



Brochure

Net Pension Scheme



Net Pension Scheme (NPS)

What is the net pension scheme (NPS)?

The pension fund offers an NPS. The NPS is a voluntary pension scheme for employees with a pensionable salary (fixed pensionable salary) above the tax threshold (threshold for 2024: €137,800). The NPS is, therefore, an addition to your pension that you accrue in the basic pension scheme, which is based on the pensionable salary up to the tax threshold. The NPS is a defined contribution scheme. This means that the pension fund invests the contributions for accruing net pension capital (hereinafter referred to as pension capital). You can use the pension capital on your retirement to purchase a fixed or variable net pension. We will cover this in more detail later in the brochure.

Membership of the NPS

When can you be a member?

If your pensionable salary exceeds the threshold, you are automatically a member of the NPS. However, you can also waive membership of the scheme, which we will cover later in this brochure. If you work part-time, SPF will take into account the full-time pensionable salary when assessing whether that salary is above or below the threshold.

In the brochure's appendices, SPF sets out the advantages, disadvantages, and risks of NPS membership but is not permitted to advise on this. If you have any doubts about being a member, we recommend you get in touch with a financial consultant.

Option: whether or not to be a member for your fixed pensionable salary

Fixed pensionable salary:

The fixed part of your income that exceeds the threshold amount. Appendix 1 of the ['Net Pension Scheme Regulations'](#) states the pensionable salary components.

The monthly contributions you pay based on your fixed pensionable salary are used to accrue pension capital. The contribution is age dependent. The contribution level per age category is shown in the table in Appendix 2. You and your employer also pay a part of this contribution. Read more about this under 'Employer's contribution and personal contribution'.

You can decide not to be a member. You can cancel your membership monthly from the first of the month by completing ['Notification form membership of Net Pension Scheme \(NPS\)'](#) on our website. If you decided not to join, you will not be able to change your mind later.

If you decide not to become a member you will still receive the employer's contribution. This means your net income will be higher in exchange for less pension later. You could use the employer's contribution to find a suitable pension solution yourself.

Appendix 1 presents the advantages and disadvantages of NPS membership and includes an example calculation. The individual risks are mentioned in Appendix 6.

Option: whether or not to be a member for your variable pensionable salary

Variable pensionable salary:

This is the variable part of your income, for instance a bonus. The salary components to which this relates can be found in Appendix 2 of the ['Net Pension Scheme Regulations'](#).

In the NPS, initially you only contribute to the accrual of your pension capital over your fixed pensionable salary. At SABIC, you can also choose to accrue pension capital on your variable pensionable salary. If you contribute based on your variable pensionable salary, we will add this contribution to the contribution based on your pensionable salary. This means you save more in the NPS. You can only contribute based on your variable pensionable salary if you also contribute based on your fixed pensionable salary.

If you also want to make contributions based on your variable pensionable salary, you can inform your employer of this by completing ['Notification form membership of Net Pension Scheme \(NPS\)'](#) on our website. Your decision applies until you tell your employer otherwise. Until December 1 each year, you have the opportunity to change your choice for the whole of the following year. The table in Appendix 4 shows the contribution level per age category.



Employer contribution and employee contribution

Your employer transfers the monthly contribution for the NPS based on your fixed pensionable salary to SPF each month. You pay part of this (employee contribution). This is set out in your employment conditions, which you can request from your employer. The amount of the employee's contribution is stated on your salary specification.

You pay the entire contribution based on your variable pensionable salary yourself.

The contribution is based on the maximum contribution allowed from a tax perspective. This contribution is age related, which means that it increases with age.

The tables in Appendices 2 and 4 show the contributions by age category for both the fixed as well as the variable pensionable salary.



Surviving dependent's pension in the event of death

In the event of your death your partner will receive a partner's pension and your children an orphan's pension.

If you die before your retirement date, SPF converts the pension capital into a partner's pension. This pension will be paid out for as long as your partner lives. It is also possible to obtain an addition to the partner's pension: risk coverage for partner's pension.

Option: Risk coverage for partner's pension

As an addition to the partner's pension paid out from the pension capital, the pension fund offers a voluntary risk-based partner's pension.

With this insurance, your partner will not only receive a partner's pension from the accrued pension capital when you die; your partner will also receive the partner's pension that you stood to accrue until you reached state pension age (AOW age). In this case, 1.16% of the fixed pensionable salary over and above the threshold amount will be paid as a net partner's pension for each year you could have been a member until you reached state pension age (AOW age).

