



Welcome to Philips Pensioenfonds
Arrange your pension properly in 3 steps

e-brochure
Newly employed





In 3 steps your pension properly arranged



Action! Arrange extra insurance for your partner (step 2) within 3 months after starting your new employment.



Get to know your pension scheme
> [Basic information](#)



What you should always arrange

1 Check your details

- Check your **personal details**
- Set **language and communication** preferences

This is important so we can properly inform you about your pension.

To find out how to do this, see > [Chapter 1](#)

2 Taking care of your partner

- Check your **partner's details**
- Consider **additional insurance**

This is important so your partner will be cared for after your death.

To find out how to do this, see > [Chapter 2](#)

3 Pension value transfer

- Consider if you want to **transfer** your **pension**

To find out how to do this, and what the benefits and drawbacks are, see > [Chapter 3](#)



What is important if you have worked before



What if something changes in your situation in the future?

> [Future changes](#)

The basic information about your pension scheme

Like all your other new colleagues who have welcomed you to Philips, Signify or Versuni, we would also like to introduce ourselves.

Everyone working for Philips, Signify or Versuni is automatically enrolled with the flex (ES) pension: the pension plan of Philips Pensioenfonds.

Two separate pension plans

Read on to find out more about flex pension of Philips Pensioenfonds. This pension plan covers all Philips, Signify or Versuni employees: everyone who falls under a Collective Employment Agreement (CAO) accrues pension rights under the flex pension plan. Executives and Senior Directors accrue pension rights under the flex pension for Executives and Senior Directors: the flex pension ES. These pension plans are identical except for the arrangements that are in place with the employer about contributions.

In this e-brochure 'flex pension' can also be read as 'flex ES pension', except in the contributions part.

Read more in the Pension 1-2-3

You can also use the Pension 1-2-3 at philipspensioenfonds.nl/en/pension123 to find out more about your pension plan.



Arrangements for your retirement pension

Every year, you accrue pension rights on your gross annual salary (up to € 137,800). Your pension plan is a benefits agreement that is financed using a fixed contribution percentage. This is called a collective defined-contribution plan. The value of the pension that you accrue is not prearranged. The pension rights that you accrue are financed from the contributions that your employer pays. If those contributions ever fall below the required level, you will accrue less pension during that period.



Tip! To find out how much pension you can accrue under the flex pension plan, go to MijnPPF at >philipspensioenfonds.nl/en/mijnppf and access the Pension Planner



Important information if you earn more than € 137,800

The flex pension plan provides for pension right accrual on income up to € 137,800. If your income is more than € 137,800, you can save separately toward a higher pension under the optional net pension plan offered by Centraal Beheer PPI. The present e-brochure only deals with the pension rights that you accrue with Philips Pensioenfonds under the flex pension plan.

Find out more about the net pension plan

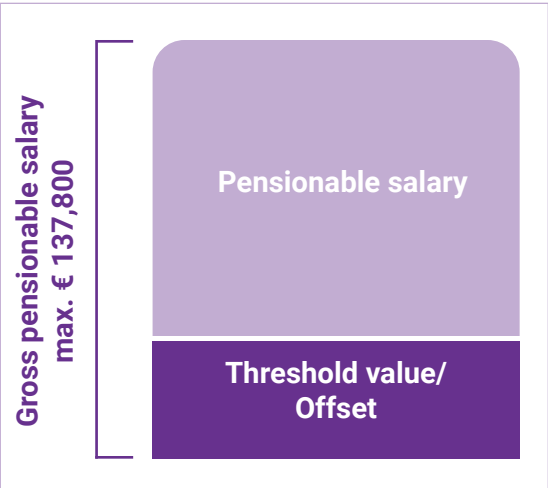
Visit the website www.centraalbeheerppi.nl/en. Or contact Centraal Beheer PPI at centraalbeheerppi@achmea.nl or by calling +31 (0)20 – 591 42 42 (business days).

