

Your future income

Your ABP pension!

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Version 2025



ABP

Building a good
pension together

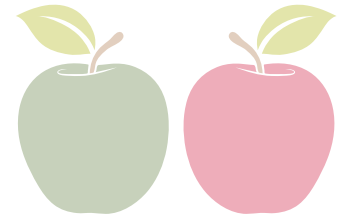


Welcome!

Good to have you here



**How your pension
accrues**



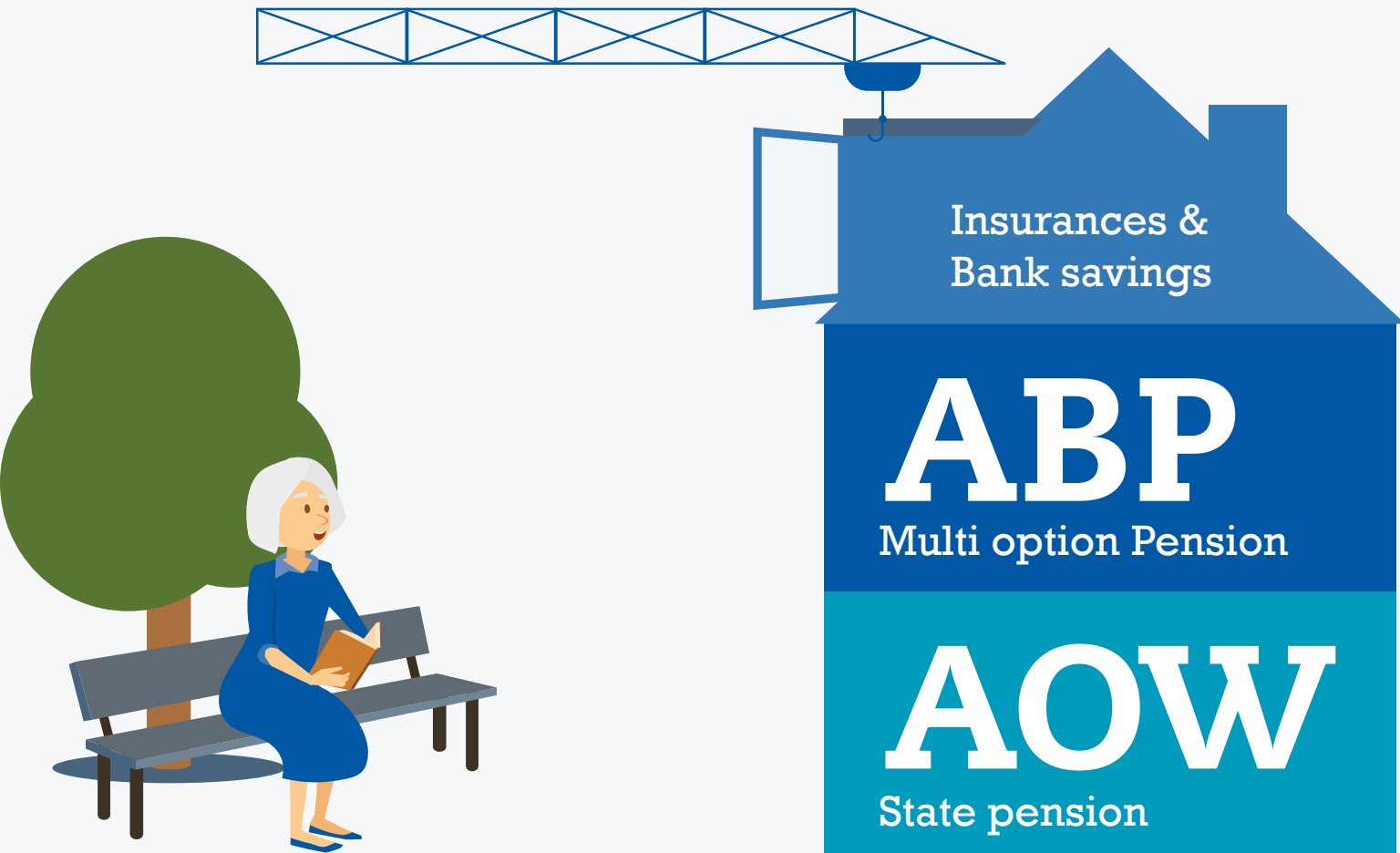
**What choices can
you make**

- In addition to general ABP pension information, the following topics will be discussed:

- Value transfer (International transfer)
- Extra deposits (ABP Extra Pension)
- What if I leave the Netherlands
- 30% rule
- State Pension



Pension: a house with 3 floors



When will I receive
my State Pension?

