

Your pension income and the available options

Retirement



PHILIPS PENSIOENFONDS

Checklist

Visit MijnPPF

In MijnPPF at www.philipspensioenfondsnl/en/mijnppf you will find your personal details and your current pension situation. Here you can also access the Pension Planner to apply for your pension and to make choices regarding your pension. Log on using your DigiD or another EU-approved electronic identification way to log in.

Check your personal details

Go to 'Profile' in MijnPPF, where if necessary you can also change your details.

If your partner's details are incorrect, fill in the 'Partner registration' form and send it to us.

You can download the form from www.philipspensioenfondsnl/en/downloads

Enter your choices

Make your choices in the Pension Planner.

In the Pension Planner you can enter your choices and view the implications for your pension.

This booklet tells you more about your options.

Print the 'Pension Application' form.

Once you have made your choices you can finalize your pension application by printing, completing and signing the summary of your choices and sending it to us within six weeks before the date on which your pension takes effect. **Please note!** If necessary, also ensure that your partner signs the summary and send it together with a copy of your partner's identity document.

If you wish to make a donation

If you wish to donate money to the Dutch Cancer Society KWF, fill in the form 'Dutch Cancer Society KWF' and send it together with the summary or no later than six weeks before the date on which your pension takes effect.

If your personal situation changes

Let us know if your relationship ends or your partner's personal information changes, if your bank account number changes or if you decide to move to another country.

If you wish to remain insured with Zilveren Kruis

Inform Zilveren Kruis if you wish to continue to be insured under the collective healthcare policy.



€ 128,810+

In the flex plan you accrue pension benefits up to an income of € 128,810. If you have an income above € 128,810 you may have saved for additional pension benefits via the voluntary net pension plan with Centraal Beheer PPI. This booklet deals only with the pension that you have accrued in the flex (ES) pension of Philips Pensioenfondsnl.

To find out more about the net pension plan, visit the website www.centraalbeheerppl.nl. Or contact Centraal Beheer PPI at centraalbeheerppl@achmea.nl or by calling +31 (0)20 – 591 42 42 (business days).

Retirement

You will soon be retiring and receiving your pension. It is not only your everyday life that is going to change. Your financial situation will be different too. Before you receive your first pension payment you can make a number of choices that affect the amount of your pension. At Philips Pensioenfondsen we understand how complicated it can be to obtain clarity regarding your pension situation at the very time when you have to make important financial decisions about your pension. The information contained in this booklet is designed to help you in this regard.

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Important if you are no longer employed by Philips or Signify

If you are no longer employed by Philips or Signify, your situation may be different to that of a Philips or Signify employee. Although you accrued pension benefits with Philips Pensioenfondsen during your employment with Philips or Signify, once you left the company your pension accrual with Philips Pensioenfondsen ceased. The pension already accrued, which you have retained, was left with Philips Pensioenfondsen. If this is the case with you, then read the information intended for you, which can be recognized by the logo at the top left.

Please note! If your employment ended due to occupational disability, there may be different arrangements for your pension. At www.philipspensioenfondsen.nl/en/incapacitated you can see exactly what applies to you.



From information pack to first pension payment

You have received the letter to apply for your pension because you will soon be retiring. You can now enter your final choices regarding your pension in the Pension Planner. You can read more about your options in chapters 2, 3 and 4.

We first need from you the summary of your choices and a number of forms. We can then grant your pension and you will receive your first pension payment. In this chapter you can read, step by step, what further information you will receive. Then you will find out how we calculate your net pension. Finally you will find information about the payment of your pension income.

Please note! Once you have retired you will no longer have access to the Pension Planner.

Tip! If you have also accrued pension benefits elsewhere and have not transferred them to Philips Pensioenfond, go to www.mijnpensioenoverzicht.nl for a complete overview. We do not have the information concerning your other pensions and it is important for you to have a complete picture of all your pensions. Only then can you make the right choices.

Part-time retirement

If you intend to work for a smaller number of hours and take early partial retirement and you require information about the consequences for the amount of your pension, you should contact our Service Desk.



Action required

Fill in your bank account number on the form 'Pension Application' which can be found in the Pension Planner. Your pension income will be paid into this account. You can also divide your pension income over two accounts. In that case, please contact our Service Desk.

What happens before you receive first pension payment?

