

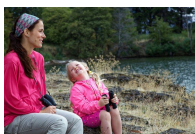


Newsletter July 2021

Hello ,
We have got pension news for you.



Members' meeting in the same format



We would have loved to visit you in person for the members' meeting, but due to the ongoing COVID-19 pandemic, we've had to cancel all physical visits again. So, we decided to make a video.

Watch the video to listen to two of our Board members, Léon Jacobs and Rudger Schiewer, explain how SPF is organized, who is active at which management and administrative bodies, and what working at the Board involves. Of course, it also shows the results our pension fund achieved in 2020 and how SPF developed in the first quarter of 2021. We'll send you a message when the video is ready, so please keep an eye on your inbox.

Want to know how we did in 2020?

If you want to know in a few minutes what we've done with your money at SPF in the past year, please have a look at our overview of 2020. View the Annual Report [here](#).

This Annual Report has details on last year's developments at SPF and the results we achieved. It also provides information about our financial situation, communications, investments, and a number of other pension topics, as well as a brief look ahead to 2021.

Want to get involved in Pensions?



Pensions are a current topic, subject to lots of scrutiny, and may be closer to home than you think. Take the upcoming changes in our pension system, for example – there are almost daily discussions in the media about this topic.

Your pension scheme is an important part of your employment conditions. Based on the contribution that SABIC and the employees put in, we can conclude that we work over an average of one day in the week to pay for our pensions! So, pensions are much closer to home than you think!

If you're interested in pensions and want to explore this interest in the future, sign up now for the SPF Academy. You could be given a fun role within our pension fund, such as the Accountability Council or on the Board of the Fund, and play your part in ensuring a good pension. Register for the SPF Academy or find out more about this from Armin.Becker@dsm.com.

[Click here to read more](#)

Even if you're young, you can do something about your pension NOW!



If you're young, you probably won't be thinking about your pension. We understand! However, your pension with SPF isn't only your own pension. It also includes pension benefits for your partner and your children, as well as disability pension – something you might need, even if you're young.

[Click here to read more](#)

Pension Agreement: latest developments



At the end of 2020, Minister Koolmees of Social Affairs and Employment presented the legislative proposal on the future of pensions for consultation. Internet consultation is part of the legislative process. Pension funds have submitted their responses to the Federation of the Dutch Pension Funds (Pensioenfederatie) and hope that these are used as input for the new pension system. The pension funds named two conditions: the rules need to be practical, and they need to be easy to explain. It's also crucial that pension fund boards can continue to be able to make their own, balanced considerations in the interests of the members.

On May 10, Koolmees announced that the bill will be sent to the Dutch House of Representatives in early 2022. It's expected to enter into force on January 1, 2023 – one year later than originally planned. Social partners and SPF are considering what this means for the implementation of the law at SPF.

[Click here to read more](#)



Contact

Questions about your pension?

Please visit:

www.spf-pensioen.nl

Or contact our Pension Desk

Phone and e-mail:

045-5788100

info.pensioenfondsSABIC@dsm.com

You receive this message as you are a known contact of Stichting Pensioenfonds SABIC. In case you do not want to receive future communication via this channel, please [unsubscribe](#).