



Brochure

Communication

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Stichting Pensioenfonds SABIC considers good contact with its members very important. If you have any questions or if you are looking for information about the SPF pensions, you can always check out the SPF website (spf-pensioen.nl). You will find the pension planner, dialogues concerning pensions, pension journeys, animations and a large number of brochures about all kinds of events that affect your pension.

You can phone our Pension Desk every working day between 09.00 and 17.00 h at **+31 (0)88 - 3601 555**. Our email address is info.PensioenfondsSABIC@dsm.com.

You can contact us in writing: **SPF, Poststraat 1, 6135 KR Sittard, The Netherlands.**

Communication about pensions

SPF is committed to achieving the following objectives in its communication to its (deferred) members and pensioners:

- To give them insight into their current and future personal pension situations when they need it.
- To provide them an overview of their pension scheme, of the risk attitude of the fund linked to the scheme, and to give a realistic representation of their pension expectations that reflect the current position of the fund.
- To help them understand their perspective for action and that they know when they need to do something, such as when life events affect the pension.
- That they will receive the support needed from SPF in answering their questions about pensions.
- To inform them that there are risks related to their pension and stating which risks these are.

- To inform them of the costs of their pension (cost transparency).
- To ensure them that the fund handles the pension scheme professionally, reliably, and transparently.
- To let them know what they can and cannot expect from the fund.
- To let them feel involved with the fund.
- Being aware that the fund not only has a duty to provide advice to members, but also a duty to request advice from them.
- Realizing that SPF makes a trade-off between the costs and efforts of pension communication.



Pension planner

A major communication tool is the online pension planner. With this planner, available on the SPF website '[My SPF Pension](#)', you can check what your pension is expected to be when you retire. It also shows the consequences of certain choices regarding the pension, e.g.: how the pension changes when you decide to stop working a few years earlier. The planner calculates the financial consequences of any life choices being made, and visually presents the pension situation in an updated net and gross graph with amounts per year and per month. You can make your choices by following the steps in a choice tool.

And there is data available on the partner's pension and how working part-time affects your pension.

Your pension mail

You can select your communication preferences through '[My SPF Pension](#)' on the SPF website. Standard selection is 'digital'. That means you will receive all your pension information digitally rather than by post to your home address. You can find the documents sent to you in your 'inbox' in '[My SPF Pension](#)'. Even if you have opted to receive communication via post, you still find all your pension information online.

You are a new employee

The fund will be informing its members at regular intervals. New SABIC employees will receive a letter within three months of joining. This letter covers the most important components of the pension scheme. A few months after you have been employed, you will receive a link to a digital pension journey. This journey will take you to the most important places regarding your retirement and show you what action is required from you.

You have accrued pension

Once a year you will receive a statement showing the entitlements you have accrued at SPF – the Uniform Pension Statement (UPS). It shows your actual pension savings, the annual accrual and the expected accrual in years to come.

Figures are based on your actual income, the current pension scheme and the legislative and regulatory status governing your pension. Even if you are no longer employed at Sabic, for instance because you have found a job elsewhere, you will receive an UPS from SPF.

You switch jobs

Switching jobs is one of those important events to think about your pension. When leaving, your position in the pension fund changes. You will receive information that is important for your pension when changing employers. You used to be a member, but now become a deferred member.

Occasionally you will be receiving a statement of your pension entitlements, i.e. the money the fund has deposited for your future pension. Your pension capital invested in our fund may still continue to grow as the fund may decide to grant supplements (indexation). That is, if the financial position allows.

If, however, you decide to transfer your SPF pension entitlements to another pension fund (value transfer), that will sever the ties between you and SPF.



You divorce or separate

In case of a divorce or separation, we will also keep your former partner informed of his or her pension entitlements to the so-called special partner's pension and any other equalized pensions.

You retire

Finally, on retirement, we will be giving notice of the amount of pension to expect each month from the state pension date and the fund will be informing its members about anything related to the pension.

News and developments

SPF keeps you abreast of any news and developments in the pension field. With this in mind, we publish news articles on the website. You also receive a link to SPF's digital annual report each spring. Subscription to a [digital newsletter](#) about SPF is an extra option available on our website.

Personal pension meetings and collective pension information meetings

SPF offers the opportunity for a personal pension meeting with an employee of the pension administrator. SPF also offers to hold information meetings on site. These can be arranged through the Pension Desk of SPF.



Temporarily changing your e-mail address in 'My SPF Pension'



If you have forwarded your e-mail address to your employer so that SPF can send you digital mail, then you will have to provide a new e-mail address if you change employer. If you do not provide a new e-mail address, SPF will not be able to send e-mail notifications about new mail in your digital mailbox in 'My SPF Pension' on SPF's website.

Contact



If you have any questions about your pension visit the website: spf-pensioenen.nl

Disclaimer

The information provided in this brochure by Stichting Pensioenfonds SABIC, based in Sittard (the pension fund) is general, purely indicative and subject to change. It is intended only to provide members with a general view. The information provided is assumed to be reliable, but is used entirely at the user's risk. Neither the administrator (DPS B.V.), nor the pension fund accepts any liability for damage arising from errors or omissions in the information, or for damage arising in connection with the use of, reliance on, or distribution of the information. Rights can be derived only from the pension regulations applying to the member.