

Date

April 2026

Your pension number

Dear Sir/Madam,

We hereby send you your Uniform Pension Statement (UPO). This statement shows how much pension you have accrued with Oak Pensioenfonds up to and including 31 December 2025. If you would like more information about your pension scheme, visit [www.oakpensioenfonds.nl/pensioenregeling](http://www.oakpensioenfonds.nl/pensioenregeling).

## Contents of your Uniform Pension Statement

- ✓ See how much pension you have accrued with us up to the end of 2025.
- ✓ This statement concerns your pension under our old pension scheme. You can keep this UPO for your records.
- ✓ Before summer you will receive a personal message stating how much pension you will receive in future under our new pension scheme.

View it in your  
**Uniform Pension Statement**

## This UPO concerns the old pension scheme

As of 1 January 2026, we have switched to our new pension scheme. This UPO covers the period up to 2025 and provides an overview of the pension you have accrued under our old pension scheme up to and including 2025. Many of the amounts in this UPO are no longer in line with our new pension scheme and are out of date. You are receiving this UPO so that you can keep it in your records. Additionally, this UPO states the A factor you need for your tax return.

## You will be notified personally about the new scheme

Before the summer, you will receive a personal message setting out your expected pension under our new scheme. You can find more information about what these changes mean for you on our website: [www.oakpensioenfonds.nl/nieuw-pensioenstelsel](http://www.oakpensioenfonds.nl/nieuw-pensioenstelsel).

## Check your total pension

Are you curious about your total pension? Go to [www.mijnpensioenoverzicht.nl](http://www.mijnpensioenoverzicht.nl) and log in using your DigiD. There you will find:

- All the pension you have accrued, including at previous employers.
- The amount of the state pension.
- An estimate of your net income after retirement.

## Have you already provided us with your e-mail address?

That way, we can keep you up to date. We will send you an e-mail to let you know when you have mail waiting for you in your digital mailbox. You can provide your e-mail address via our website. Go to [www.oakpensioenfonds.nl/e-mailadres](http://www.oakpensioenfonds.nl/e-mailadres).

## Do you want to read more about your pension in English?

Go to our website for the English version: [www.oakpensioenfonds.nl/your-pension](http://www.oakpensioenfonds.nl/your-pension).

Yours sincerely,  
On behalf of the board of Oak Pensioenfonds



P.A. de Bruijn-Nooteboom  
Chair



## Appendices

Uniform Pension Statement



## We're happy to help

If you have any questions or would like some help, a lot of answers are available on our website. Our experts are ready to help you.



+31 (0)50 522 40 26



[deelnemer@oakpensioenfonds.nl](mailto:deelnemer@oakpensioenfonds.nl)



[www.oakpensioenfonds.nl](http://www.oakpensioenfonds.nl)



## Your personal details

Name:

Date of birth:

Employer:

Pension number:

## Your partner

Name:

Date of birth:

## Your pension details

Pension administrator:

Oak Pensioenfonds

Type of pension scheme:

Defined benefit  
agreement

Date of joining your current employer:

Retirement age at Oak Pensioenfonds:

68 years

Your full-time salary:

€

Your full-time salary that counts towards your pension scheme:

€  
€

You do not accrue pension on (deductibles):

€

Salary on which you do accrue pension:

€

Annual pension accrual rate:

%

Percentage of working hours compared to fulltime employment:

%

Total contribution paid to us by your employer(s)\*:

€

\*Your payslip shows how much you pay in contributions.

All the amounts in this pension statement are based on the information stated above. Changes in your personal circumstances will affect the amount of your final pension. For example, if you are planning to work fewer hours in the future, or if you are planning to stop working altogether, this means that you will accrue less pension in the future.

Your pension scheme has changed due to new pension legislation. This has not been taken into account in this pension statement. Did you leave your job on 1 January? In that case, your potential right to compensation will be repealed. You can find more information about this compensation in the implementation plan. You can find the implementation plan on our website:

[www.oakpensioenfonds.nl/nieuw-pensioenstelsel/blijf-op-de-hoogte](http://www.oakpensioenfonds.nl/nieuw-pensioenstelsel/blijf-op-de-hoogte).

