The Board took a provisional decision about this on 6 December. The final decision will be made in January 2025 and depends on the SPF policy funding level at the end of this year. This is the average funding level over the past twelve months.

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### Test your pension knowledge!



What do you know about pensions and the new rules for pensions at SPF? The quiz comprises 5 short questions. This is not only fun, it also helps us decide what topics will require more explanation in the coming period. Do you know the answers? The process is completely anonymous and we don't save any data.

[Test your pension knowledge!](#)

### SPF making preparations for the new pension



In previous newsletters, you read that employers and unions have jointly decided that the new pension will start on 1 January 2026. Employers and unions aim to ensure that your current pension will then be incorporated into the new pension. In professional jargon, we call this 'the transition'. The social partners aim to ensure that after the transition, everyone's expected pension will be at least equal to the pension prior to the transition and preferably even higher. They need a funding level of at least 107.5% for this.

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# PROUD!



## Information about pension increases and our regulator's opinion

In January 2024, SPF communicated with everyone about the increase over 2023. The Dutch Authority for the Financial Markets (AFM) monitors such pension fund communications. AFM conducted a study of 62 pension funds in recent months regarding communications about the increases.

We were also required to submit our entire communications about the increase for assessment.

We are proud of the outcomes of the study. These showed that SPF is one of the top pension funds with respect to providing clear and correct communications and that we meet all the statutory conditions and requirements set by the regulator. AFM summarised the study in four scores. For three of the four scores, AFM considers SPF's communication to be 'Good practice'. This means that we act as an example to other funds with respect to these criteria. Although we need to make improvements on one of the conditions, we still meet the statutory requirements.

This positive result does not mean that we can rest on our laurels. Communication is a top priority at SPF and we aim to keep improving how we do this. If you see something that we could improve on, please notify us via [communicatie@dpspensioen.nl](mailto:communicatie@dpspensioen.nl).



*All the best to you all and your relatives and a good and especially healthy 2025!*



## Contact

Questions about your pension?

Please visit: [www.spf-pensioenen.nl](http://www.spf-pensioenen.nl)

Or contact our Pension Desk

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Email: [SPF@dpspensioen.nl](mailto:SPF@dpspensioen.nl)

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