

# Pension comparison tool:

## compare two pension schemes

### Why compare pension schemes?

There are various pension schemes. You can use this comparison tool to get an idea of the differences between two schemes to see, for instance, what you do and do not get. View the differences and how they affect your situation. This allows you to make your own arrangements, if needed. Knowing about the differences is also one of the steps in your choice regarding pension value transfer: do you want to transfer your previously accrued pension to PME or not? Check out the financial situation and coverage ratio of PME on [www.pmepensioen.nl/en/financial-position](http://www.pmepensioen.nl/en/financial-position).







### Compare your pension scheme in five steps


Fill out this pension comparison tool step by step. Definitions are provided in tier 1. We have already filled out the general information on the PME pension scheme for you.

**Please note:** The pension scheme determines your rights and obligations.

## STEP 1: What you do and do not get in the pension schemes

Explanation	PME	Different pension scheme with:
<p>In this step you can compare what you do and do not get in your current and future pension scheme. If there is something you do not get, the icon is crossed out.</p>		
 Do you accrue old-age pension? If so, what is your likely retirement date?	<input checked="" type="checkbox"/> Yes, likely retirement date 68  <input type="checkbox"/> No	<input type="checkbox"/> Yes, likely retirement date ..... <input type="checkbox"/> No
 Does any partner receive a pension allowance in case of your death?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> Yes, while with this employer <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> Yes, while with this employer <input type="checkbox"/> No
 Do any children receive a pension allowance in case of your death?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> Yes, while with this employer <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> Yes, while with this employer <input type="checkbox"/> No
 Does your pension accrual continue in case of (partial) disability?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<p>Do you receive additional pension in case of disability?</p>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

## STEP 2: How do you accrue pension?

Explanation		
<p>There are various types of old-age pension. Tier 1, in the section <a href="#">How do you accrue pension?</a>, shows how you build up a pension. You will see one of the icons to the right. The other icons are obscured. Which icon is used?</p>	<input type="checkbox"/> FINAL PAY <input checked="" type="checkbox"/> AVERAGE PAY  <input type="checkbox"/> CONTRIBUTIONS <input type="checkbox"/> CAPITAL	<input type="checkbox"/> FINAL PAY <input type="checkbox"/> AVERAGE PAY  <input type="checkbox"/> CONTRIBUTIONS <input type="checkbox"/> CAPITAL
<p>The section <a href="#">How do you accrue pension?</a> is followed by information about the following sections:</p>		
 How high is the franchise or the threshold sum? <b>Note:</b> A lower franchise or threshold sum produces a higher pension.	<p>Franchise or threshold sum € 16,322</p>	<p>Franchise or threshold sum € .....</p>
<p>How much percent of pension do you accrue annually? <b>Note:</b> This can only be filled out for final pay and average pay.</p>	<input checked="" type="checkbox"/> 1.815% <input type="checkbox"/> Not applicable	<input type="checkbox"/> .....% <input type="checkbox"/> Not applicable



To which maximum salary can you accrue pension? This maximum salary is called the maximum pensionable salary. If you earn more than the maximum pensionable salary, then you do not accrue pension above that amount.

Maximum salary  
€ 86,202

Maximum salary  
€ .....



Do you personally contribute towards your pension? **Note:** This is not listed in tier 1. Check your salary slip or check with your employer whether you contribute yourself and how much.

Yes € .....  
 No

Yes € .....  
 No

### STEP 3: What are your options?

#### Explanation

Step 1 showed what you normally get and do not get in the pension schemes. Sometimes, you can choose a number of extra, personalised options. This step shows the available options in both pension schemes.



Do you have the option to arrange voluntary (additional) partner pension, orphan's pension or disability pension?

#### Voluntary

Partner pension  
 Orphan's pension  
 Disability pension  
 Not applicable

#### Voluntary

Partner pension  
 Orphan's pension  
 Disability pension  
 Not applicable



Do you have the option to arrange additional old-age pension?

Yes  
 No

Yes  
 No



If you earn more than € 86,202 per year, do you have the option to participate in a separate pension scheme?

Yes  
 No

Yes  
 No

**Note:** if your employer offers a 'pension above the salary threshold' scheme, you may be able to accrue pension above this amount.

### STEP 4: How certain is your pension?

#### Explanation

The amount of pension you eventually get is often not fixed. This step shows whether your pension amount is fixed, if your pension is increased in line with the rising costs of living and if your pension may be cut, for instance due to a low coverage ratio.

**Note:** the lower the coverage ratio, the greater the likelihood of pension cuts.



Is the amount of your pension allowance pre-determined?

Yes  
 No

Yes  
 No

Does the amount of your pension allowance depend on investment results?

Yes  
 No

Yes  
 No



Is the pension increased, for instance in line with rising costs of living or wages (indexation)? If so, what percentages were used in past years?

**Note:** you can only fill out this question if you added final pay or average pay in step 2.

No  
 Yes in year  
2022 indexation 1.29%  
2021 0%  
2020 0%

No  
 Yes in year indexation  
.....%  
.....%  
.....%



Can the pension be cut, for instance due to a low coverage ratio?

**Note:** you can only fill out this question if you added final pay or average pay in step 2.

No  
 Yes in year cut  
2022 0%  
2021 0%  
2020 0%

No  
 Yes in year cut  
.....%  
.....%  
.....%

### STEP 5: Check how the differences impact your situation.

You now know the differences between the two pension schemes. **Check how important they are and how these differences impact your particular situation.** You may want to make additional arrangements. Would you like more information about the differences and about their impact on your pension? Just contact our customer information department via

[www.pmepensioen.nl/en/contact](http://www.pmepensioen.nl/en/contact).