



Brochure

Communication

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Pensioenfonds DSM Nederland considers good contact with its members very important. If you have any questions or if you are looking for information about the PDN pensions, you can always check out the PDN website (pdnpensioen.nl). You will find the pension planner, dialogues concerning pensions, pension journeys, animations and a large number of brochures about all kinds of events that affect your pension.

You can phone our Pension Desk every working day between 09.00 and 17.00 h at **+31 (0)45 5788100**.

Our email address is info.PDN@dsm.com. You can contact us in writing: **PDN, Postbus 6500, 6401 JH Heerlen, The Netherlands**.

Communication about pensions

PDN is committed to achieving the following objectives in its communication to its (deferred) members and pensioners:

- To give them insight into their current and future personal pension situations when they need it.
- To provide them an overview of their pension scheme, of the risk attitude of the fund linked to the scheme, and to give a realistic representation of their pension expectations that reflect the current position of the fund.
- To help them understand their perspective for action and that they know when they need to do something, such as when life events affect the pension.
- That they will receive the support needed from PDN in answering their questions about pensions.
- To inform them that there are risks related to their pension and stating which risks these are.

- To inform them of the costs of their pension (cost transparency).
- To ensure them that the fund handles the pension scheme professionally, reliably, and transparently.
- To let them know what they can and cannot expect from the fund.
- To let them feel involved with the fund.



Pension planner

A major communication tool is the pension planner. With this planner, available on the PDN website '[My PDN Pension](#)', you can check what your pension is expected to be when you retire. It also shows the consequences of certain choices you can make regarding your pension, e.g.: how your pension changes when you should decide to stop working one or more years earlier. The planner calculates the financial consequences of any life choices you make, and visually presents your pension situation in an updated graph but also in a table. There also is a net and a gross graph with amounts per year and per month. You can make your pension choices by following the steps in a choice tool. And there is data available on the partner's pension and how working part-time affects your pension.

Your pension mail

You can select your communication preference through '[My PDN Pension](#)' on the PDN website. Standard selection is 'digital'. That means you will receive all your pension information digitally rather than by post to your home address. You can find the documents sent to you in your 'inbox' in 'My PDN Pension'. Even if you have opted to receive communication via post, you still find all your pension information online.

You are a new employee

The fund will be informing its members at regular intervals. New employees will receive a letter within three months of joining. This letter covers the most important components of the pension scheme. A few months after you have been employed, you will receive a link to a digital pension journey. This journey will take you to the most important places regarding your retirement and show you what action is required from you.

You have accrued pension at PDN

Once a year you will receive a statement showing the pension entitlements you have accrued at PDN – the Uniform Pension Statement (UPS). Even if you are no longer employed, for instance because you have found a job elsewhere, you will receive an UPS from PDN. At least as long as you have pension entitlements with PDN.

You switch jobs

Switching jobs is one of those important moments at which you should in any case be thinking about your pension. If you leave the company you will receive statements on a regular basis, showing the pension entitlements you have built up with PDN. Your pension capital invested in our fund can

still continue to grow because we can grant supplements (pension indexation), at least if the financial position of the pension fund allows this.

If however, you decide to transfer your PDN pension entitlements to another pension fund (value transfer), that will sever the ties between you and PDN.



You divorce or separate

In case of a divorce or separation we will also keep your former partner informed about his or her PDN pension entitlements to the so-called special partner's pension and any other shared pensions.

You retire

Finally, when you retire, we will let you know what pension you will be receiving each month from your retirement date and we will be informing you about anything you should know about your pension.

News and developments

PDN keeps you abreast of any news and developments in the pension field. That is why we publish news articles on the website. You also receive a link to PDN's digital annual report each spring.

Subscription to a [digital newsletter](#) about PDN pensions is an extra option available on our

website. Twice a year you receive PDN Magazine. It's a paper magazine. Not because we are hopelessly old-fashioned. Seeing the magazine on your kitchen table might just give you that extra push to read more about your pension or about your colleagues past and present.

Personal pension meetings and collective pension information meetings

PDN offers the opportunity for a personal pension meeting with an employee of the pension administrator.

PDN also offers to hold information meetings on site. These can be arranged through the PDN Pension Desk.



Changing your email address in 'My PDN Pension' on time



If you have forwarded your e-mail address to your employer so that PDN can send you digital mail, then you will have to provide a new e-mail address if you change employer. If you do not provide a new e-mail address, PDN will not be able to send e-mail notifications about new mail in your digital mailbox in 'My PDN Pension' on PDN's website.

Contact



If you have any questions about your pension visit the website: pdnpensioen.nl
or contact our Pension Desk:
phone: +31 (0)45 - 5788100
or email: info.PDN@dsm.com

Disclaimer

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