

## Pension comparison tool: compare two pension schemes



### WHY COMPARE YOUR PENSION SCHEME?

Pension schemes vary. With this comparator you can compare your **ARP/ASP plan** from Mars Pension Fund with another pension plan. See the differences and what they mean for you. Perhaps you need to arrange an additional pension yourself? Understanding the differences is also one of the steps when considering a value transfer: should you take your pension with you to your new pension fund, or not?



### COMPARE YOUR PENSION SCHEME

**IN FIVE STEPS** Take layer 1 of Pension 1-2-3 of your current pension scheme, and ask your future employer about layer 1 of the new pension scheme. Enter the information into this pension comparison tool step by step.

## STEP 1: What will you receive in the pension schemes and what will you not receive?

<p>This step compares your current and your future pension scheme. You see what you will get and what you will not. If you will not receive something, this is shown in layer 1 by the icon in question being crossed out.</p>			<p>Other pension scheme at:</p> <p>.....</p>
	<p>Do you accrue retirement pension? If so, what is the default retirement age?</p>	<input checked="" type="checkbox"/> Yes, retirement age 68 <input type="checkbox"/> No	<input type="checkbox"/> Yes, retirement age .... <input type="checkbox"/> No
	<p>Will your partner (if applicable) receive a pension if you die?</p>	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> Yes, if I am still working with this employer <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> Yes, if I am still working with this employer <input type="checkbox"/> No
	<p>Will your children (if applicable) receive a pension if you die?</p>	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> Yes, if I am still working with this employer <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> Yes, if I am still working with this employer <input type="checkbox"/> No
	<p>Will you continue to accrue pension if you become fully or partially unfit for work?</p>	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
	<p>Will you receive an additional pension if you become unfit for work?</p>	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

## STEP 2: How do you accrue pension?

<p>There are various types of retirement pension. In layer 1 of the section How you accrue pension you can see how you accumulate your pension. You will see one of the icons alongside. You will not see the other icons. Which icon is used?</p> <p>_____</p> <p>The section How you accrue pension then continues with more information on the following:</p>		<div> <input type="checkbox"/> AVERAGE PAY           <input type="checkbox"/> FINAL PAY         </div> <div> <input checked="" type="checkbox"/> CONTRIBUTION           <input checked="" type="checkbox"/> CAPITAL         </div> <div> <input type="checkbox"/> FIXED AMOUNT         </div>	<div> <input type="checkbox"/> AVERAGE PAY           <input type="checkbox"/> FINAL PAY         </div> <div> <input type="checkbox"/> CONTRIBUTION           <input type="checkbox"/> CAPITAL         </div> <div> <input type="checkbox"/> FIXED AMOUNT         </div>
	<p>What is the amount on which you do not accrue pension (the franchise or threshold amount)? Please note: The lower the amount, the more pension you accrue.</p> <p>What is the annual rate at which you accrue pension? Please note: You can only enter this if your pension is based on final pay or average pay.</p>	<p>This amount is: € 18,208.98</p> <p><input type="checkbox"/> ..... %  <input checked="" type="checkbox"/> Not applicable</p>	<p>This amount is: .....</p> <p><input type="checkbox"/> ..... %  <input type="checkbox"/> Not applicable</p>



What is the maximum salary on which you accrue pension? This maximum salary is known as the maximum pensionable salary. If you earn more than the maximum pensionable salary, you will not accrue pension on the excess.

€ 137,800

€ .....



Do you pay the pension contribution yourself?  
**Please note:** This is not in layer 1. Check your salary statement to see how much you are paying, or ask your employer.

☒ Yes, € .....  
☐ No

☐ Yes, € .....  
☐ No

### STEP 3: What choices do you have?

Step 1 showed you what you get and what you do not get as standard in the pension schemes. Besides this, in some cases there are options open to you. This step shows you the options available to you in both pension schemes.



VOLUNTARY

Can you choose to arrange a voluntary (supplementary) partner's pension, orphan's pension or disability pension?

☐ Partner's pension  
☐ Orphan's pension  
☐ Disability pension  
☒ No

☐ Partner's pension  
☐ Orphan's pension  
☐ Disability pension  
☐ No



EXTRA

Can you choose to arrange a supplementary retirement pension?

☒ Yes  
☐ No

☐ Yes  
☐ No



€100.000+

If you earn more than €137,800 per year, can you choose to participate in a separate pension scheme?

☐ Yes  
☒ No

☐ Yes  
☐ No

### STEP 4: How certain is your pension?

The amount of pension you will ultimately receive is still uncertain in most cases. This step shows you whether the amount of your pension is fixed or not, whether your pension will increase in line with prices or wages and whether your pension could be reduced due to an inadequate funding ratio. **Please note:** the lower the policy funding ratio, the more likely it is that your pension will be reduced.



RISK

Is the amount of your pension benefit already fixed?

☐ Yes  
☒ No

☐ Yes  
☐ No



RISK

Does the amount of your pension benefit depend on investment results?

☒ Yes  
☐ No

☐ Yes  
☐ No



PRICE

Will your pension increase along with prices or wages for instance (indexation)? If so, what is the rate at which this has happened in the past?

**Please note:** you can only enter this question if you have chosen final pay, average pay or fixed amount in step 2.

☐ No  
☐ Yes, in year      Indexation  
.....%  
.....%  
.....%

☐ No  
☐ Yes, in year      Indexation  
.....%  
.....%  
.....%



Can your pension be reduced, such as because of an insufficient funding ratio? Has this happened in recent years?

**Please note:** you can only enter this question if you have chosen final pay, average pay or fixed amount in step 2.

☐ No  
☐ Yes, in year      Reduction  
.....%  
.....%  
.....%

☐ No  
☐ Yes, in year      Reduction  
.....%  
.....%  
.....%

### STEP 5: How important are the differences to you?

Now you know what the differences between the two pension schemes are. Check whether they are important to you. And consider what the differences mean in your case. It may be the case that you wish to make additional arrangements for yourself personally. If you would like more information on the differences and what they mean for your pension, contact your pension fund. You can call us at +31 (0)88 015 79 20, or send us an e-mail at [pensioenservice@marspensioen.nl](mailto:pensioenservice@marspensioen.nl). You can also ask your employer or financial adviser for help.