1

Philips Pensioenfonds calculates your pension

Once we have received the form 'Pension Application', we calculate the amount of your pension.

2

Grant letter

We process your choices in our administration. Within 15 business days, we will send you a letter of confirmation of the moment of retirement.

3

Pension statement

Around the time of your first pension payment you will receive a pension statement. Thereafter you will receive a detailed pension statement digitally in MijnPPF every month. If the net amount for a particular month has changed by more than €0.01 compared with the net amount for the previous month, you will also receive a notification.

The statement is showing:

- what your gross pension is;
- what is deducted from your gross pension;
- the net amount that you will receive.

If you want to know exactly what your pension statement contains, go to www.philipspensioenfonds.nl/en/withholdings

4

First pension payment

Your pension is paid in advance on the first working day of the month. The time at which your pension is paid into your bank account varies according to the bank. An overview of the payment dates can be found at www.philipspensioenfonds.nl/en/paymentdates and in the magazine *Generaties*.

Please note! As a retiree you do not get separate holiday pay. Holiday pay is included in your monthly pension.



Please note!

The information provided below on the settlement of variable elements of income (point 5) does not apply to you. Your employment has already ended, so no settlement of variable income takes place.

5

Settlement of variable elements of income

Your pension may change after the first payments. If you are retiring directly after active employment we may receive a settlement of your variable income from your payroll department. This income counts towards your pension accrual. We do not receive this settlement until you retire. After we have received the settlement and processed it in our administration, we will inform you about this. This can take several months.



Option 1: Retain or exchange survivor's pension

Please note! Do you have a partner and no survivor's pension? At the moment of retirement you can still exchange part of your retirement pension for a survivor's pension. This will mean that you have a lower retirement pension.

Make this arrangement in the Pension Planner and use the 'Pension Application' form to submit it to us.

You have accrued a survivor's pension, which your partner will receive after your death. You are also allowed, however, to exchange your survivor's pension for a higher retirement pension. This is explained below.

Is this option relevant to you?

If you do not have a partner, then there is nobody who qualifies for the survivor's pension. In that case we automatically exchange the survivor's pension for additional retirement pension. You do not have to take any action yourself.

If you do have a partner, you should read the following information carefully.

What is the amount of your survivor's pension?

You can see the amount of your survivor's pension in the Pension Planner, where you can also easily calculate what the implications of each choice are for the amount of retirement pension you will receive and for your partner's survivor's pension.

What are your options?

If you have a partner and this partner is registered with Philips Pensioenfond, you have the following options:

1. You can retain the survivor's pension for your partner.
This is the default option in the Pension Planner.
2. You can exchange (trade in) all or part of your partner's survivor's pension for a higher retirement pension for yourself.

Option 1: Retain the full survivor's pension

You will see this as the default option in the Pension Planner. Therefore, if you wish to retain the full survivor's pension, you do not have to alter anything and your partner does not have to sign the summary of your choices.

Option 2: Not retain or retain only part of the survivor's pension

If you wish to trade in all or part of the survivor's pension for a higher retirement pension, view your options in the Pension Planner. Here you can indicate how much of the survivor's pension you wish to trade in for retirement pension (and hence what proportion you wish to retain for your partner). You can opt for one of the following percentages:

- You trade in **25%** of your survivor's pension (and thus retain 75%).
- You trade in **50%** of your survivor's pension (and thus retain 50%).
- You trade in **75%** of your survivor's pension (and thus retain 25%).
- You trade in the full survivor's pension (**100%**) (and thus do not have a survivor's pension).

Your partner also has to give his/her consent to the choice that you make, because this choice affects his/her financial situation after your death. For this reason your partner also has to sign the summary of your choices in the Pension Planner and attach a copy of his/her identity document.



Action required

Check in MijnPPF that your partner's personal details are correct and indicate in the Pension Planner whether you wish to retain or trade in the survivor's pension.

You cannot trade in an extraordinary survivor's pension

An extraordinary survivor's pension for a former partner cannot be traded in for additional retirement pension.

Considerations affecting your choice

How do you decide whether or not to trade in the survivor's pension for additional retirement pension? It is not an easy choice. The following considerations should always be borne in mind:

- Does your partner have his/her own income or his/her own pension? Will he/she be able to live on this income after your death?
- Have you made your own provision for an income for your partner after your death? For example, with a term life insurance policy up to your 70th birthday taken out with an insurer?
- Will your partner need less income? For example, because the mortgage will largely be paid off after your death?
- What is your and your partner's state of health at the time when you retire?

