

## ***Summary of the transition communication plan***

### **Step-by-step information about the changes**

Dutch pension rules are changing due to the introduction of the Future of Pensions Act (Wet toekomst pensioenen, Wtp). Mars Pension Fund (MPF) is also preparing to transition to a new pension plan on January 1, 2028.

This is an important change to your pension. That is why we have prepared a transition communication plan that explains how you will be informed step by step about the changes and what they mean for your pension.

The transition communication plan runs through 2028 and aims to ensure that during this period you:

- are aware that the pension rules are changing
- understand what the new plan entails
- gain insight into the consequences for your own pension
- know where to go with questions
- continue to have confidence in the pension fund

### **Clear and transparent communication: both Dutch and English**

Your pension fund wants to inform you in a timely, clear, and balanced way about the transition to the new pension plan. We believe it is important that the information is understandable and relevant to you, while taking into account the differences between our members.

For example, you may work shifts, may not have daily access to a computer, or may prefer to read information in English. That is why we use various communication channels, and almost all of our communications are offered in both Dutch and English.

### **No information overload: you will see your personal amounts starting at the end of 2027**

You will not receive all information at once. As the transition date gets closer, you will receive more explanations and more personalized information.

We do this not only to inform you, but also to help you properly understand the changes. So that you know what is changing, why these changes are taking place, and what this means for your personal situation. Communication about the transition to the new pension plan takes place in four phases:

#### ***Phase 1: Building awareness Q4 2023 – Q2 2025***

In the first phase, we explain why the pension system is changing and what the Future of Pensions Act (Wet toekomst pensioenen, Wtp) entails. You received general information about the upcoming changes.

### *Phase 2: Explanation of the new plan Q3 2025 – Q2 2027*

This is followed by more detailed information about the new pension plan. You will receive information on topics such as the solidarity-based defined contribution plan, personal pension assets, and the consequences for your pension.

We will also explain which elements will remain the same and which elements will change. In this way, we aim to ensure that the transition remains as familiar and understandable as possible.

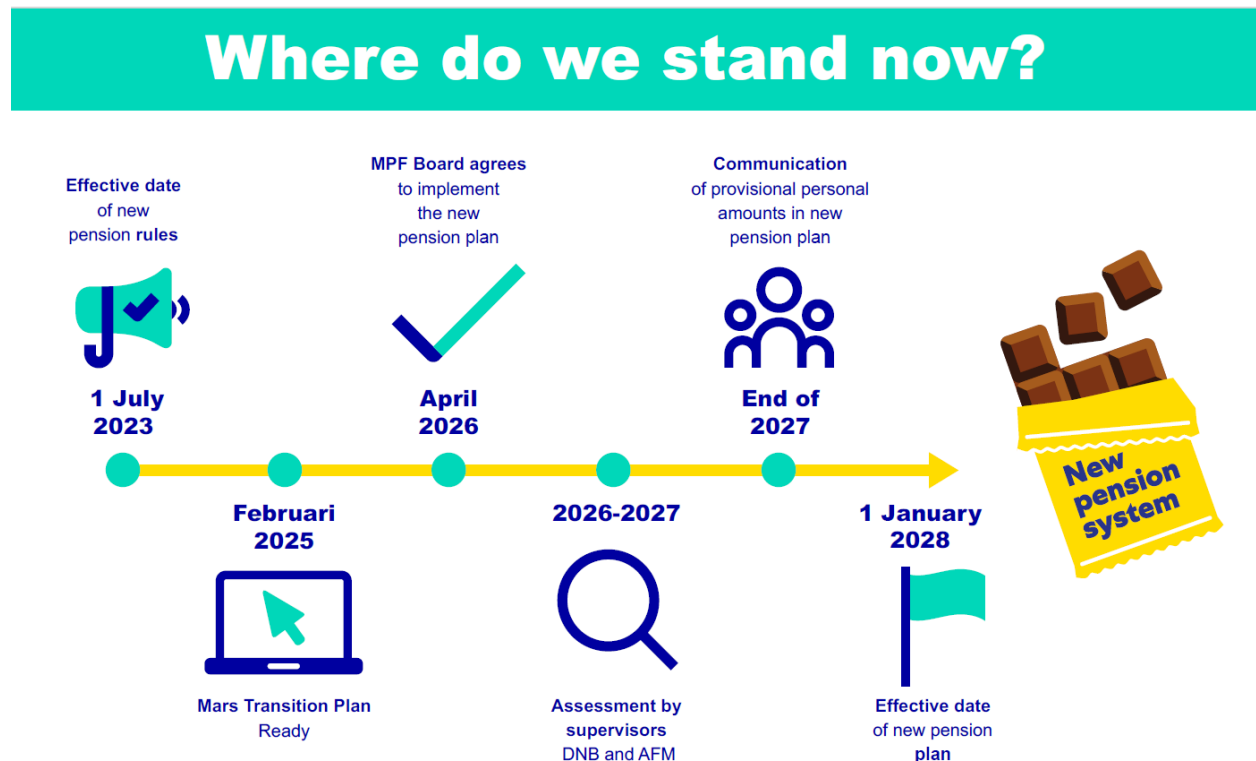
### *Phase 3: Personal information Q3 2027 – Q2 2028*

In this phase, you will receive more information about your own personal situation. This includes an explanation of what the transition means for your accrued pension or pension benefit.

### *Phase 4: Transition and ongoing support Q3 2028 and beyond*

Around the transition to the new plan, we will continue to actively inform and support you. Additional attention will be given to questions, guidance, and further explanations. After the transition, the pension fund will continue to communicate about how the new plan works and about developments relating to pensions.

## **Communication timeline during the transition period**



The timeline may be adjusted during the process if developments require it. For example, if legislation changes or decision-making takes more time.

## **How will you be informed?**

We use various communication tools to reach you as effectively as possible. Personal contact also remains important. Among other things, the following tools will be used:

- Website and member portal (MyMarsPension)
- digital newsletters
- personal letters and emails
- webinars
- presentations at Mars locations
- in-person meetings
- pension guides in the workplace
- videos and animations

## **Information tailored to your situation**

Not everyone is in the same situation. That is why we tailor our communications as much as possible to different groups of members within the pension fund. If you are an active member, for example, you will receive information about the new pension accrual and the consequences for your future pension.

If you are retired, you will receive information about the conversion of your pension to the new plan and about possible changes to future pension benefits. If you are a former member, you will receive information about what the transition means for your accrued pension rights.

In addition, extra attention will be given to members:

- with pension accrual at BPF Zoetwaren
- who are less digitally skilled
- who work shifts
- who live abroad
- who retire shortly before or after the transition

We take into account that you may need additional explanations or support. Therefore, it will remain possible to ask questions and receive personal guidance.

## **Research among members**

During the transition, we monitor whether members understand the communications and whether the information meets their needs. In 2026, 2027, and 2028, we will conduct an annual survey: the Netspar Member Experience Monitor. Members will receive an invitation to complete an online questionnaire about our pension communications. This allows us to gain insight into how our members experience the communications and where adjustments may be needed. In addition, we use the results to better understand which topics members consider important and at which moments additional explanations are desired.

The Netspar surveys are scheduled for September 2026, May 2027, and May 2028.