NPS members automatically have a risk-based partner's pension. A risk premium will be deducted for this risk coverage (see the table in Appendix 3). You have the choice to opt out of this risk-based partner's pension. You then do not pay a risk premium. This means that more of your contribution will go towards accruing pension capital. If you do not have a partner, it is wise to cancel this risk-based partner's pension.

If you opt out and you do get a partner, then you can re-register for this risk-based partner's pension. You can change your mind about this once a year at most. You can deregister or re-register by completing '[Notification form risk-based partner's pension Net Pension Scheme \(NPS\)](#)' on our website.

Risk coverage for orphan's pension

Orphan's pension under the NPS is obligatory for everyone. On the death of the employee, 0.232% of the fixed pensionable salary will be paid as a net orphan's pension for each year you were a member and could have been a member until you reached state pension age (AOW age). This is calculated in a similar way to the risk coverage for a partner's pension.

Check the SPF website for more information under '[What happens if... Death and pension](#)'.

Example of risk coverage for the partner's pension

Suppose you are age 50 and have a partner as of January 1, 2024. You want to take part in the insurance for the risk-based partner's pension. Your fixed pensionable salary is €187,800 and your state pension age (AOW age) is 67 years and 3 months. So you can still be a member of the scheme for 17 years. We calculate the risk-based partner's pension as follows:

Remaining years of membership	17 years
Fixed pensionable salary	€187,800
NPS limit	€137,800
Net pension basis	€50,000
Accrual rate	1.16% per annum
Insured risk-based partner's pension	€4,979 net per annum [= 1.16% * 17 years * 50,000 * (100% – 49.50%)] ¹]

¹ Highest income tax rate



Disability

Continued accrual of pension capital

If you leave the company due to disability, the fund will pay the contribution (employer contribution) based on your pensionable salary to the NPS; you no longer pay any contributions. How much contribution the fund pays depends on the extent of your disability. This means that you continue to accrue pension capital and, if you have chosen for this, the insurance of the risk-based partner's pension also continues to apply. The fund will not pay the contribution over your variable pensionable salary. Check the SPF website for more information under '[What happens if... Disability](#)'. A risk premium will be deducted for this risk coverage for the disability (see Appendix 2).

Lifecycle investment

SPF invests the NPS contribution according to the life cycle principle. Investing according to the life cycle principle means that SPF invests the pension contributions depending on your age. As you grow older, SPF makes less risky investments on your behalf. The fund adjusts this investment mix automatically as you get older. As a result, the risk gradually decreases as your retirement date approaches. Also see Appendix 5 under 'investment risk'.

Since the value of the investments varies, this yield can be either positive or negative. SPF increases or reduces your pension capital every month in line with the achieved returns.

Leaving employment

Contributions to the NPS end on termination of employment. The accrued pension capital remains until retirement (or if you die prior to your retirement date). In the meantime SPF will continue to add or deduct the yield.

When you leave the company's employment, the risk coverage (for partner's pension, orphan's pension and disability) will expire.

Retirement options

When you retire, you will have to choose between converting your capital into a fixed or variable pension payment. If you opt for a fixed pension payment, the net pension will be a fixed amount, unless SPF increases or reduces this. You can read how the fund adjusts the fixed and variable pension payment (annually) in the '[Indexation](#)'.

If you opt for a variable pension payment, your payment is not the same every year. This payment changes annually depending on the investment return and other factors.

Check the SPF website for more information under '[Pension alternatives... Retiring on a pension](#)'.



NPS Background and tax issues

Since 2015, it has no longer been possible to accrue pension based on the pensionable salary in excess of the pension tax threshold. Up to the threshold, the contribution is deductible in box 1 and the payment on the retirement start date is taxed in box 1. With effect from 2015, a net pension can be accrued on a voluntary basis for the pensionable salary above the threshold. This threshold amount changes annually. As a result, the contribution is not deductible in box 1, but the payment in box 1 is tax exempt. The net pension that you purchase with this pension capital will not be taxed when you draw your pension. Additionally, the pension capital is not taxed in box 3.

At the beginning of each year, we inform the Dutch Tax and Customs Administration (Belastingdienst) about the contributions (based on the graduated tax scale) paid by each member in the previous year. The Belastingdienst imports this data into the pre-filled tax declaration in order to calculate the 'annual margin' (the option to deduct contributions and payments for annuities if you had a pension shortfall in the previous tax year) and 'reserve margin' (if you are unable to use up your annual margin in full – this is the total amount of all annual margins you were unable to use up).