Please note! The choice regarding your survivor's pension can only be made once. It is irreversible. You cannot change it later.

Option 2: Bridging pension

You will soon be receiving a retirement pension. As well as your retirement pension from Philips Pensioenfond, you will receive a state pension (AOW). Are you retiring before you reach the state pension age? If so, the flex pension enables you to arrange a bridging pension. We describe below what a bridging pension is and how it works.

When can you make this choice?

You can only opt for a bridging pension if you retire before you reach the state pension (AOW) age. Are you retiring on or after your AOW age? In that case, you do not have to read this information.

Also when you receive a disability pension, it is not possible to opt for a bridging pension.

Tip! To find out at what age you are entitled to the state pension (AOW), go to www.checkuwaowleeftijd.nl

What is a bridging pension?

A bridging pension is a temporary extra pension. If you opt for the bridging pension you receive it together with the retirement pension if you retire before the state pension (AOW) retirement age. In this way your total gross income remains almost the same in the period when you do not yet qualify for the state pension (AOW) as it is later. You can opt for different amounts of bridging pension.

What are your options?

You have the once-only opportunity to trade in part of your retirement pension for a bridging pension which takes effect at retirement age and ends when you reach the AOW age. The amount of the bridging pension is based on the AOW amounts applicable to you. This depends on your personal situation.

If your state retirement age changes after you have started drawing your pension, you have the option of changing your bridging pension to continue until your new state retirement age.

For example, whether you are single or married. The amount of your AOW pension also depends on the number of years that you have lived and/or worked in the Netherlands.

The Pension Planner shows you your AOW pension in the graph on the screen with your choices. In the Pension Planner, Philips Pensioenfond only takes account of whether you qualify for an AOW pension for married persons or an AOW pension for single persons, based on the details known to us. No account is taken of any reductions due to living and/or working outside the Netherlands. Your actual AOW pension may therefore differ from the amounts shown in the Pension Planner. The AOW amounts applicable to you can be found at www.mijnpensioenoverzicht.nl

You should note that the AOW pension does not change as a result of the choices that you make in the Pension Planner.

You can match the amount of the bridging pension to the amount of your AOW pension. You can choose one of four options in the Pension Planner:

1. a bridging pension equal to the AOW pension for married persons without the portion for the partner;
2. a bridging pension equal to the AOW pension for single persons;
3. a bridging pension equal to the AOW pension for married persons with the portion for the partner;
4. no bridging pension, because—for example—you have another source of income.

The government resets the level of the state pension (AOW) every six months. The level of your bridging pension is derived from the state pension applicable to you on your retirement date. This amount is not reset subsequently.



Action required Are you retiring before your AOW age and you want a bridging pension? Then you can see your options in the Pension Planner and indicate your choice.

Please note! The choice regarding a bridging pension can only be made once. It is irreversible. You cannot change it later.

Considerations affecting your choice

What amount of bridging pension should you opt for?

The following considerations should always be borne in mind:

- Do you need extra income until your state pension (AOW) age?
- Have you no need for more income until your AOW age? For example, because your partner is still working?
- Do you have another source of income until your AOW age?
- How much state pension (AOW) do you receive? Find out at www.svb.nl/aow

How does your choice affect your pension?

If you opt for a bridging pension, the total pension income will be higher up to your AOW age. However, your pension after your AOW age will be lower, as you will already have received part of your total pension before your AOW age. If you have made arrangements for a survivor's pension for your partner, that survivor's pension will not be affected by your decision to draw a bridging pension. Only your retirement pension is affected.



Option 3: 4 First more and later less pension

When you retire you can also opt for the high-low arrangement, which enables you to match your retirement pension to your personal requirements.

What is the high-low arrangement?

The high-low arrangement means that you have a higher pension up to a certain age and a lower pension in later years.

What are your options?

In the Pension Planner you can choose up to what age you wish to receive a higher pension. You can choose either the AOW age or the age of 72. This is what we call the high-low age.