Value of your retirement pension

The value of your pension depends on:

- 1. your salary
- 2. how long you worked for Philips, Signify or Versuni
- 3. the accrual percentage
- 4. indexation (i.e. how your pension increases in value).

Your retirement pension is based on your pension base: your pensionable salary less a threshold value (offset). Our ambition is for you to accrue 1.85% of your pension base every year. These concepts are explained below.



Pensionable salary

If you fall under the Collective Employment Agreement (CAO), your pensionable salary is made up of:

- Your gross annual salary (12 times gross monthly salary) including any structural allowances such as shift work, regular overtime, and holiday bonus
- Extras such as incidental overtime payments
- Possibly with reduction of the value for purchase of leave

If you are an Executive or Senior Director, your pensionable salary is 12 times your gross monthly salary.

Threshold value/ offset

Every year you accrue part of your pension. However, the amount on which the accrual is based is not on your entire pensionable salary: you do not accrue pension on a sum of € 18,475 (in 2025). This ‘threshold value’ (or ‘offset’) is deducted to allow for your basic state pension under the Dutch Old-Age Pensions Act (Algemene Ouderdomswet, or ‘AOW’). This threshold value is subject to change.

Accrual percentage

Each year you save 1.85% toward your pension from your gross wages, less the threshold value. This accrual percentage is not fixed: it may be reduced if circumstances dictate. In 2024 the accrual percentage is established at 1.85%.

Employee contribution

Every month you pay your employer a contribution toward your pension. This employee contribution is calculated on your pension base, and where applicable is adjusted for your part-time percentage. Your pay slip shows the gross value of your employee contribution.

	% of pensionable salary
Philips: all employees	8%
Signify: collective labor agreement employees	5%
Signify: Executives en Senior Directors <i>(joining the flex pension ES before 1 January 2025)</i>	2%
Signify: Executives en Senior Directors <i>(joining the flex pension ES after 1 January 2025)</i>	5%
Versuni: all employees	2%

How your pension is funded

Your employer pays Philips Pensioenfond's fixed percentages of the pension bases in pension contributions. The total fixed percentages contributed are for the flex pension (under the collective labour agreement) 29.4% and for the flex ES pension 30.3%. These premiums will remain unchanged through 2024. They include the employee's own contributions. The Pension Fund then uses the total pension contribution to pay for the 1.85% pension right accrual. If the pension contributions are not enough to cover the 1.85% pension right accrual, that year's accrual percentage will be lower. You will save less toward your pension during that year.

Extraordinary situations

In some situations it is possible that your employer will pay a smaller contribution toward your pension, or none at all – for example if your employer is experiencing financial difficulties. If this happens we will notify you. The pension rights that you have accrued will remain intact, though your future pension accrual or pension contributions might change.

A higher pension

Every year, we try to increase your accrued pension to reflect the collective scale adjustments under the collective labour agreement at Philips (even if you work for Signify or Versuni). This is our ambition, as described in our indexation policy.

However, this indexation is not an automatic given. Every year, the Board of Trustees decides whether your pension can be increased, and if so by how much. Whether or not we can realise our ambition depends on what the law permits, based on our financial health. Another factor is that we want to be in a solid financial position in 2026 when we switch to the new pension system. The indexation needs to be prudent with that in mind.

To find out more, visit > philipspensioenfonds.nl/en/indexationpolicy

Your pension when you retire

When you retire, your pension will be made up of three components:

- *State pension (AOW)*. The state pension is the basic pension that the government pays you under the Dutch Old-Age Pensions Act (Algemene Ouderdomswet, or 'AOW'). The value of your state pension and the age at which you are eligible for it depend on your personal situation..
- *Retirement pension*. To supplement your state pension, Philips Pensioenfonds will pay you a retirement pension. This is the pension that you accrued with us under the flex pension plan, as well as any separate savings with Centaal Beheer PPI. In addition, you may have accrued pension rights with other employers.
- *Individual arrangements*. If you have made separate arrangements for additional income, for example using an annuity or a single-premium policy or with bank savings, you will receive an additional value on top of your state pension and your retirement pension.



