

Philips Pensioenfonds



What to do if you have a complaint?

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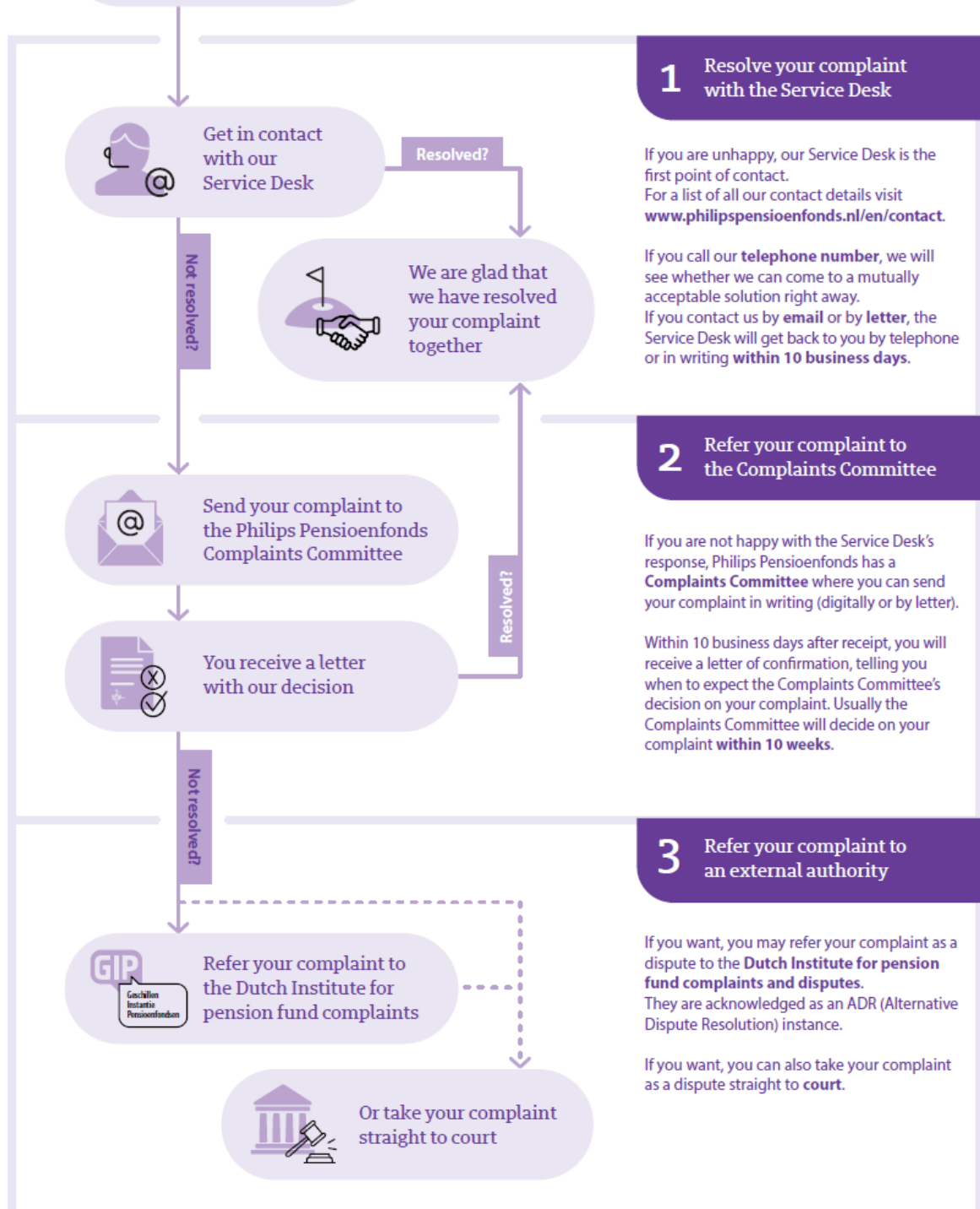
You should be able to rely on us to keep your pension safe. That is why we exercise great care in how we administer your pension, and why we do our best to keep you properly informed about any developments. Nevertheless, you might be unhappy with something. For example, about our services or about the way in which you have been treated by us. If you have a complaint on any subject, we urge to share it with us so we can work together to find a solution. The information in this brochure explains who to contact if you have a complaint, how we will handle your complaint, and what to do if you are unhappy with the handling of your complaint.