Tax liability for those residing abroad

Although the net pension in the Netherlands is balanced for tax purposes, it may be different if you have a tax liability abroad. For example, if you live abroad (as a 'frontier worker') or expect to live abroad when you retire, this may mean that you will be liable for net worth tax or investment yield tax – in the country where you live – on the value of your pension capital. You may also owe tax on your pension payments. You will be subject to double taxation if this is the case, as the contribution in the Netherlands is deducted from your net salary. As a result, being a member of the NPS may be disadvantageous for you. We advise you to contact your tax advisor to find the best solution for you.



Attachments

ATTACHMENT 1

Advantages and disadvantages of the NPS

The NPS is a voluntary scheme. Whether you take part in the NPS is a personal choice that largely depends on your personal situation and the risks you're prepared to take.

There are other ways in which the net salary can be spent than paying into the NPS, for example you can use it to invest in improving your home's eco-credentials, pay off a mortgage, for other savings or pension products, or to save for your children's study. The advantages and disadvantages of being a member of the Net Pension Scheme (NPS) are detailed below.

Advantages:

- Possibility of additional pension over the fixed pensionable salary with your own pension fund.
- Possibility of saving additional pension based on the variable pensionable salary.
- The accrued capital has a 'Tax Box 3 exemption' (Box 3 vrijstelling).
- You can choose whether to insure the risk-based partner's pension.
- If you become disabled, you will continue to accrue a pension, which may be fully non-contributory, based on the fixed pensionable salary.
- Investments are made via the fund's collectivity (at low cost).

Disadvantages:

- The contributions can only be used for pensions and cannot therefore be diverted for other purposes.
- There is no choice between investment profiles, depending on your risk appetite. There is a single age-related investment mix (life cycle) for all members.

Example: Salary development and contributions based on variable pensionable salary

You are 40 and your pensionable salary increases to above the limit. Or you are 40, you start your new job and your salary is higher than the limit. For the sake of convenience, we assume a starting salary of €145,000.

You must now decide which of the situations below is the best match for you.

1. Your career is no longer advancing, and your only pensionable salary increases are the annual CLA increases.
2. Your career is advancing, and your pensionable salary increases in the first 10 years, including CLA increases, to approximately €225,000.
3. Your career is advancing, and your pensionable salary increases in the first 10 years, including CLA increases, to approximately €275,000.

The table below shows the expected NPS scheme pension at pension age 67 calculated for the 3 different situations.

	Expected annual NPS pension
No career advancement	€2,900
Career advancement up to 225k	€15,800
Career advancement up to 275k	€28,900

These are, of course, only indications. However, it is important that you are aware that the growth of your pensionable salary has a significant effect on your 'expected pension'. This means that you should consider whether membership of this scheme is appropriate in your own situation. Please take into account:

- Your age when you became a member. The younger you are, the longer your membership. Your 'expected pension' will then be higher.
- Your own pensionable salary and its development. The higher your pensionable salary, the higher your 'expected pension'.

Comparable figures apply if you are, for example 50 or 60 at the start of your NPS membership. If the pensionable salary only increases with CLA increases, you will not accrue much pension in the NPS and it may not be useful for you to be a member. If you are still expecting to make substantial career advancement, membership is certainly worth considering.

ATTACHMENT 2

Contribution percentage based on fixed pensionable salary

The employer pays the contribution as indicated in the final column entitled 'Contribution'. SPF retains a surcharge from this contribution as well as the mandatory disability risk premium. This means that you retain your contribution according to the graduated tax scale

contribution. The fund also reduces the graduated tax scale by the risk coverage premium for orphan's pension (0.01%) and the voluntary risk coverage premium for partner's pension (see table in attachment 3). SPF will then add the remaining contribution to your pension capital.

The amount of contribution you pay yourself is shown on your salary breakdown (payslip).

