

New rules for your pension

[View your new pension](#)



Date

6 November 2025

Your pension number

Dear [NAME],

It is almost time. From 1 January 2026, your pension will be subject to the new pension rules. Curious about the changes? Below you can already see how much pension you can expect approximately under the new rules.

We are making a controlled and careful transition to the new pension rules. There are times in November and December when we can still pause the transition.

If that happens, this overview will no longer be valid. You will then receive a notification from us as soon as possible and a new overview when the transition does take place.

The amount of your pension will not change right away

Your pension will not change right away. That will not happen until 1 February 2026. You will be informed about this in February 2026. In this overview, you will find an initial estimate of your new pension.

Your pension

Your pension under the new rules

This is roughly what you will receive:

€1,512

gross per year

Your pension under the old rules

Previously, you received:

€1,300

gross per year

About your new pension

- This is an initial estimate of your pension. We will get back to you with a second calculation after the transition.
- We will convert your accrued pension from the old scheme to your pension sum. From the pension sum accrued, you will receive a pension benefit for the rest of your life.
- As we continue to invest, the amount of your pension may change every year. You will be notified of this every year.
- If the investments do well, then your pension will increase faster. This is because we do not need to hold as many buffers as under the old rules. Your pension will also decrease faster if investments do not perform as well.
- We have made arrangements to minimise the risk of a lower pension. You can read more about these arrangements under Note 3.4.
- If there is money left over on 1 January 2026, we will divide it among all pension sums. This is possible if our financial situation remains as good as it is now. We have already added your share to your pension sum. As a result, your new expected pension is higher.

All amounts of your pension

You will find all the amounts of your new and old pension under 1. *Expected pension with all amounts*. You can read what the amounts mean under 3. *Explanation regarding your pension*.

Check your pension even easier on our website

You can easily check your new as well as your old pension on our website. You will then also immediately see how the new rules work for you. Curious? Visit www.oakpensioenfonds.nl/bekijk-pensioen.

Yours sincerely,
on behalf of the board of Oak Pensioenfonds



P.A. de Bruijn-Nooteboom
Chair



Enclosed with this letter

1. Expected pension with all amounts
2. Your new pension in case of windfalls or setbacks
3. Explanation regarding your pension
4. Information regarding your pension



We are ready to help

Do you have questions or need help? We will be happy to assist. You can find a lot of information on our website. You can also call, e-mail or chat with us.



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Not satisfied?

If you are unsatisfied, we would like to hear why. Call us or visit www.oakpensioenfondsnl/klacht. We want to learn from this.

1. Expected pension with all amounts

1.1. Your expected pension

From 1 January 2026, your pension will be subject to the new pension rules. Below you can see your pension under the new and old rules.

Your pension under the new rules

This is what you will approximately receive for the rest of your life:

€1,512

gross per year

Your pension under the old rules

Previously, this is what you would have received for the rest of your life:

€1,300

gross per year

- Because we will continue to invest, the amounts may change every year. You will be notified of this every year. You can read how this works under Note 3.4.

1.2 Pension for your (potential) partner

If you pass away, your (potential) partner will receive a partner's pension. Below you can see what your partner gets under the new and old rules.

Partner's pension under the new rules

If you pass away, your partner will receive approximately:

€1,131

gross per year, as long as your partner lives

Partner's pension under the old rules

Previously, if you passed away, your partner could expect:

€910

gross per year, as long as your partner lived

- We have converted your partner's pension from the old scheme into a pension sum in the new scheme. From the pension sum, your partner will receive the partner's pension you see above.
- Under the new scheme, the partner's pension can change every year after commencement. We have made arrangements to minimise the risk of a lower pension.

1.3. Pension for your children (if any)

If you pass away, your children (if any) will receive orphan's pension. Below you can see what they receive under the new and old rules.

Orphan's pension under the new rules

Orphan's pension under the new rules

If you pass away, every child will receive approximately:

€182

gross per year until they are 18 years of age
(or 27 if your child was studying)

Orphan's pension under the old rules

Previously, if you passed away, every child could expect:

€182

gross per year until they are 18 years of age
(or 27 if your child was studying)

Under the new scheme, the orphan's pension can change every year after commencement. We have made arrangements to minimise the risk of a lower pension.

2. About your new pension

In case of windfalls or setbacks

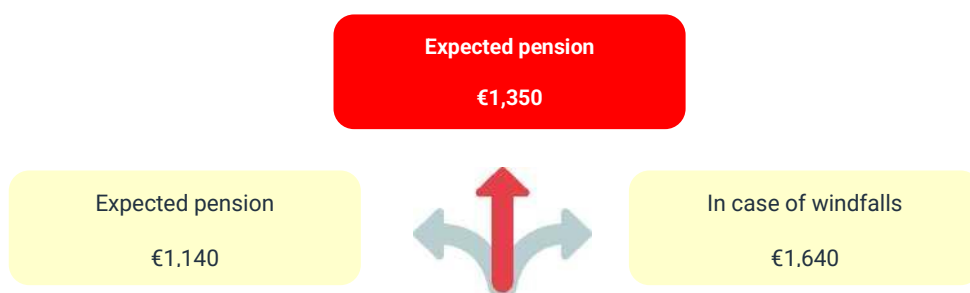
The amount of your pension is not fixed. We cannot say in advance how much pension you will receive over a number of years. We make an estimate for 3 situations over 10 years: if things go as expected, or if they go really well or very poorly.