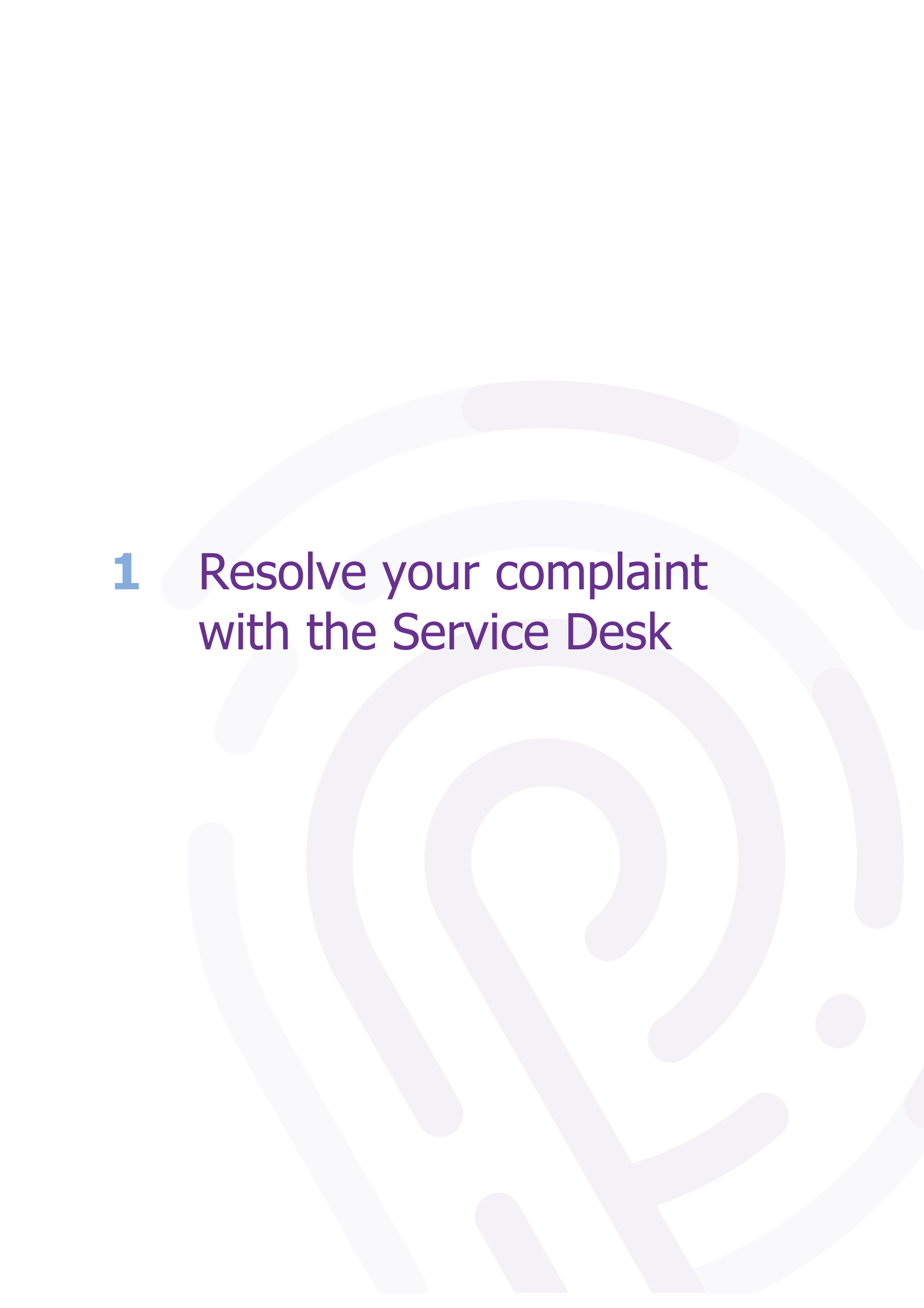
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What to do if you have a complaint?



I have a complaint



The background features a large, faint, light purple graphic. It consists of several concentric circles and a spiral line that starts from the center and winds outwards, creating a stylized, abstract design.

1 Resolve your complaint with the Service Desk

1.1 Service Desk

Your first point of contact: our Service Desk

If you are unhappy, our Service Desk is the first point of contact, by telephone, digitally (email or MijnPPF) or by letter. If you prefer, you can also schedule a personal meeting or a video call.