Tip! Want to find out more about your state pension or calculate at what age you are eligible? Visit > svb.nl/en/aow-pension.



Watch video



Personal preferences for the future

Choosing your retirement date

You can choose your retirement age yourself, as long as this is between 60 and 70. If you don't make a decision, the default retirement age will be 68. As long as you haven't made a decision, you will find this age in your personal information. The Pension Planner shows how various retirement ages will impact your pension. If you decide to retire before you turn 68, you will receive less retirement pension: you will work fewer years and so have less time to accrue pension rights, and since you will be paid your pension sooner the same amount needs to cover a longer period of time. Retiring later, conversely, means a higher pension. Retiring after you turn 68 is subject to your employer's consent. You may only start drawing your pension more than 10 years before you reach state retirement age if you stop working entirely.

Exchanging survivor's pension for retirement pension

You automatically accrue a survivor's pension: a pension that is paid to your partner in the event of your death. Every year, you accrue 70% of your annual retirement pension accrual for that year. Everyone accrues a survivor's pension, even if you do not have a partner. When you retire, you may decide what to do with the survivor's pension rights that you have accrued.

When you retire, you may trade some of the survivor's pension for additional retirement pension rights for yourself. In exchange, you will receive a higher retirement pension. This option is useful if your partner already has a pension of his or her own, for example. You may also decide to exchange the survivor's pension entirely if you do not have a partner or if his or her own pension is already high enough. If you choose this option, your partner will not be entitled to any survivor's pension at all in the event of your death. You cease to accrue survivor's pension rights when your employment contract with Philips ends. The survivor's pension that you had accrued to date will remain in place for your partner.

Retiring on a part-time basis

You may retire on a part-time basis before you turn 68. In this scenario, you continue to accrue retirement and survivor's pension rights as usual on the hours that you are still working.

Using variations with a bridging pension

If you retire before you turn 68, you might not yet be eligible for a state pension. In this case, you can purchase a bridging pension to cover the lack of state pension until your retirement age under the AOW. You may adjust the level of this bridging pension.

Beginning with a higher retirement pension and subsequently lowering it

You can use the high-low arrangement to adjust the value of your retirement pension to suit your personal preferences. This will give you a higher pension until a particular date, followed by a lower pension. Access the Pension Planner to specify the age until which you wish to receive more pension under the high-low arrangement: the options are your state retirement age under the AOW (if you retire before then) and the age of 72. You can also select the preferred value for your pension during that time.



Tip! Would you like to know the consequences of your pension choices on your pension? Log into MijnPPF and access the Pension Planner > philipspensioenfonds.nl/en/mijnppf



1 Check your details



**What you should
always arrange**

1. Check your personal details

You can find your personal details under 'Profile' in MijnPPF. Here you can check your email address and telephone number and adjust them if necessary.

2. Set language and communication preferences

Under 'Profile' in MijnPPF you can indicate how you want to be informed about your pension and if you want to receive our digital newsletter Gener@ties and the magazine Generaties. You can also change your language preference here.

Go to MijnPPF



Check your details: find out about MijnPPF

It is good to know that you can view your personal pension details and current pension situation in the secure web environment MijnPPF. You can also make adjustments there.

Easily arrange it yourself on your 'Profile' page

You can easily arrange many things yourself on your own personal 'Profile' page in MijnPPF. For example, you can check and adjust your details there. You can also set your communication preferences.

You can also check your email address in your profile. Your business email address is included by default. You can choose to change this to your private email address. Don't forget to subscribe to our magazine Generaties and our digital newsletter Gener@ties.

Would you like to change your language choice?

You can choose between Dutch and English. If you choose English language preference, we will send your pension information in English.



Tip! You receive your pension information digitally. Do you want to receive information by mail? Register this in MijnPPF.

