

Welcome to Mars Pension Fund. You are accruing with us in the **ARP/ASP pension plan**. The plan consists of the Associate Retirement Plan (ARP) and the Associate Selection Plan (ASP). This Pension 1-2-3 explains what you receive, and also what you do not. This is important to know, for example if you change your job. The Pension 1-2-3 does not contain any personal information about your pension. Personal information is available on your personal page on [www.marspensioen.nl/en](http://www.marspensioen.nl/en). There you will find your personal details and documents. Please also post your e-mail address here. You can easily log in with your DigiD.

### WHAT IS IN LAYERS 1, 2 AND 3?

The pension 1-2-3 consists of three layers. The first layer gives you a summary of the most important information on your pension scheme. Layer 2 gives you further information on all the subjects in layer 1. Layer 3 gives more detailed information, such as the pension scheme rules and the annual report of Mars Pension Fund. You can also ask for copies of layers 1, 2 and 3 from our Pension Services department, telephone 088 015 79 20.

Do you want to know how we handle responsible investment? Read more on our investment policy at: [www.marspensioen.nl/en/our-pension-fund/investing-your-pension](http://www.marspensioen.nl/en/our-pension-fund/investing-your-pension)

## What does our pension plan give you?



Are you retiring? Then you will receive a retirement pension for as long as you live.



If you pass away your partner will receive a partner's pension and your children will receive an orphan's pension.



Did you become disabled? You will still continue to accrue pension. How much contribution you continue to pay depends on the degree of your disability. You are also entitled to a disability pension. The conditions are listed in layer 2.



Do you want to know what your pension plan offers you exactly? Read the pension scheme rules at [www.marspensioen.nl/en](http://www.marspensioen.nl/en)

## What does our pension scheme not provide?



You accrue capital for your retirement pension, partner's pension and orphan's pension. Are you earning more than 137,800.00 (in 2024), then you will not accrue capital on your salary in excess of this amount.

**Please note:** there is also no insurance of partner's and orphan's pension arranged for this part of your salary.

## How do you accrue pension?



You accrue pension in three ways:

- A.** AOW: This is the pension you receive from the government. More information on AOW is available at [www.svb.nl](http://www.svb.nl)
- B.** Pension in the ARP/ASP plan of Mars Pension Fund. You accrue this pension through Mars. This is the pension we discuss in this Pension 1-2-3.
- C.** Pension that you arrange personally, such as an annuity or bank savings.



Each year contribution is paid into your ARP and ASP account. These contributions are invested for you and form a capital sum at your retirement date. You can use this capital to purchase a retirement pension and possibly a partner's pension. This is what we call a defined contribution scheme.



Mars also pays contribution for your accrue in the ARP/ASP plan. You are contributing to this by paying the compulsory employee contribution in the ARP scheme. In addition to that you can pay a voluntary employee contribution in the ASP plan. If you do this, Mars will double your contribution. Your contributions are withheld on your salary; they are on your payroll.

## What choices do you have?



Are you changing jobs? Then you can take your previously accrued pension with you to the new pension administrator. This is called a value transfer. If you are employed at Mars, you can request a value transfer at Mars Pension Fund. You can arrange the value transfer through [www.marspensioen.nl/en](http://www.marspensioen.nl/en) or with the special form 'Waardeoverdracht aanvragen'.



The contributions for the ARP/ASP plan are invested. Mars Pension Fund invests these contributions in the ARP plan for you. You can choose in which way the contribution in the ASP plan is invested. From your 58th birthday, you can decide whether the capital in the ASP plan should be used later on for a fixed or a variable pension. This is a temporary choice that you can change on your retirement date. But your decision will have immediate effect on how you will invest from that point going forward. For more information on your investment possibilities visit:

[www.marspensioen.nl/node/1562](http://www.marspensioen.nl/node/1562)



The standard retirement age is 68. Do you want to retire earlier or later? Then you must apply for this at least 3 months before your desired retirement date. Discuss this with your employer.



Mars pays the contribution for the ARP plan. You can choose your voluntary employee contribution for the ASP plan. Mars will double your contribution.



If you wish to take a higher pension initially and a lower one later, or the other way around? You can make this decision when you retire.



When you retire, the accrued capital in the ARP/ASP plan becomes available. You can use this capital to purchase a retirement pension and possibly a partner's pension. With the ARP capital you can purchase a pension at Mars Pension Fund, but also elsewhere. With the ASP capital you can only purchase a pension elsewhere. At your retirement date you also choose definitely for a fixed or variable pension. Mars Pension Fund does not offer a variable pension.



Did you accrue pension at your previous employer? Use the pension comparison tool to compare both pensions schemes.



Do you want to read more on all the choices you have? You can find them in layer 2 of your Pension 1-2-3.

## How certain is your pension?



The height of your pension is not fixed, also not if you choose a fixed pension during the accrual of your pension capital.

If you choose a fixed pension on your retirement age, then you will know where you stand. You will know how much you will receive each month for the rest of your life. A variable pension can be higher or lower each year. The pension capital continues to be invested after your retirement date.



Your pension scheme at Mars Pension Fund is a defined contribution plan. The pension contribution is invested. This is how you build a pension capital. This capital is not increased by us. The capital will also not be reduced if the pension fund has a shortfall.

## What are our costs?



Mars Pension Fund incurs the following costs for the administration of the pension scheme:

- The costs of administration
- The costs of the communication
- Consultant fees
- Costs to manage fund assets.

You can choose to be part of these costs like purchase costs in the ASP scheme.

## When do you have to take action?



If you become unemployed, you will no longer build a capital. The capital that you have accrued will remain at Mars Pension Fund. Consider carefully the consequences for your pension.



If you and your partner separate, you do not have to let us know. Only when a cohabitation relationship ends, you need to let us know via [www.marspensioen.nl/en](http://www.marspensioen.nl/en)



If you change your job, you can transfer your pension to your new pension fund or insurer.



If you are moving abroad you need to inform your municipality. Did you notify them of your new address? Then we will be informed of your new address abroad automatically via the Register of Non-Residents (RNI). You should carefully consider the consequences for your AOW at [www.svb.nl](http://www.svb.nl)



On your 58th birthday, you will make a temporary choice for a fixed or variable pension. You will automatically receive a message from us. When you retire you make a definitive choice.



Do you want to know how much pension you have accrued in total? So from all the employers you worked at and the AOW that you receive from the government? Then visit [www.mijnpensioenoverzicht.nl](http://www.mijnpensioenoverzicht.nl)



If you become disabled, you need to let us know. You should carefully consider the consequences for your pension. If your degree of disability changes, you need to let us know.



Do you have any questions or do you want to use one of these choices? Contact our Pension Service, telephone 088 015 79 20. Or send an e-mail to [pensioenservice@marspensioen.nl](mailto:pensioenservice@marspensioen.nl)



If you get a partner, you do not need to notify us. You do need to notify us if you move in together and start a cohabitation relationship. Let us know via [www.marspensioen.nl/en](http://www.marspensioen.nl/en)