Important: do not share sensitive, personal information with us by email. You can do this safely in MijnPPF via 'Send a document'. Together we ensure that your personal data remains safe.

How to contact the Service Desk

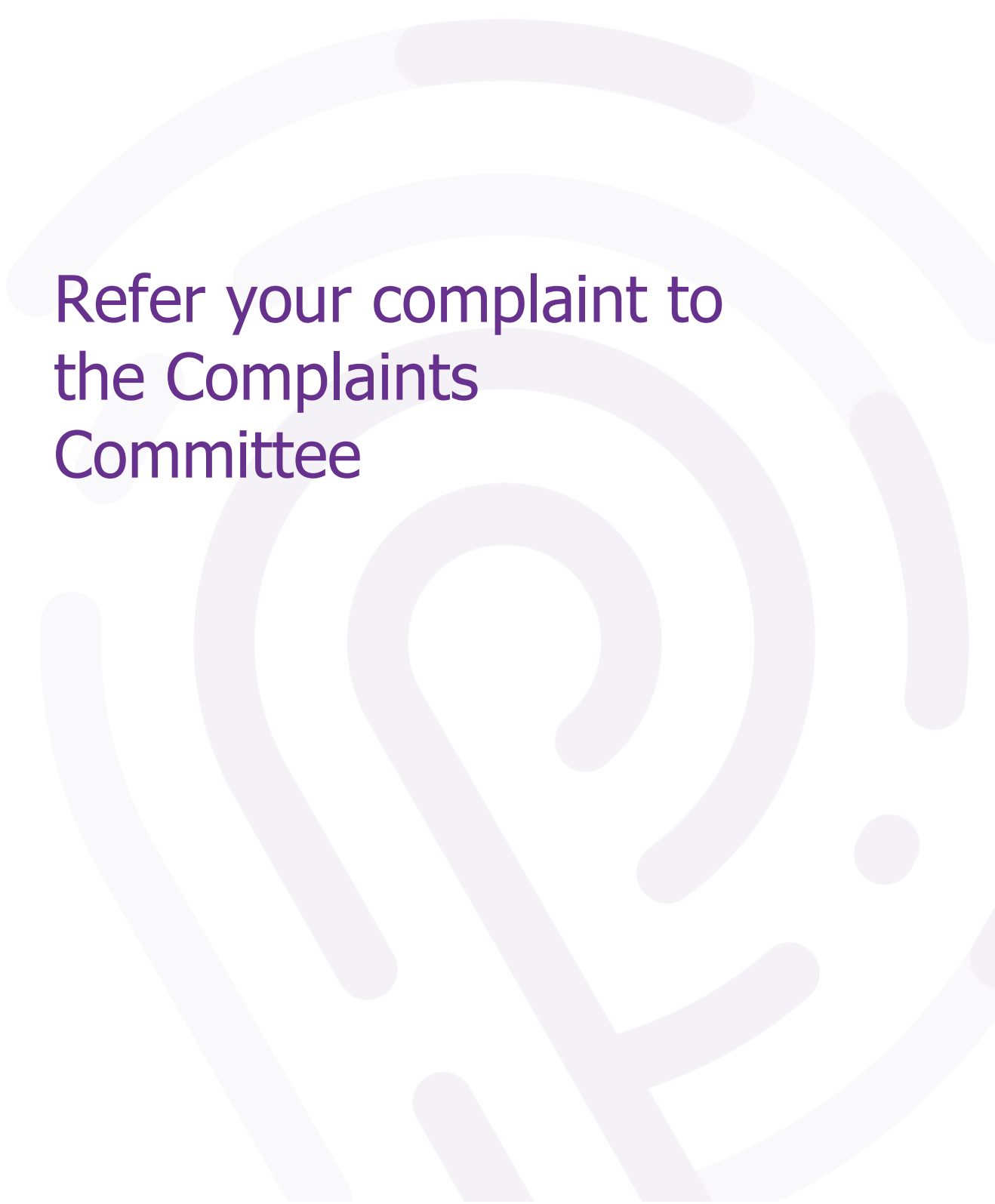
Email: info@philipspensioenfondsnl.nl

Telephone: 088 – 015 79 00

On www.philipspensioenfondsnl/en/contact you will find all contact details of our Service Desk

What should you expect if you bring a complaint to us?