## What pension have you accrued?



### How much pension have you accrued?

As at 31/12/2025, you will have accrued the following pension with us:

from the age of 68, for as long as you live: € gross per year

### How much pension will you receive if you continue to accrue pension?

If you continue to work in this sector until the age of 68, you can expect the following at Oak Pensioenfonds:

from the age of 68, for as long as you live: € gross per year

As at 1 January 2026, the following applies to the timber trade sector:

- Deductible: € (The deductible remains unchanged)
- Maximum pensionable wage: € (2025: €)

**Please note:** The amounts stated in this UPO do not yet take the above changes into account.

**Please note:** If you choose to start receiving your pension as from the state pension age, your pension will be slightly lower. The government's state pension is not included in this statement. You can find this information at [www.mijnpensioenoverzicht.nl](http://www.mijnpensioenoverzicht.nl).

**Please note:** your pension scheme has changed to a solidarity-based contribution scheme as from 1 January 2026. This has not been taken into account in this pension statement. Visit our website for more information: [www.oakpensioenfonds.nl/pensioenregeling](http://www.oakpensioenfonds.nl/pensioenregeling).



## What will your partner and children receive in the event that you pass away

For example, in case you pass away before your pension has become effective and, at the time you pass away, you are still accruing pension under this scheme.

### **Your partner will receive:**

from the date on which you pass away for as € gross per year  
long as they live

### **Each child will receive:**

from the date on which you pass away until they  
turn 18, or if your child is college, until they  
are 27 years old at the latest € gross per year

Visit [www.mijnpensioenoverzicht.nl](http://www.mijnpensioenoverzicht.nl) to find out what your surviving relatives will receive in the event that you pass away, whether you no longer participate in our pension scheme or after you have retired.



## What benefits are you entitled to if you become incapacitated for work?

If you become incapacitated for work, your pension accrual will continue (in part). Please refer to the pension scheme rules at [www.oakpensioenfonds.nl/juridische-informatie-en-beleid](http://www.oakpensioenfonds.nl/juridische-informatie-en-beleid) for more information on the accrual of your pension if you are incapacitated for work.

If you are receiving WIA benefits, you are between 80% and 100% incapacitated for work, and if there is no prospect of recovery, you are fully incapacitated for work and will receive a benefit under the Dutch Fully Disabled Persons Income Scheme from the Employee Insurance Agency UWV. You will receive a supplement to this benefit from Oak Pensioenfonds if you are accruing pension with Oak Pensioenfonds at the time you start receiving the benefit under the Dutch Fully Disabled Persons Income Scheme. The supplement will stop if you no longer receive the benefit or are no longer accruing pension with Oak Pensioenfonds. That supplement amounts to 5% of the pensionable salary.



## How certain is your pension?

### The amount of the pension is not fixed

The amount of your pension is not fixed and may be reduced in exceptional circumstances. Changes in your personal circumstances will affect the amount of your final pension. For example, in case your salary changes or you start working part-time.

Our financial situation also affects your pension. We may experience windfalls or setbacks:

- Life expectancy: the older people get, the longer we have to pay out pensions.
- Interest rates: when interest rates are low, we need more money to pay out the same pension. When interest rates are high, we need less money.
- Investments: the returns on our investments may be better or worse than expected.



## What if things go really well or really badly?

We have estimated your pension in the event of significant windfalls or setbacks. In this assessment, we are also taking into account a possible rise in prices. This estimate therefore reflects the purchasing power of your pension. You will therefore see different amounts to those shown earlier in this statement.

### Expected final outcome: €      gross per year at the age of 68

If things go  
very badly:  
€  
gross per year



If things go  
really well:  
€  
gross per year

At [www.mijnpensioenoverzicht.nl](http://www.mijnpensioenoverzicht.nl) you can see the same image, but with an estimate of your total pension accrued with us and, where applicable, elsewhere, including your state pension. The pension is calculated as if it starts at the same time as your state pension, and you'll see a net monthly amount.

If you would like more information about the purchasing power of your pension and what the figures in the chart mean, you can find an explanation at [www.oakpensioenfonds.nl/wat-als-het-mee-of-tegenzit](http://www.oakpensioenfonds.nl/wat-als-het-mee-of-tegenzit).

**Please note:** the information above concerns the situation under the old pension scheme. From 1 January 2026, we switched to our new pension scheme and the amounts may have changed. You can find more information about the amounts under the new scheme at [www.oakpensioenfonds.nl/hoeveel-pensioen-krijg-je-later](http://www.oakpensioenfonds.nl/hoeveel-pensioen-krijg-je-later).