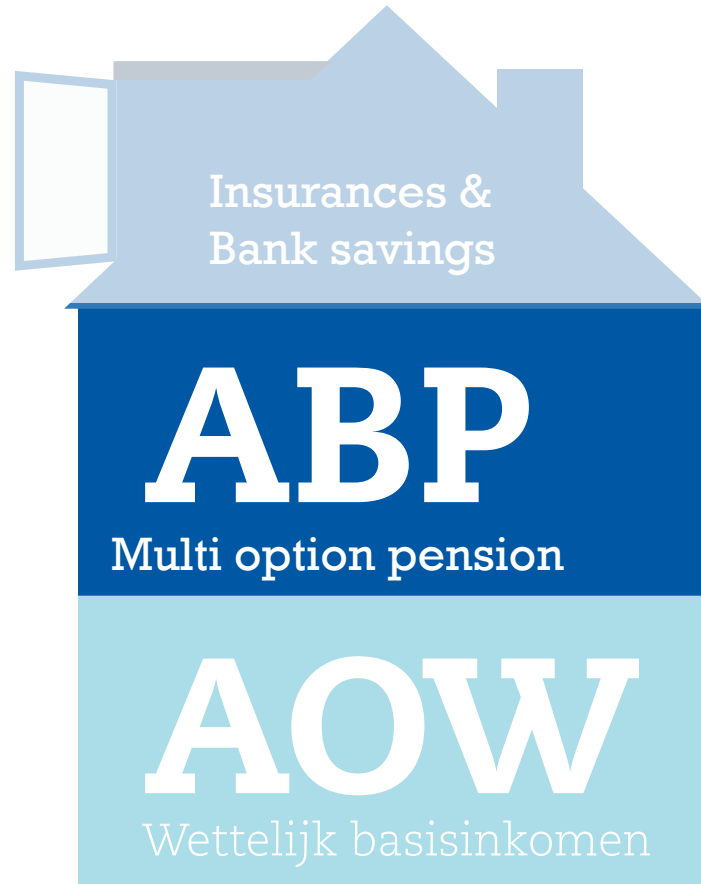


Your State pension

Born	State pension year	State pension age
Jan. 1958 to Dec. 1958	2025	67 yr
Jan. 1959 to Dec. 1959	2026	67 yr
Jan. 1960 to Dec. 1960	2027	67 yr
Jan. 1961 to Sept. 1961	2028	67 yr 3 months
Oct. 1961 to Sept. 1962	2029	67 yr 3 months
Oct. 1962 to Sept. 1963	2030	67 yr 3 months
From Oct. 1963 a.f.	2031 a.f.	?



Your ABP Pension



Pension Accrual

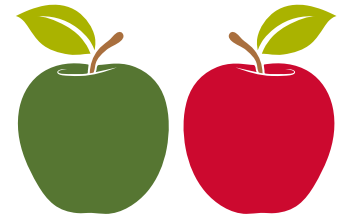
- ✓ Each year you build up pension based on the fulltime salary of that year
- ✓ Working part-time = part-time pension
- ✓ All amounts together = total pension
- ✓ The aim of ABP is to increase your pension every year



What is a good
pension?



How your pension
accrues



What choices can
you make



Pension choices

- ✓ **When** shall I retire?
- ✓ Full or **partial** retirement?
- ✓ Shall I make changes to the **Surviving dependants** pension?
- ✓ **How much** pension would I like to receive?