- If you call our telephone number, we will see whether we can come to a mutually acceptable solution right away. If we are unable to resolve the issue immediately, a member of our team will make arrangements with you about when to expect our response.
- If you contact us digitally (email or MijnPPF) or by letter, the Service Desk will respond within ten working days, either by phone or in writing. It may happen that we need more time. In that case, we will keep you informed so that you know when to expect a response.

A decorative background featuring a series of concentric, light purple arcs and a spiral shape, creating a sense of depth and movement.

2 Refer your complaint to the Complaints Committee

2.1 Complaints Committee

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. The Complaints Committee consists of the Managing Director, the Investments Director and the Director Risk & Compliance of Philips Pensioenfonds. If you would like assistance presenting your complaint, or if you have any questions, you can always ask the Service Desk for help.

To send your complaint:

By post:

Philips Pensioenfonds
Att. The Complaints Committee (Klachtencommissie)
P.O. Box 80031
5600 JZ Eindhoven
The Netherlands

By email:

klachtencommissie.ppf@philips.com

The subject line should state: 'Attn. the Complaints Committee (Klachtencommissie)'

By MijnPPF:

Do you want to share sensitive, personal information with us? Please use MijnPPF via 'Send a document' to safely share your information. You can login to MijnPPF via **www.philipspensioenfonds.nl/en/mijnppf**.

What to include in your complaint

First of all, please include a clear description of your complaint. In addition, make sure you also include the date, your name, your customer number and your address.