## Increases in your pension over the past three years

Below you can see whether your pension has increased or decreased over the past three years.

We aim to ensure that your pension keeps pace with inflation each year. This is known as supplementation. This is only possible if our pension fund's financial position is sound enough.

Whether you can buy as much with your pension in the future as you can now depends on the increase of prices and pension. In recent years, prices and pensions have increased as follows:

<b>Pension increase</b>	<b>Price increases*</b>
31/12/2025: 0.00%**	Prices increased by 3.20% between September 2024 and September 2025
01/01/2025: 1.47%	Prices increased by 2.54% between September 2023 and September 2024
01/01/2024: 0.00%	Prices increased by -1.39% between September 2022 and September 2023
01/01/2023: 6.80%	Prices increased by 17.16% between September 2021 and September 2022

\* Source: Statistics Netherlands

\*\* Due to the transition to the new pension scheme as from 01/01/2026, an increase under the old scheme is no longer relevant. We therefore show 0% as at 31/12/2025



## Reductions to your pension over the past three years

In certain situations, your pension may be reduced. Over the past three years, Oak Pensioenfonds has not had to reduce pensions.

## Would you like to know more?



### Would you like a personalised overview?

At [www.mijnpensioenoverzicht.nl](http://www.mijnpensioenoverzicht.nl) you can find a personalised overview of the pension you have accrued through your work, as well as your state pension. You will also see an estimate of your net income after retirement. And you can compare your pension with your current income and view your joint pension with your partner, if any



### If you would like to find out more about the options available,

the Pension 1-2-3 gives you an overview of the components of your pension scheme. You can also see what options are available to you. Visit [www.oakpensioenfonds.nl/pensioenregeling](http://www.oakpensioenfonds.nl/pensioenregeling).

In addition, you can visit [www.oakpensioenfonds.nl/keuzes-als-je-met-pensioen-gaat](http://www.oakpensioenfonds.nl/keuzes-als-je-met-pensioen-gaat) to see how those choices affect your own situation. You can also check the net amounts you will receive, whether that is enough for you, and what you can do to balance your income and expenditures after retirement. Lastly, you will also find the pension scheme rules, our annual report and investment information on our website.



### Investing for your pension

For general investment information and details of how we take socially responsible investing and sustainability into account, please visit [www.oakpensioenfonds.nl/verantwoord-beleggen](http://www.oakpensioenfonds.nl/verantwoord-beleggen). You can also find our annual report there.



### If you would like to know more about the financial health of Oak Pensioenfonds,

The policy funding ratio of Oak Pensioenfonds stands at 132% as at the end of December 2025. Visit [www.oakpensioenfonds.nl/financiele-situatie](http://www.oakpensioenfonds.nl/financiele-situatie) for more information about our financial situation.



## Any questions?

Visit [www.oakpensioenfonds.nl](http://www.oakpensioenfonds.nl). You can contact us from Monday to Friday from 8:00 to 17:00 on (050) 522 40 26. Or send an e-mail to [deelnemer@oakpensioenfonds.nl](mailto:deelnemer@oakpensioenfonds.nl).



## Your personal data is safe with us

Your privacy is very important to us. We therefore only use your personal data when we really need to. Would you like to know more? You can find our privacy policy on our website: [www.oakpensioenfonds.nl](http://www.oakpensioenfonds.nl).



## Accrual in pensions factor A in 2025 €

You will need your factor A if you want to work out how much tax scope you have to supplement your pension with annuities. The Tax and Customs Administration has information on how to calculate the annual scope. You can find the information at [www.belastingdienst.nl](http://www.belastingdienst.nl) using the search term 'annual scope'.

### Accuracy of data

The amounts shown in this statement are based on the information available to us at the time of its preparation. It is possible that we do not have the correct information. If you think the information is incorrect, please contact us. Although we have compiled this information with great care, you can only derive rights from the pension scheme rules that apply to you. Future changes to your pension scheme have not been taken into account.

De Nederlandsche Bank (DNB) and the Netherlands Authority for the Financial Markets (AFM) supervise pension administrators in the Netherlands. This includes Oak Pensioenfonds.