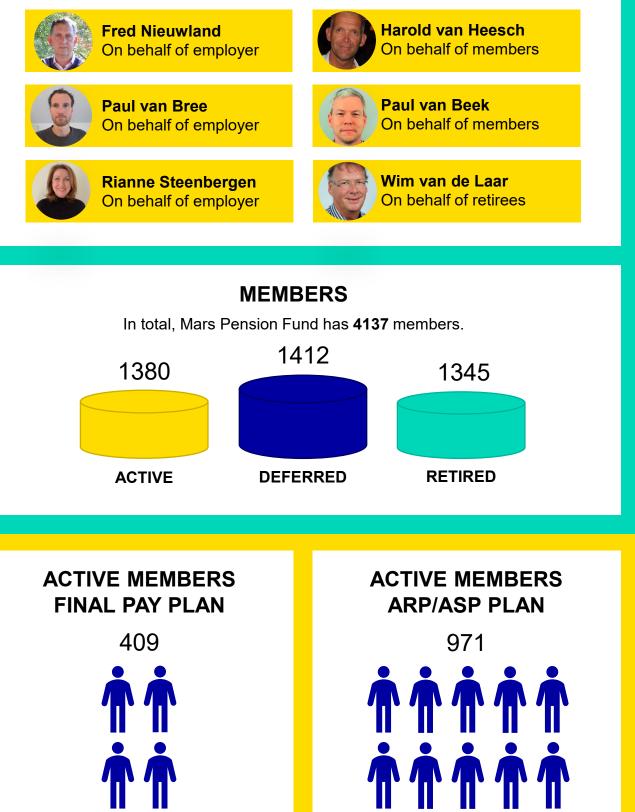
## Annual report 2022

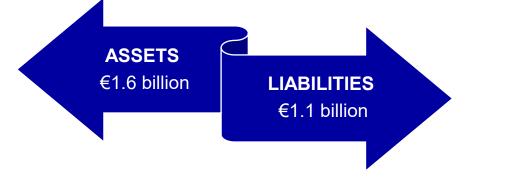
## THE BOARD

The board of Mars Pension Fund consists of people who work or have worked at Mars: **3** members on behalf of the employer, **2** members on behalf of the members and **1** member on behalf of the retirees.



## **ASSETS AND LIABILITIES**

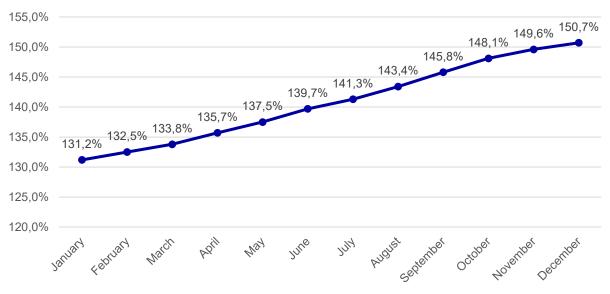
A pension fund must have a buffer, because the future is uncertain. In this way we ensure that we can pay out pensions to everyone even if there are financial setbacks. In the case of Mars Pension Fund, the assets in 2022 exceed the liabilities.



## POLICY FUNDING RATIO

The **funding ratio** shows the relationship between how much assets we have and the pension liabilities. It indicates if the pension fund is financially healthy. The **policy funding ratio** is the average funding ratio over the past 12 months.

The policy funding ratio continues to rise in 2022. At the end of 2021 the policy funding ratio was 129.9%. On 31 December 2022 the policy funding ratio was **150.7%**.



DO YOU WANT TO KNOW MORE?

Read the full annual report on www.marspensioen.nl/en/documenten