Go to > philipspensioenfondsnl/en/mijnppf



2 Taking care of your partner



What is important if you have a partner

1. Check your partner's details

Click on 'Profile' in MijnPPF. If the information about your partner is incorrect, fill out the 'Partner registration' form and send it to us. Go to philipspensioenfonds.nl/en/downloads to download the form.

2. Consider additional insurance

If you wish to take out ANW shortfall insurance, fill out the 'ANW shortfall insurance' form. Return it to us within three months after you start working for Philips, Signify or Versuni.

Go to MijnPPF



Taking care of your partner: survivor's pension

Everyone who participates in the flex pension plan automatically accrues a survivor's pension. The survivor's pension provides income for your partner in the event of your death.

If you still accrue pension with us at the time of your death, your partner will be paid the value of the survivor's pension that you accrued before you died, plus the amount that you could have accrued if you had continued to participate in the pension plan on the same terms until you reached the pension reference age.

Important: register your partner

One thing that is very important for the survivor's pension is that your partner must be registered with Philips Pensioenfond. Therefore, check your partner's details in MijnPPF.



Action! Register your partner with Philips Pensioenfond using the 'Partner registration' form. You can download the form from philipspensioenfonds.nl/en/downloads

Remember that you do not need to register your partner with us unless you are living together without being married or if you live outside the Netherlands. If you are married or have a registered partnership, Philips Pensioenfond is automatically informed of your marital status via the Municipal Personal Records Database.



If you are married or have a registered partnership

No action is required on your part in these situations. The authorities of the municipality where you live will automatically forward your information to us.

If you are living together without being married, or if you live outside the Netherlands

In these situations you need to register your partner with Philips Pensioenfond. Your partner is only entitled to a survivor's pension after your death if he or she is registered with us.

In the event of your death: orphan's pension

If you die, Philips Pensioenfond will pay your children an orphan's pension. Each child that has not yet reached the age of 21 automatically receives an orphan's pension until he or she turns 21.

The orphan's pension is 14% – for each year that you participated in the pension plan, or could have participated until reaching the pension reference age – of the retirement pension that you accrued or could have accrued during that year. These values are based on a scenario where your data (such as salary and part-time factor) would not have changed between the time of your death and your pension reference age. Children aged 21 and over do not receive an orphan's pension..



Important information if you earn more than € 137,800

The flex pension plan provides for accrual of survivor's pension rights on income up to € 137,800. Your employer takes out risk insurance with Centraal Beheer PPI for survivor's pensions for incomes over € 137,800. This insurance provides coverage for as long as you work for Philips, Signify or Versuni. It is also important to register your partner with Centraal Beheer PPI.

Taking care of your partner: ANW shortfall insurance

If you die and your partner is registered with us, Philips Pensioenfond will automatically pay him or her a survivor's pension. He or she might also be entitled to state benefits under the Dutch Surviving Dependents Act (Algemene Nabestaandenwet, 'ANW'). You may wish to take out ANW shortfall insurance with us if your partner does not have an entitlement, or not a full entitlement to ANW benefits. Read on to find out how this works.



Watch video



Do you need ANW shortfall insurance?

If you die and your partner does not meet the conditions set out in the ANW for receiving state benefits, or at least the full value, he or she will have less income: an ANW shortfall. You can make up the difference by taking out ANW shortfall insurance.



Action! If you decide to take out ANW shortfall insurance, fill out the 'ANW shortfall insurance' form within three months after your employment starts.

You can download the form from
>philipspensioenfond.nl/en/downloads

Is your partner entitled to ANW benefits?

If you lived or worked in the Netherlands your partner will be entitled to ANW state benefits, regardless of whether you were married or lived together. However, your partner must also satisfy at least one of these conditions:

- your partner is pregnant
- your partner is caring for a child below the age of 18
- your partner has an occupational disability rating of more than 45%.