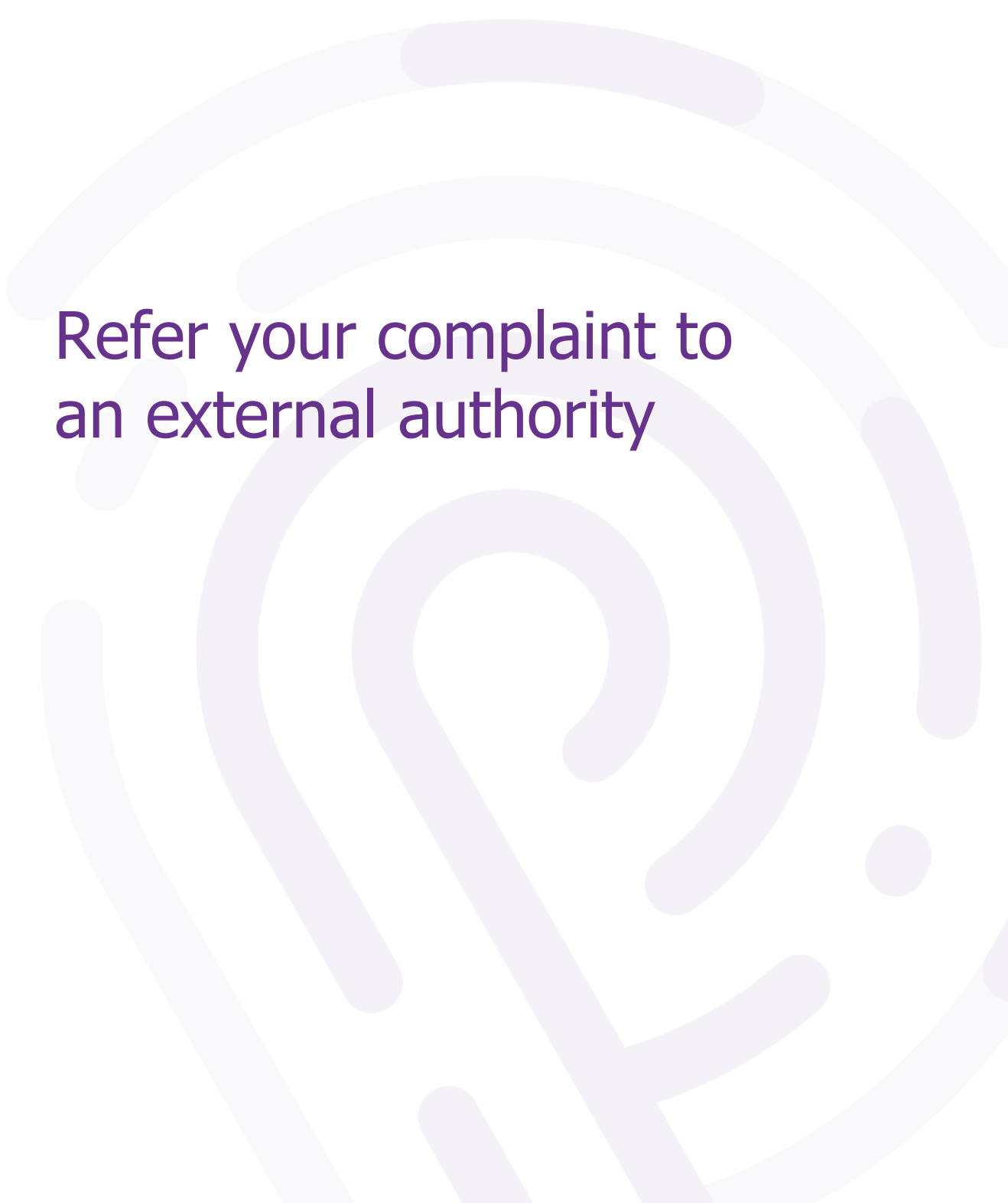
Complaints Committee regulations

The Complaints Committee regulations contains an explanation of how to present your complaint to the Complaints Committee. The procedure also describes what happens once you have made your complaint.

You can download the Complaints Committee regulations at
www.philipspensioenfonds.nl/en/complaints

What information the Complaints Committee will send you

You will receive a letter of confirmation within 10 working days after receipt of your complaint. In this letter you can read when you can expect the Complaints Committee's decision on your complaint. The Complaints Committee normally decides on your complaint within 10 weeks. This period can be extended if the Complaints Committee needs additional information from you to handle your complaint. In that case, we will contact you to determine what information the Complaints Committee additionally needs from you. At that moment, the Complaints Committee will also give a new date on which you can expect the Complaints Committee's decision on your complaint.



3 Refer your complaint to an external authority

3.1 Dutch Institute for pension fund complaints and disputes (GIP)

If you do not agree with a decision of the Complaints Committee or if the handling of your complaint takes an unreasonably long time, you have the option to submit your complaint as a dispute to the Dutch Institute for pension fund complaints and disputes, 'Geschilleninstantie Pensioenfondsen' (GIP). GIP is acknowledged as an ADR (Alternative Dispute Resolution) instance. All pension funds in the Netherlands are affiliated with GIP. GIP works impartially and independently and is an easy alternative to a judge.

GIP Website

Here you will find all information about GIP. For example, you can read when you can file a dispute with GIP and which disputes they handle. You can also read about GIP's procedure here.

www.geschilleninstantiepensioenfondsen.nl/en

GIP procedure

GIP handles disputes between members and pension funds regarding the implementation or application of the pension plan rules.

Mediation, unless...

If GIP handles your dispute, they always start with mediation. Unless you explicitly indicate that you do not want this. Mediation aims to find a joint solution that both parties can agree on. This is done by the Pensions Ombudsman, which is part of GIP. The Ombudsman carries out his duties independently and impartially.

Settlement

If mediation does not lead to a solution or if you do not agree with mediation, you can opt for settlement. A joint solution is not sought, but a decision is made based on the available information. This decision is made by the dispute committee, which is part of GIP. This committee also works impartially and independently. You can read exactly how this works and what options you have on the [GIP website](#) (in Dutch).

Submit your dispute to GIP

Has your complaint about the execution of the pension regulations been rejected in whole or in part? Then you can contact the Dutch Institute for pension fund complaints and disputes (GIP). GIP does not handle all disputes. Therefore, check the [GIP website](#) (in Dutch) to see if your dispute is eligible for handling.

If you believe that your dispute should be handled by GIP, please submit the dispute to GIP. This can be done quickly, safely and easily via the [GIP website](#) (in Dutch). You can also submit your complaint by post using the [dispute form](#). When submitting the dispute, GIP requires a copy of your complaint to Philips Pensioenfondsen and a copy of our final letter in response to your complaint. You send the completed dispute form to GIP, Varrolaan 100, 3584 BW Utrecht.

3.2 Court

You are not obliged to submit your dispute to GIP. You can always submit a dispute to the court. You also have this option if you:

- cannot submit the dispute to GIP. For example, because the dispute arose before July 1, 2023 or relates to agreements made by social partners.
- has agreed to mediation by the Pensions Ombudsman and no solution is offered or if you or the Pension Fund do not agree with the solution offered.
- GIP has opted for a so-called non-binding ruling. In that case, the Pension Fund does not have to follow GIP's ruling and the same applies to you.