2.1. Your pension is not fixed

- We have calculated your new pension using the information known to us on 2 October 2025. We have not taken into account personal changes and any future changes to the scheme. We also estimate how our investments will perform in the future. For that estimation, we apply legal rules. This means that your pension could be higher or lower.
- Even when you are retired, we continue to invest for you. As a result, the amount of your pension may change every year. Here you can see your expected pension in 10 years.
- The amounts show what your pension will be worth in the future. Inflation affects the value of money, even though your benefit in euro's stays the same.
- We have made arrangements to minimise the risk of a lower pension. You can read more about these arrangements under Note 3.4.
- Future inflation has been taken into account in the amounts.

2.2. Your pension in 10 years

In 10 years - under the new rules



*All amounts are gross per year
and without state pension or
other income.*

3. Explanation regarding your pension

The overview lists all kinds of amounts. Here we explain what those amounts mean and what will change in the new scheme.

3.1. Distribution of money on 1 January 2026

We will distribute the money we have when we transition to the new rules on 1 January 2026:

- We will set aside part of the money to administer the pension scheme.
- Most of the money goes into your pension sum and that of everyone else who has a pension with us.
- Part of the money goes to a reserve. This reserve is there for everyone who receives pension. If we expect your pension to go down, we will top up your pension from this reserve. We will do so for as long as there is enough money in our reserve.
- Some people who accrued pension with us will get compensation, an extra amount in their pension sum, because their expected pension under the new rules is lower than under the old rules. We will use part of our money for this compensation. You are not accruing a pension with us. You will therefore not receive compensation.
- The money we have left will be divided among all pension sums.

Exactly how we distribute the money depends on our financial situation on 1 January 2026. Our financial situation is good at this time. If this continues, we will soon have money left over for an additional increase. We have already included this additional increase in the amounts.

3.2. Your new pension scheme from 1 January 2026 will be a collective defined contribution scheme

This is a scheme where we agree in advance how much money (contribution) employees and employers contribute. We invest this money. In this way, employees accrue a pension sum. From the pension sum accrued, they will later receive a pension benefit. Those who already receive a pension benefit will also have their pension converted to a pension sum from which we pay the benefit. The amount of the pension benefit depends partly on the size of the pension sum and can therefore change every year. It is a scheme where everyone who participates in the scheme shares windfalls and setbacks.

Your old pension scheme until 1 January 2026 is an average earnings scheme. This is a scheme where you accrued a bit of pension each year on your salary. You therefore knew beforehand how much pension you could expect when you retired. And after your pension started, the amount of your pension was less dependent on the investments. Every year we tried to make your pension grow with inflation. Read more about the pension increase over the past 5 years at www.oakpensioenfonds.nl/verhogen-of-verlagen.

We will convert the accrued pension from the old scheme to a pension sum in the new scheme.

3.3. Second calculation to follow after transition

This is an initial estimate of your new pension. We will get back to you with a second calculation after the transition. This will be more accurate and may show an increase or decrease in your pension.

- By then, we will also know our financial situation on 1 January 2026, and therefore what your accrued pension will be worth under the new rules.
- The information we use to calculate your pension may have changed. You can find this information under Note 4.

3.4. Your pension changes

We convert the pension you have with us to a pension sum. We invest the money in your pension sum for you. From your pension sum, we pay your pension benefit every month.

The amount of your pension benefit may change every year. This is partly because we invest for the best possible pension. We have made arrangements to minimise the risk of a lower pension:

- We spread investment returns over several years. We share these results with everyone who receives a pension.
- If we expect your pension to go down, we will top up your pension from our reserve. We will do so for as long as there is enough money in our reserve. If there is too little money in our reserve, your pension could fall significantly.

Your pension sum cannot run out. This means you will always get a pension, no matter how old you get. We adjust your pension every year in January. At least one month in advance, we will let you know how much pension you will receive.

3.5. Pension for your potential partner

If you pass away, your partner will also receive a partner's pension under the new rules. On your retirement date, you reserved a partner's pension. We will convert this partner's pension from the old scheme to a pension sum in the new scheme. From the pension sum, your partner will receive the partner's pension from the new scheme.

The amount of the partner's pension can change every year because we invest. You will be notified about this every year.

3.6. Pension for your children (if any)

If you pass away, your children will also receive an orphan's pension under the new rules. For this, we will convert the orphan's pension under the old scheme into an orphan's pension under the new scheme. As under the old scheme, your children will receive orphan's pension until they reach the age of 18 (or 27 if your child is studying).

3.7. Compensation for people accruing pension

Under the new pension rules, pension contributions are the same for all ages. This benefits young people. However, this is unfavourable if you have been accruing pension for some time. That is why some people who accrue pension receive compensation. This is an additional amount added to their pension sum. The amount of compensation depends on their age, salary and our financial situation. As you are no longer accruing pension, you will not get compensation.

The new rules allow us to reduce our buffers. Some of the money we now have left over will be used to pay the compensation.

Check our website for a summary

You can find a summary of the new pension rules on our website. You will also find the new pension scheme rules there. Visit www.oakpensioenfonds.nl/nieuwe-regels-voor-pensioen.

You can find your total pension at www.mijnpensioenoverzicht.nl

If you'd like to know how much pension you have accrued in total, Visit www.mijnpensioenoverzicht.nl. There you will also find your pension accrued with other pension funds and insurers. For now, this still shows your pension with Oak Pensioenfonds under the old rules.

4. Information regarding your pension

We have calculated the amounts using the information of 2 October 2025.

4.1. Personal details

- Name:
- Date of birth:
- Pension number:

4.2. Details for the partner's pension

- Your partner:
- Date of birth:

You receive a pension from: Oak Pensioenfonds.