If your partner satisfies any of these conditions, but has an income of his or her own, the entitlement to ANW benefits will be reduced or even eliminated entirely.



Tip! You can find out more about ANW benefits at svb.nl/en/anw

Your partner's ANW benefits will stop if and when:

- your partner first receives a state pension under the AOW
- your partner marries or starts living together with a new partner
- your partner no longer has a child below the age of 18 living with him or her
- your partner's occupational disability rating ceases to be more than 45%.

The advantages of ANW shortfall insurance

If you take out ANW shortfall insurance, after you die Philips Pensioenfonds will pay your partner an additional amount every month. These payments serve to make up the shortfall in ANW benefits.

How to take out ANW shortfall insurance

You can only take out ANW shortfall insurance within three months after:

- you come to work for Philips, Signify or Versuni
- your new relationship starts
- you have a new child.

Amount of the ANW shortfall insurance and premiums

The maximum value that you may insure is € 23,262 per year (value for April 2025). You may also specify an alternative value: € 15,508 or € 7,754 per year. You may lower the insured value whenever you wish. You may only raise it if you have a new child, in which case you must inform us of the new value within three months after the child's birth. How much the insurance costs depends on your age and the value that you have insured. Your employer will deduct the premiums from your gross monthly salary.

When does the ANW shortfall insurance end

You may cancel the insurance yourself whenever you wish. If you do, we will make sure that you no longer pay the premiums. Your insurance will end automatically if and when any of the following situations occurs:

- your employment ends*
- your relationship ends
- your partner reaches state retirement age
- your partner dies.



Tip! To find out the current premiums and the ANW shortfall insurance values, visit philipspensioenfonds.nl/en/anwshortfall

** Are you retiring or is your employment ending due to disability?
Then the ANW-shortfall insurance will be continued automatically.*

3 Pension value transfer



What is important if you have worked before

Consider whether you want to transfer the value of your pension

Do you wish to transfer your pension rights to Philips Pensioenfond? First check mijnwaardeoverdracht.nl (in Dutch) if it is possible to arrange this digitally. Or fill out the 'Value transfer' form. You can download the form from philipspensioenfond.nl/en/downloads. This option is available for as long as you work for Philips, Signify or Versuni.

Pension value transfer, yes or no?

If you also worked for other employers, you probably built up a pension there too. If you wish, you may transfer these rights to Philips Pensioenfond. This is known as a value transfer. Read on to find out more.

How to decide whether or not to transfer your pension rights

Whether or not it is a good idea to transfer your pension rights depends on the differences between the pension plan at your previous employer and the flex pension of Philips Pensioenfond. You need to understand those differences before you can make a properly considered choice. We recommend that you compare the two plans, and if necessary seek professional advice. You should consider the following questions when you compare the pension plans:

- Retirement age: is it the same for both plans?
- What arrangements do the plans make for a survivor's pension?
- Do the plans have different rules for pension indexation (annual increases)?
- Do you want to have a pension income from one pension administrator or from multiple different administrators?
- What is the financial position of each of the funds (i.e. is the possibility of indexation or lowering greater or smaller)?



Tip! Use the Pension Comparison Tool under 'Pension 123' at philipspensioenfond.nl to help you decide whether or not to transfer the value of your pension rights.

How a value transfer works

The procedure for transferring your pension rights is as follows:

1. Request the value transfer via mijnwaardeoverdracht.nl (in Dutch).
2. After logging in, you will see whether you can arrange your value transfer here. Is the financial position of both pension funds sufficient? You can then directly compare the pension schemes and see what the value transfer means financially. Do you agree with the offer? Then you can sign it directly with your DigiD. The value transfer is fully completed within ten working days.
3. Is your previous pension fund not a member of www.mijnwaardeoverdracht.nl? Then request the value transfer with us. We prepare an offer for you. If you agree and wish to transfer your rights to Philips Pensioenfonds, sign the offer. Important! Please allow at least six months, and in some cases even a year, for the value transfer procedure. This has no effect on the transfer value..