At the same time there are three options for the level of the retirement pension:

1. The lowest pension is 75% of the highest pension.
2. The lowest pension is 82% of the highest pension.
3. The lowest pension is 90% of the highest pension.

By law the lowest pension must not be lower than 75% of the highest pension.



Action required Choose in the Pension Planner whether or not you wish to make use of the high-low arrangement. If you do, indicate up to what age you want to receive a higher pension and by what percentage the higher and the lower pension should differ.

Considerations affecting your choice

If you opt for the high-low arrangement, the following considerations should always be borne in mind:

- Will you have extra expenses in the first years after retirement? For example, because you wish to travel, you have children who are still in full-time education, or you have high mortgage repayments?
- Will you have a lower income in the first years of retirement for example because you have a younger partner who does not have his/her own income?
- Do you want your net pension to be approximately the same before and after your AOW age? In that case you can receive a higher gross pension up to your AOW age. After your AOW age the deductions from your pension are lower because of different tax rates.

How does this affect your pension?

If you opt for the high-low arrangement, then up to your AOW age or up to the age of 72 you will receive a higher pension than in the years thereafter. The more retirement pension you receive before the chosen high-low age, the lower your pension will be after this age. If you have a survivor's pension for your partner, this will not change as a result of opting for the high-low arrangement. Only your retirement pension is affected.

Please note! The choice regarding the high-low arrangement can only be made once. It is irreversible. You cannot change it later.

Deductions from your pension income

Philips Pensioenfondsen withholds a number of amounts from your gross pension, namely:

- payroll tax and social insurance contributions;
- income-dependent contribution under the Dutch Healthcare Insurance Act (Zvw);
- premium for ANW shortfall insurance (if you have taken out this insurance);
- premiums for Zilveren Kruis health insurance (if you so choose);
- donation to Dutch Cancer Society KWF (if you so choose);
- contribution to association of Philips retirees (if you so choose).

More detailed information about these deductions is provided below.

Payroll tax and social insurance contributions

Payroll tax and social insurance contributions are deducted from your pension. If you have already reached your AOW age, you pay less payroll tax and social insurance contributions. The higher your pension, the more payroll tax and social insurance contributions you pay. There are three different tax brackets, each with its own tax rate. The current rates for payroll tax and social insurance contributions and for payroll tax credit can be found at www.philipspensioenfondsen.nl/en/withholdings

Payroll tax credit

Everyone in the Netherlands is entitled to a reduction in the amount of payroll tax payable by them. This is called a payroll tax credit, which is the collective term for several tax credits that we can apply to your pension. The payroll tax credit can consist of things such as a general tax credit and an old-age tax credit. We only apply the general tax credit to your pension.

For most people who are in employment, the payroll tax credit is applied to the salary. Most people who have reached the state pension (AOW) age have the payroll tax credit applied to the AOW pension.

You can, however, have the payroll tax credit applied to the pension that you receive from Philips Pensioenfondsen. But it can only be applied to one income. It is best to apply the tax credit to whichever income is highest.



Action required Indicate on the 'Pension Application' form whether you want the payroll tax credit to be applied to your pension. You will find this form in the Pension Planner.

Payroll tax and social insurance contributions are calculated in respect of your entire pension. The payroll tax credit is deducted from that amount. What is left over is the payroll tax and social insurance contributions payable by you.

Income-dependent Zvw contribution

Every month, we withhold contributions under the Dutch Healthcare Insurance Act from your pension. These contributions are income-linked. To find out the current percentage, go to

www.philipspensioenfondsen.nl/en/withholdings

Tip! For questions about the statutory contribution under the Dutch Healthcare Insurance Act, go to the government website: www.rijksoverheid.nl

Zilveren Kruis health insurance

Are you retiring immediately after your employment with Philips or Signify ends? If so, you can continue to use the collective health insurance provided by Zilveren Kruis. You must, however, notify Zilveren Kruis of this personally. For more information about Zilveren Kruis' healthcare insurance go to

www.zilverenkruis.nl/en/consumenten. You can also call your Aon advisor on telephone number +31 (0)40 261 18 88.

Donation to Dutch Cancer Society KWF

Every year, thanks to the donations of Philips retirees, Philips Pensioenfondsen gives more than € 108,000 to the Dutch Cancer Society KWF. If you wish to make a donation too you will find the form 'Donation to Dutch Cancer Society KWF' in the information pack; it can also be downloaded from our website. It does not have to be a large amount. You can donate as little as € 0.25, € 0.50 or € 1 per month, or of course a larger amount. Go to www.kwf.nl for more information about KWF.