Age categories	Tax scale	Risk premium disability	Surcharge	Contribution
20 through 24	4.31%	0.28%	0.15%	4.74%
25 through 29	5.06%	0.33%	0.18%	5.57%
30 through 34	5.71%	0.37%	0.20%	6.28%
35 through 39	6.56%	0.43%	0.23%	7.22%
40 through 44	7.59%	0.49%	0.27%	8.35%
45 through 49	8.71%	0.57%	0.30%	9.58%
50 through 54	10.12%	0.66%	0.35%	11.13%
55 through 59	11.62%	0.76%	0.40%	12.78%
60 through 64	13.30%	0.86%	0.47%	14.63%
65 through 67	14.80%	0.96%	0.52%	16.28%

ATTACHMENT 3

Risk premium for partner's pension over fixed pensionable salary

For the risk-based partner's pension, you pay a contribution as stated in this table.

Age policyholder	Partner's age									
	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-67
20-24	0.15%	0.15%	0.14%	0.13%	0.13%	0.12%	0.11%	0.10%	0.09%	0.08%
25-29	0.16%	0.16%	0.15%	0.14%	0.13%	0.12%	0.11%	0.10%	0.09%	0.08%
30-34	0.19%	0.18%	0.17%	0.16%	0.15%	0.14%	0.13%	0.12%	0.11%	0.09%
35-39	0.21%	0.21%	0.20%	0.19%	0.18%	0.16%	0.15%	0.14%	0.12%	0.11%
40-44	0.29%	0.28%	0.26%	0.25%	0.24%	0.22%	0.20%	0.18%	0.16%	0.15%
45-49	0.41%	0.40%	0.38%	0.36%	0.34%	0.32%	0.29%	0.26%	0.24%	0.21%
50-54	0.56%	0.54%	0.52%	0.49%	0.46%	0.43%	0.40%	0.36%	0.32%	0.29%
55-59	0.68%	0.65%	0.62%	0.59%	0.55%	0.52%	0.48%	0.43%	0.38%	0.34%
60-64	0.57%	0.55%	0.52%	0.50%	0.47%	0.44%	0.40%	0.36%	0.32%	0.29%
65-68	0.09%	0.09%	0.08%	0.08%	0.08%	0.07%	0.06%	0.06%	0.05%	0.05%

ATTACHMENT 4

Contribution percentage based on variable pensionable salary

You pay the contribution as indicated in the final column. SPF only retains a surcharge from this contribution and no disability risk premium. This means that you retain your contribution according to the graduated tax scale contribution. We add this contribution to your pension capital.

Age categories	Tax scale/accrual	Risk premium disability	Surcharge	Contribution
20 through 24	4.31%	0.00%	0.14%	4.45%
25 through 29	5.06%	0.00%	0.17%	5.23%
30 through 34	5.71%	0.00%	0.19%	5.90%
35 through 39	6.56%	0.00%	0.22%	6.78%
40 through 44	7.59%	0.00%	0.25%	7.84%
45 through 49	8.71%	0.00%	0.29%	9.00%
50 through 54	10.12%	0.00%	0.33%	10.45%
55 through 59	11.62%	0.00%	0.38%	12.00%
60 through 64	13.30%	0.00%	0.44%	13.74%
65 through 67	14.80%	0.00%	0.49%	15.29%

Risks associated with the NPS

You run several risks in being a member of the NPS. We will describe these risks below. The stated risks and accompanying decisions are not unconnected. It is important to decide whether to join the scheme based on your personal situation, for example:

- Does the NPS fit in with my personal situation?
- Can I assess the risks?
- Can I bear the risks?
- Do I want to bear the risks?

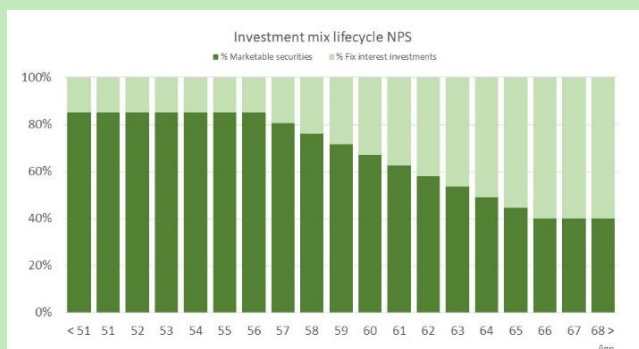
Investment risk

SPF invests the paid contributions. Because the fund invests, the value of the pension capital can increase or decrease. We call this the investment risk.

This means that the yield on the pension capital could be nil or even negative, which could result in a decrease of the pension capital's value.

The investment yields are deducted or added on a monthly basis.