To find out more, visit philipspensioenfonds.nl/en/valuetransfer



Action! Do you wish to transfer your pension rights to Philips Pensioenfonds? First check mijnwaardeoverdracht.nl if it is possible to arrange this digitally.

Or fill out the 'Value transfer' form. You can download the form from philipspensioenfonds.nl/en/downloads

Value transfer: not always possible

Value transfers are only possible if both pension administrators have a policy funding ratio of at least 100%. However, if either has insufficient funding, this does not mean that you should not submit your request. It only means that we will only be able to process your request once both your previous pension administrator's policy funding ratio and our own are high enough. It is possible that you only spent a short time working for your previous employer. If your pension does not exceed the legal threshold (in 2025 € 613.52 per year), your previous pension administrator might automatically transfer your pension to Philips Pensioenfonds. However, this is only possible if your previous pension administrator has opted for automatic value transfer.



Future changes

This e-brochure explains the minimum that you need to know about your pension with Philips Pensioenfond. Read on to find out what to do if your personal situation changes and where to find further information.

If you relocate

If you relocate within the Netherlands

If you relocate within the Netherlands, your new address will be passed on to us automatically by the municipal authorities. No action is required on your part.

If you change address abroad or move abroad

If you change address abroad or move abroad, send us a signed request yourself with your new home address. You can share this document safely in MijnPPF via 'Send a document'. You can either send the request to us as an attachment to an email or by post.

If you start a new relationship

- If you marry or form a registered partnership, we will be notified automatically by the municipal authorities – unless you are living abroad, in which case you must pass on your new partner's details to us, using the 'Partner registration' form.
- If you start living together, register your new partner with Philips Pensioenfond using the 'Partner registration' form. Download the form from philipspensioenfond.nl/en/downloads. You can take out ANW shortfall insurance at the same time.

If you and your partner split up

Implications for the survivor's pension

If you and your partner split up, your former partner will be entitled to a survivor's pension after you die. This is called an extraordinary survivor's pension. If you were living together without being married but you had registered your partner with Philips Pensioenfond, your former partner has the same entitlement if you split up.

Implications for your retirement pension

Your former partner is entitled to half the retirement pension that you had accrued at the moment the relationship ended. This only applies automatically if you were married or had a registered partnership. If you were living together without being married before you split up, the implications for your retirement pension are not automatic.

To find out more, visit philipspensioenfond.nl/en/endrelationship



Tip! If you are living together without being married, or if you live outside the Netherlands, we will not be informed automatically if you split up. Use the 'Partner registration' form to deregister your partner with Philips Pensioenfond. Visit philipspensioenfond.nl/en/downloads to download the form.

Details about the end of a marriage or registered partnership in the Netherlands will be passed on automatically.

If you have a new child

If you wish, you may take out ANW shortfall insurance or increase the insured value.

If you decide to work part-time

A part-time salary is less than a full-time salary, and as a result you will accrue less pension on your lower part-time salary. If you wish, you may arrange an additional pension with an insurance company.

If you suffer an occupational disability

You will receive an income to supplement your state benefits under the Dutch Work and Income (Capacity for Labour) Act (Wet werk en inkomen naar arbeidsvermogen). You will receive this benefit if you meet the set conditions.

- *If you are completely disabled*

If your employment contract is terminated on grounds of disability, Philips Pensioenfonds will pay you an occupational disability pension, as from 3 years after the first day of illness. This disability pension is a percentage of your fixed pensionable salary. You will continue to accrue retirement and survivor's pension rights on your income up to € 137,800 under the flex pension plan, without paying any contributions.

- *If you are partially disabled*

If you are rated more than 35% disabled and your employment contract is terminated on grounds of that disability, you will be entitled to a partial disability pension from Philips Pensioenfonds. You will continue to accrue pension rights on your income up to € 137,800 under the flex pension plan.