Action required If you wish to donate to the Dutch Cancer Society KWF, fill in on the form 'Dutch Cancer Society KWF' the amount that you wish to transfer each month. You are, of course, not obliged to donate. If you do not send us a form we shall assume that you do not wish to donate.

Association of Philips retirees

If you become a member of one of the associations of Philips retirees, you can have your membership fee withheld from your pension. You can indicate this to the association when you register as a member. At www.federatie.nl (in Dutch) there is a list of all the associations and their contact details.

Higher pension

We seek to ensure each year that your pension grows in line with price inflation. This is known as 'indexation'. It cannot be assumed, however, that your pension will be index-linked. Whether and to what extent indexation is possible depends, among other things, on the financial health (as reflected in the 'policy funding ratio') of Philips Pensioenfondsen. To find out more about this, go to www.philipspensioenfondsen.nl/en/indexationpolicy

ANW shortfall insurance when you retire

You may have taken out ANW shortfall insurance with Philips Pensioenfondsen. This is an insurance policy that provides extra income for your partner after your death. This is extra income in addition to the survivor's pension. Your partner receives this income until he/she reaches the AOW age. If you have a younger partner, you can let the ANW shortfall insurance continue. Shortly before you reach the AOW age you will receive a letter from Philips Pensioenfondsen stating how you can continue the insurance and what premium you will have to pay from that time.

Do you receive unemployment benefit (WW)?

If you receive unemployment benefit, you are obliged to notify the benefits agency UWV that you are going to receive a pension from Philips Pensioenfondsen. It is possible that the level of unemployment benefit will be reduced.

Do you receive occupational disability benefit (WAO or WIA)?

Receiving WAO or WIA disability benefit does not affect your pension

Additional income tax assessment

Once you have reached the retirement age for the state pension (AOW) you receive not only your pension from Philips Pensioenfondsen, but also a state pension from the SVB (Social Insurance Bank). You pay tax separately on these two sources of income. When you file your income tax return, the tax authorities combine your sources of income. As a result, part of your income might be taxed at a higher rate. If that is the case, you will get an additional income tax assessment from the tax authorities. You should make allowance for this.

Annual income statement

When you file your tax return, you need the tax information presented on your annual income statement. This statement is issued every year in January. Your annual income statement shows how much pension you received during the previous year.

Pension overview

Your pension overview is issued once every year. It shows how much pension you will receive during the current year. It also provides information about any increases in your pension.





6 More information

This booklet contains the minimum information that you need when you retire. We describe below what you have to do if your personal circumstances change and where you can obtain further information.

You move to a different address

You move within the Netherlands

If you change address within the Netherlands, we automatically obtain your new address from the municipality concerned. So you do not have to notify us of a change of address.

You change address abroad or you move abroad

If you change address abroad or move abroad, you should communicate this to us in MijnPPF under 'Profile'. Go to www.philipspensioenfonds.nl/en/mijnppf and log on with your DigiD or another EU-approved electronic identification way to log in.

Moving abroad may affect the level of your pension. For more information about this, go to our website, where you can also download the booklet 'Receiving a pension abroad'.

Not resident in the Netherlands

If you live outside the Netherlands, we ask you to provide us your 'Certificate of Life' each year. First we check if you are known to a Dutch institution that is affiliated with the Non-residents Records Database (Register Niet Ingezetenen, RNI). Then you do not need to send us a 'Life Certificate'. We will notify you about it.

Are you not known in the RNI? Then we ask you each year to provide us your 'Certificate of Life'. In that way, we know you are still alive. You can submit your 'Life Certificate' digitally via an app or via a form. If you opt for the form, have it completed by an authorized body. Always have an official stamp or authentication provided. When using the app, you do not have to visit an authority to have your 'Life Certificate' signed. Therefore you need a smartphone, your identification document with a chip and the QR code from the letter we send you every year.

Would you like to know more about the app or authorities that can sign the form? Visit: www.philipspensioenfonds.nl/en/certificateoflife

Important: If we do not receive the form in time, we are permitted to withhold payment of your pension.