There is just one investment policy that is the same for all members, so there is no option to invest based on personal risk appetite. SPF has based this investment policy on the findings of the risk appetite survey conducted by the fund amongst members.



In brief this means that 80% will be invested in marketable securities until you turn 57 and 20% in fixed-yield securities. From your 57th year, this will automatically be decreased over ten years to 40% in marketable securities and 60% in fixed-yield securities.

Conversion risks

You face conversion risks when converting pension capital into a lifelong payment. When members retire, they have to choose between purchasing (converting) the pension capital accrued up to that date to purchase a fixed pension payment or a variable pension payment.

The most important conversion risks in converting from pension capital to a lifelong payment are:

- **The interest rate risk.** The purchase rate depends on the interest rate when the purchase is made. The higher the interest, the more pension you can purchase with your pension capital.
- **The risk of long life.** The higher the life expectancy, the less pension you will get. This is because the same capital is used to purchase a pension benefit that SPF expects to have to pay out for longer.
- **Funding level risk.** The purchase rate for a fixed pension depends on SPF's funding level. The higher SPF's funding level, the less fixed pension you will get. On the other hand, the pension that you purchase is more likely to be increased and there is less chance that it will be cut.

Risks associated with a variable pension

If you opt for a variable pension payment, your payment will not be the same every year. The payment fluctuates depending on, for example, the investment yield and interest rate changes. The pension changes annually (on January 1) based on the result achieved in the previous years. SPF will spread the result achieved in any year over the next five years. Together with the achieved results of the four previous years, this determines the adjustment of the payment. A variable pension is thus extremely variable from year to year. It can also happen that SPF, despite a positive result in a year, also reduces the payment as negative results were obtained in previous years.

A variable payment is expected to provide a higher pension than a fixed payment. However, if investment results are disappointing or if there is another negative event, the variable pension payment may be lower than the fixed net pension payment at a given time.

Risks associated with a fixed pension

If you opt for a fixed pension payment on your retirement date, this falls under the SPF indexing and curtailment policy.

SPF will then increase your fixed payment in full, in part or not at all in line with the price index development. This is linked to SPF's decision regarding whether to award an increase or not, depending on the fund's financial situation. In contrast, SPF will reduce the payment if the fund takes a curtailment decision. This means that SPF will reduce the payment if the fund is struggling. SPF has so far not had to take a curtailment decision.

For more information about the fixed payment and the variable payment see the '[Indexation](#)' brochure on our website.

See attachment 6 for an overview of all advantages, disadvantages, and risks associated with your choices.

ATTACHMENT 6



Net Pension Scheme (NPS) choices the advantages, disadvantages, and risks at a glance

You can make various choices in the NPS. These choices have already been mentioned in this brochure, but we'd like to present a summary below. The following table will help you make sound choices.

When should you make your choice?

The NPS is a voluntary scheme. That's why you'll also need to make one or more choices at various times, the first choice being on the date you decide to participate in the scheme.

Choice: participating in the NPS based on your fixed pensionable salary

+ ADVANTAGES	- DISADVANTAGES	- RISKS
<ol style="list-style-type: none"> 1. You will receive more pension on your retirement date, which means you'll have more income later. 2. If you have a partner, you can insure an extra risk-based partner's pension for your partner (see also below). 3. Your employer pays the largest proportion of the contribution and transfers the entire contribution to SPF. You pay a part of this via your salary (employee's contribution). 4. You can end your membership each month. 5. In the Netherlands, a 'Tax Box 3 exemption' (Box 3 vrijstelling) applies over the accrued pension capital. 6. Your pension capital will increase in the event of positive monthly returns. 7. You can also build extra savings on your variable pensionable salary. 8. As investments are made via SPF's collectivity, this results in lower costs. 9. If you become disabled, you still accrue pension capital. 10. If you become disabled, SPF takes over the entire contribution payment from the employer and you no longer pay any contributions. 	<ol style="list-style-type: none"> 1. You pay a contribution (employee's contribution), which means you have less income now. 2. If you live abroad, this can have tax implications (for example you may need to pay tax over your payment). You should consult a financial advisor about this. 3. There is no option to invest yourself; there is just one investment policy and this is the same for all members. 4. If monthly returns are negative, your pension capital will decrease. 	