If you leave Philips, Signify or Versuni

If your employment ends, you will cease to accrue retirement pension and survivor's pension rights with Philips Pensioenfonds. You will receive a statement within a few months that shows how much retirement and survivor's pension you accrued with us. You may carry over your accrued pension rights to a new pension plan. If you leave them with Philips Pensioenfonds, you will be paid a pension by multiple different pension administrators when you retire. Philips Pensioenfonds seeks to increase the pension rights that you have accrued to reflect annual inflation of prices. However, we apply a different method of raising pensions to reflect price increases for inactive participants.

Automatic value transfer for small pensions

Have you only accrued pension with us for a short time? If your accrued pension is less than the statutory commutation limit (in 2025 € 613.52 per year), we will automatically transfer your pension to your new pension administrator when you switch jobs. No action on your part is required. Your new pension administrator will inform you as soon as the value transfer has been completed. If you do not have a new pension administrator after five years, we will make you a proposal for commuting your small pension. You will be notified automatically.

If your pension is less than € 2 per year, it will lapse. You will then not be entitled to a pension from Philips Pensioenfonds, and your partner will not be entitled to a survivor's pension in the event of your death. The reason for this rule is that the costs of administering these very small pensions are disproportionately high.

In the event of your death

Your retirement pension is intended for you personally, not for your surviving dependants. When you die, therefore, this pension (and its accrual) will cease.

However, you will have automatically accrued a survivor's pension for your partner. If you are still working for Philips, Signify or Versuni at the time of your death, your partner will be paid the value of the survivor's pension that you accrued before you died, plus the amount that you could have accrued if you have continued to participate in the pension plan on the same terms until you reached the pension reference age.

If you have children below the age of 21, they will receive an orphan's pension.

If you live in the Netherlands

The municipal authorities will report your death to us within a few business days. Philips Pensioenfonds will automatically contact your surviving dependants with information.

If you live outside the Netherlands

Your surviving dependants must report your death to us in writing, and enclose a photocopy of your death certificate.



More information

Visit our website to find out more

You can find detailed information about your flex pension at philipspensioenfonds.nl/en

You can also download brochures, forms, our annual report and information about the investments and funding ratio of Philips Pensioenfonds from the same website.

You can view your personal pension information by logging in to MijnPPF.

Go to MijnPPF



To find out more about responsible investment at Philips Pensioenfonds, visit our website at philipspensioenfonds.nl/en/investmentpolicy



Important! Do not share sensitive, personal information with us by email. You can do this safely in MijnPPF via 'Send a document'.

Where to go with your complaint?

You should be able to trust that your pension is in good hands with us. That is why we administer it carefully, and keep you well-informed about developments. Nevertheless, you might be unhappy with something. If you have a complaint on any subject, we urge to share it with us so we can find a solution together. Our Service Desk is the first point of contact, by phone, digitally (email or MijnPPF), by letter or in-person (meeting / video call).

Have you received a response from our Service Desk and are you unhappy with it? Then you can submit your complaint to the Complaints Committee of Philips Pensioenfonds. It consists of the Managing Director, the Investments Director and the Legal Advisor of the Board of Trustees of Philips Pensioenfonds. You can send your complaint to:

By post:

Philips Pensioenfonds
Attn. Complaints Committee
Postbus 80031
5600 JZ Eindhoven - The Netherlands

By email:

klachtencommissie.ppf@philips.com
The subject line should state:
'Attn. Complaints Committee'

What does your complaint say?

First of all, include a clear description of your complaint. Make sure you also include the date, your name, your client number and your address. To find out more about our complaints regulations, visit philipspensioenfonds.nl/en/complaints

Contact details

If you have any questions about this e-brochure, do not hesitate to contact our Service Desk.

Tel.: +31 88 – 015 79 00 (open on working days from 9 a.m. to 5 p.m.)

E-mail: info@philipspensioenfonds.nl

This e-brochure 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 > philipspensioenfonds.nl/en/downloads