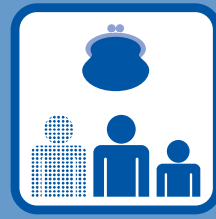
These are your choices



Early or later
retirement



Partial
retirement



Exchanging the
Surviving
dependants
pension

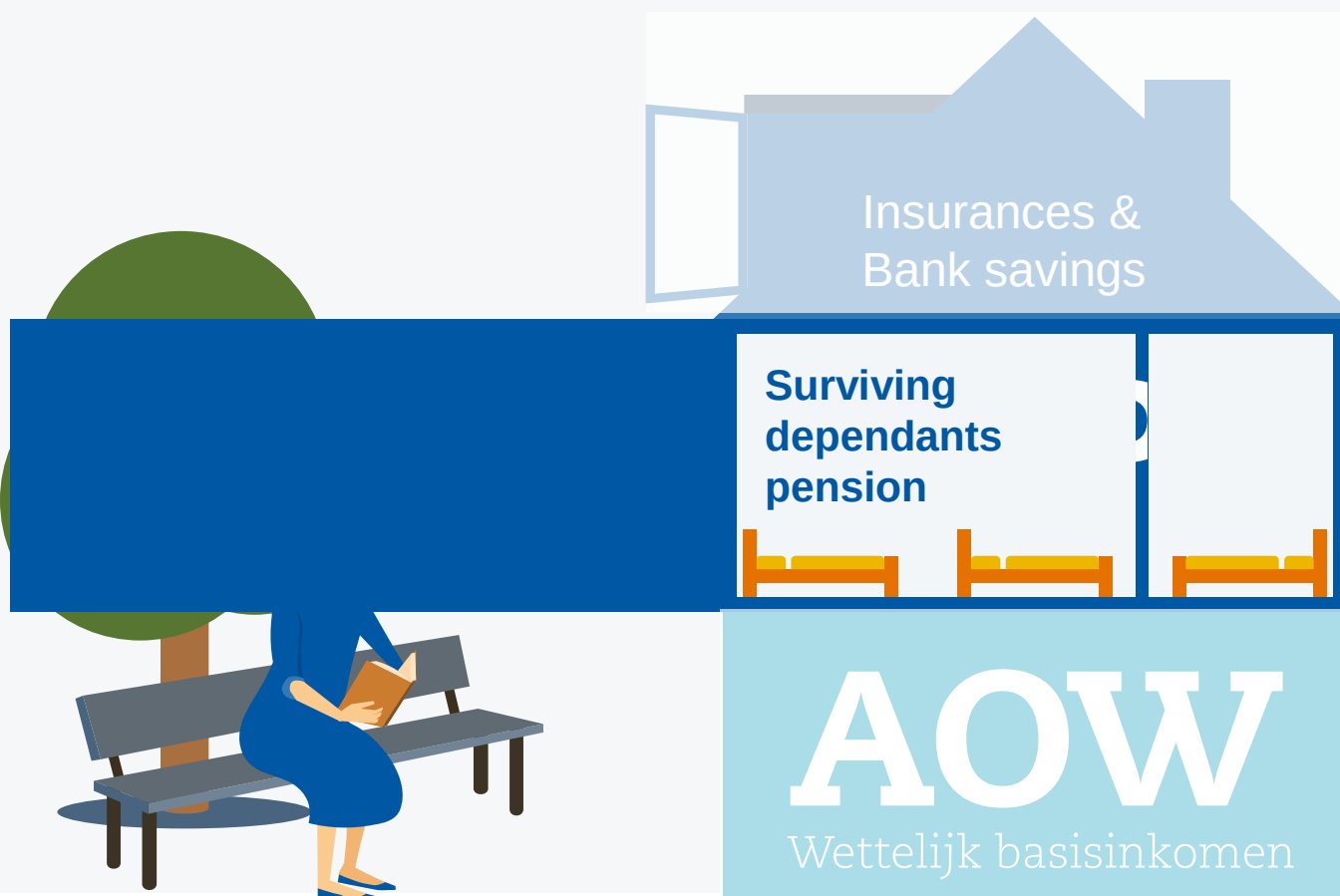


First more,
later less
or reversed

Should I make
changes to my
Surviving
dependants
pension??



Pension for your partner



Partner

- ✓ Married
- ✓ Municipal registered partnership
 - Automatically registered with ABP
- ✓ Living together “civil partnership”
 - Register your partner!

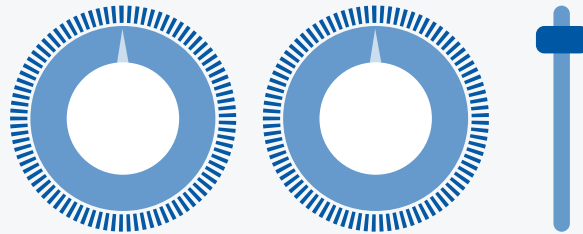
Ex-partner

- ✓ Not in all cases

Children

- ✓ Up to age 25

Your choice



What if I leave ABP and/or the Netherlands?

(International) Transfer

- ✓ If you change employer within the Netherlands
 - you can apply to transfer your ABP pension to your new pension fund
- ✓ If you leave the Netherlands
 - International transfer (ITPB) is possible under certain conditions
- ✓ If transfer is not possible
 - Your pension will remain in the fund
 - Dependants Pension not in all cases
- ✓ Send us your new address or pass on your personal email address to enable us to continue to help you.
- ✓ Request a DigiD account or an eIDAS (within the EU)
- ✓ inform the RNI and the SVB of your new address.



About us

Read more about who we are.

➤ [Read more](#)



Press releases

Read our latest press releases.

➤ [Read more](#)



Investments

ABP is one of the largest pension funds in the world. How do we invest?

➤ [Read more](#)



Financial situation

Read more about ABP's financial situation.