Choice: not participating in the NPS based on your fixed pensionable salary

+ ADVANTAGES	- DISADVANTAGES	- RISKS
<ol style="list-style-type: none"> 1. Your employer pays its contribution to you instead of to SPF and you also don't need to pay the employee contribution. This means you have more income now. 2. You can use the extra money received from your employer for other purposes, such as repaying your mortgage or for other savings/pension products. 	<ol style="list-style-type: none"> 1. You will receive no pension from this scheme on your retirement date, which means you'll have less income later. 2. You cannot insure an extra risk-based partner's pension for your partner. 3. You cannot insure an orphan's pension for your children. 4. You cannot build savings on your variable pensionable salary. 5. If you become disabled, you do not accrue pension in the NPS. 6. If you have unsubscribed from NPS, you may not register again. 	<ol style="list-style-type: none"> 1. If you do not participate in the scheme, you will receive less pension on your retirement date and run the risk of not having enough income at that time.

Choice: participating in the NPS based on your variable pensionable salary

+ ADVANTAGES	- DISADVANTAGES	- RISKS
<ol style="list-style-type: none"> 1. You will receive more pension on your retirement date, which means you'll have more income later. 2. You can end your membership each year. 3. In the Netherlands, a 'Tax Box 3 exemption' (Box 3 vrijstelling) applies to the accrued capital. 4. Your pension capital will increase in the event of positive monthly returns. 5. As investments are made via SPF's collectivity, this results in lower costs. 	<ol style="list-style-type: none"> 1. You pay the entire contribution yourself, which means you have less income now. 2. If you live abroad, this can have tax implications (for example you may need to pay tax over your payment). You should consult a financial advisor about this. 3. There is no option to invest yourself based on your personal risk appetite; there is just one investment policy and this is the same for all members. 4. If monthly returns are negative, your pension capital will decrease. 5. You cannot use your variable pensionable salary to insure an extra risk-based partner's pension for your partner. 6. If you become disabled, you will not accrue pension on your variable pensionable salary. 7. You cannot insure an orphan's pension for your children on your variable pensionable salary. 	<ol style="list-style-type: none"> 1. If you do not participate in the scheme, you will receive less pension on your retirement date and run the risk of not having enough income at that time.

In the NPS, regardless of your marital status, you are always insured for the partner's pension risk at the start of participation. You pay a contribution for this. You have to make a choice whether to keep that risk partner's pension insured or not.

If you are unmarried or live together without a cohabitation contract, it is recommended to unsubscribe from the insurance of the partner's pension risk. You can unsubscribe via the [Notification form risk-based partner's pension Net Pension Scheme \(NPS\)](#). Even if you do have a partner, you can deregister your partner.

You make the choice to deregister or register your partner a maximum of once a year.

Choice: afmelden partner in de NPS

+ ADVANTAGES	- DISADVANTAGES	- RISKS
<ol style="list-style-type: none"> 1. You do not pay a contribution for the partner's pension risk. This allows you to build up more pension capital. 2. You cannot deregister your own children and they are automatically insured for the risk of orphan's pension. 	<ol style="list-style-type: none"> 1. If you do not have a partner or want to deregister your partner from the risk of partner's pension, you must take action yourself by sending the notification form. 2. You always pay a contribution for the risk-based orphan's pension, even if you have no children. This means that you accrue less pension capital. 	<ol style="list-style-type: none"> 1. If you do not register your partner, your partner will not receive a risk-based partner's pension in the event of your death. Your partner could then end up in a difficult financial situation.

If you are entering into a new partnership or have previously deregistered your partner, you can register your partner (again).

Choice: registering your partner in the NPS

+ ADVANTAGES	- DISADVANTAGES	- RISKS
<ol style="list-style-type: none"> 1. Your partner is insured for a risk-based partner's pension in the event of your death. 	<ol style="list-style-type: none"> 1. If you register your partner for risk partner's pension, you pay a premium for this. This means that less premium is available for building up your pension capital. 2. If you want to register your partner, you must take action yourself by sending the registration form. 	<ol style="list-style-type: none"> 1. If you do not register your partner, your partner will not receive a risk-based partner's pension in the event of your death. Your partner could then end up in a difficult financial situation

Choice on retirement date: fixed or variable pension

In the net pension scheme, on your retirement date you also need to opt for either a fixed or a variable pension. The advantages, disadvantages and risks of this can be found in the brochure '[Retiring on a pension](#)'.

Contact



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

Pension Regulations



Click on the icon to read more in the pension regulations.

Net pension regulations



Click on the icon for more information about the net pension scheme in the net pension regulations.

Disclaimer

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