Your bank details change

If your bank details change, you can enter the changes in MijnPPF under 'Profile'.

Go to www.philipspensioenfonds.nl/en/mijnppf and log on with your DigiD.

You and your partner split up

How this affects the survivor's pension

If you and your partner split up after your retirement, your partner (who will then be your ex-partner) will be entitled to the survivor's pension after your death. This is called an 'extraordinary survivor's pension'. If, however, you and your ex-partner agreed on your retirement date to exchange the entire survivor's pension for a higher retirement pension, your ex-partner will not receive an extraordinary survivor's pension.

How this affects your retirement pension

If you and your partner get a divorce, your ex-partner will be entitled to half of the retirement pension that you accrued during your marriage or registered partnership. Other arrangements about your pension are also possible. However, you must record those arrangements in writing before the formalities surrounding the end of your relationship are finalised.

Tip! If you are in a relationship of unmarried cohabitation and you split up, or if you do not reside in the Netherlands and you split up, you must always de-register your partner with Philips Pensioenfonds using the 'Partner registration' form. This is necessary because we are not notified of this automatically. You can download this form from www.philipspensioenfonds.nl/en/downloads

We do, however, receive automatic notification of the termination of a marriage or registered partnership in the Netherlands.

Tip! To find out more about how the termination of a relationship affects your pension, go to www.philipspensioenfonds.nl/en/endrelationship

You enter into a relationship after you retire

If, after retiring, you marry, cohabit or enter into a registered partnership, your new partner will not receive a survivor's pension from Philips Pensioenfonds after your death. This is because you were living on your own on your retirement date and your survivor's pension was traded in for a higher retirement pension. This trade-in cannot be reversed.

If you had a partner on your retirement date and you thereafter enter into a new relationship, there is no entitlement to a survivor's pension for your new partner.

In the event of your death

After your death there is no further entitlement to a retirement pension, as this pension is for yourself, not for your surviving dependants. You may, however, have accrued a survivor's pension for your partner. And if your children are younger than 21 years of age, they will get an orphan's pension.



Please note! It is possible that the orphan's pension for your children is not paid up to the age of 21 but up to a different age. If your employment with Philips or Signify ended before 1 April 1999, children will be eligible for an orphan's pension up to the age of 18. If they are in full-time education they will receive an orphan's pension up to the age of 27 at the latest.

Do you reside in the Netherlands?

In that case the municipality will notify us of your death. This takes a few working days.

Do you reside abroad?

In that case your surviving dependants have to notify us in writing that you have died by sending a copy of the death certificate.

For more information—go to our website

Detailed information for retirees can be found at www.philipspensioenfondsnl/en, where you can also download booklets, forms, the annual report and information about the investments and funding ratio of Philips Pensioenfondsnl.

You can find your personal pension details in MijnPPF by logging on with your DigiD at www.philipspensioenfondsnl/en/mijnppf

To keep informed about developments at Philips Pensioenfondsnl after your retirement, you can subscribe to our digital newsletter Gener@ties in MijnPPF under 'Profile'. Gener@ties provides you with quarterly updates on the financial position of Philips Pensioenfondsnl and pension matters in general.

Do you have any complaints?

Do you feel that Philips Pensioenfondsnl is not implementing the pension plan rules properly? If so, you should write a letter to the Managing Director. The address is:

Mr J. Kemme, Managing Director
p/a Philips Pensioenfondsnl
P.O. Box 80031
5600 JZ Eindhoven

In your letter you should specify your complaint as clearly as possible, stating your name and address and the date, and of course signing the letter or having it signed if you have authorized someone to handle the complaint on your behalf. If you have authorised someone to act on your behalf, please provide us with a copy of the relevant document.



Contact details

If you have any questions about this booklet, do not hesitate to contact our Service Desk.
The contact details are as follows:

Philips Pensioenfond
P.O. Box 123
1180 AC Amstelveen
The Netherlands

Tel.: +31 (0)88 015 79 00 (open on working days from 9 a.m. to 5 p.m.)
Internet: www.philipspensioenfond.nl/en
Email: info@philipspensioenfond.nl

This booklet has been prepared with all due care. The information which it contains is an abbreviated and simplified version of the pension plan rules. The pension plan rules are authoritative. They can be downloaded from www.philipspensioenfond.nl/en/downloads