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## Newsletter April 2025

Hello ,  
We have news regarding your pension.



### Fact and fiction about the new pension



The new pension features regularly in the news. Sometimes the media refers to a 'casino pension', implying that there are high risks of people's pensions ending up being much lower. We asked Arnout Korteweg, Chairman of the SPF Board, whether he agreed with the term with respect to the new pension:

'Certainly not. It is correct that your pension will move in line with the economy, but collectivity and solidarity remain intact within SPF. We provide a good pension for our members, which includes doing what we can to prevent excessive fluctuations in pension payments.'

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## SPF incorporates member preferences in its investment policy



With its sustainability policy, SPF aims to contribute to a better world. The exclusion policy is an important component of this and determines which companies SPF does not support.

According to a survey of members in 2022, 90% thinks that SPF should not invest in the gambling industry. This shows that our members are concerned about the impact of gambling on society and that they want SPF to make clear choices in this.

Of course, SPF wants to accommodate their wishes, but determining which companies are involved in the gambling industry is not always easy. Some companies only earn a very small part of their money via gambling-related products or services. Should SPF exclude them or not?

For example, a tech company such as Apple and food company Danone also earn some money from gambling-related activities, but this is only a small part of their total revenue. This is why the pension fund has made a clear rule: we only exclude companies that earn more than 50% of their revenue from gambling and that own or run gambling companies. This means that SPF only excludes companies that depend heavily on involvement in the gambling industry.

This gives you an idea of the considerations SPF needs to make when shaping its sustainability policy.

## 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? This quiz is completely anonymous – we will not store any data.

[Test your pension knowledge!](#)

## Committed to providing a good pension for acceptable costs



This is one of the SPF Board's basic principles, which is why the Board has a clear focus on managing costs. When we hire expertise or services, for example, we assess whether the costs are justifiable in relation to the quality and added value of those services. The Board uses a framework of criteria for this, which has been defined in policy. The Board also indicates whether these criteria have been met.

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## 'I look back with pride on four fantastic years'



### Departure of Board member John van Moorsel

After four years in the SPF Board, one of our Board members is retiring. We asked him about his motivation, the changes he's seen, what he's most proud of and what he's going to do next.

#### Why did you join the Board?

'I've always found pensions interesting. I was on the Accountability Council for twelve years and, for me, it was an honour to then become a Board member. Certainly in a period in which there are so many changes. The transition to the new pension system is stressful, but it's also very important for everyone: pensioners, members, deferred members and social partners.'

[Click here to read more](#)



**Contact**

Questions about your pension?

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

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