➤ [Read more](#)



Pension information

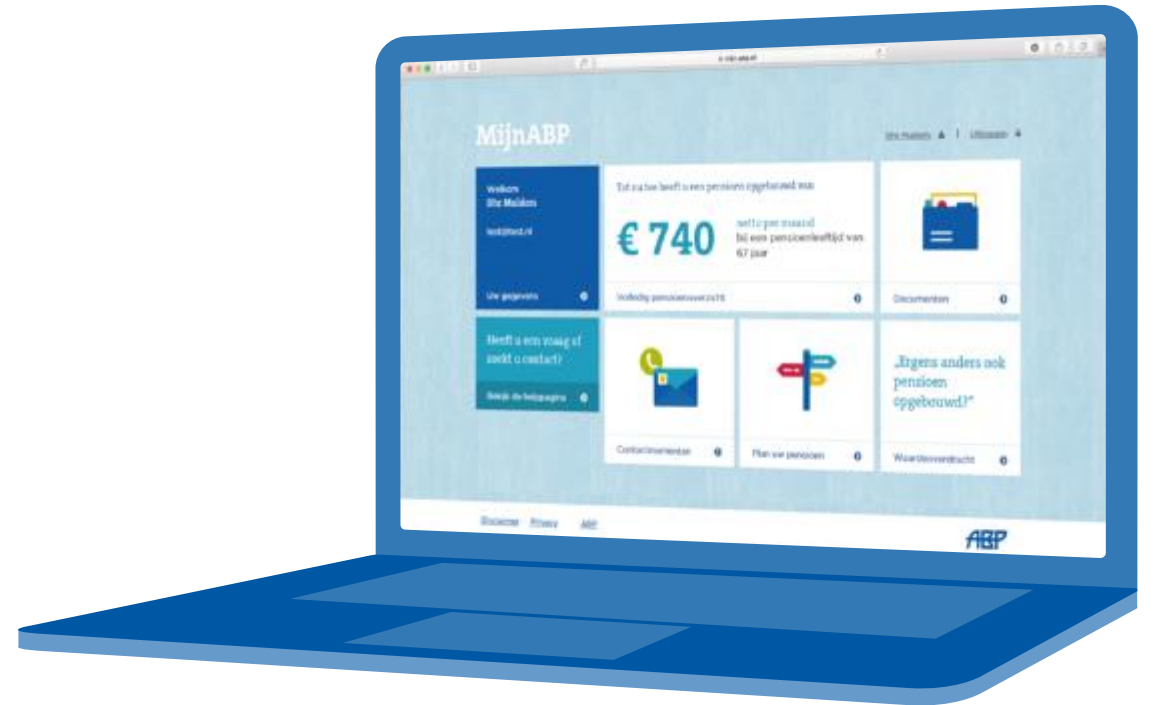
We have translated some documents in English for non-native speakers.

➤ [Read more](#)



MijnABP: your personal web-page

- ✓ Visit abp.nl
- ✓ Log on using your DigiD
- ✓ Or log on using eIDAS



Verandert er niets in uw situatie? Dan ontvangt u vanaf 67 jaar en 3 maanden een pensioen van

€ 1.850 netto per maand

> Bedrag tot nu toe opgebouwd

Wanneer wilt u met pensioen?

Heeft u al een moment in gedachten?
Bekijk wat er mogelijk is.

> Ontdek uw keuzes



Verandert uw situatie?



> Werk



> Wonen



> Relatie



> Overlijden



U hoeft niet te wachten tot u AOW ontvangt

U kunt al vanaf uw 60ste met pensioen. Bekijk hoeveel pensioen u straks per maand ontvangt op uw gewenste pensioenleeftijd. En wat u kunt doen om uw pensioen aan te passen aan uw wensen.

Bent u op dat moment gedeeltelijk arbeidsongeschikt? Dan kunt u met pensioen gaan voor het deel dat u werkt.

> Ontdek uw mogelijkheden

?

Tot vandaag heeft u een pensioen opgebouwd van

€ 500 netto per maand

bij een pensioenleeftijd van 67 jaar en 3 maanden

> Hoeveel pensioen kan ik bereiken?

Hoe ziet uw financiële toekomst eruit?



'Kan ik wat minder gaan werken en toch op mijn 63ste met pensioen?'

> Bekijk Overzicht & Inzicht



Verandert uw situatie?



> Werk



> Wonen



> Relatie



> Overlijden

Ga direct naar

Uw pensioenoverzicht

Ouderdomspensioen

Nabestaandenpensioen

Arbeidsongeschiktheidspensioen

Plan uw pensioen

Overzicht & Inzicht

Waardeoverdracht

Uw gegevens

Uw contactgegevens

Partner aanmelden

Uw werkgever

Diensttijdoverzicht

Verandert uw situatie?

Werk

Meer of minder werken

Wonen

Relatie

Overlijden

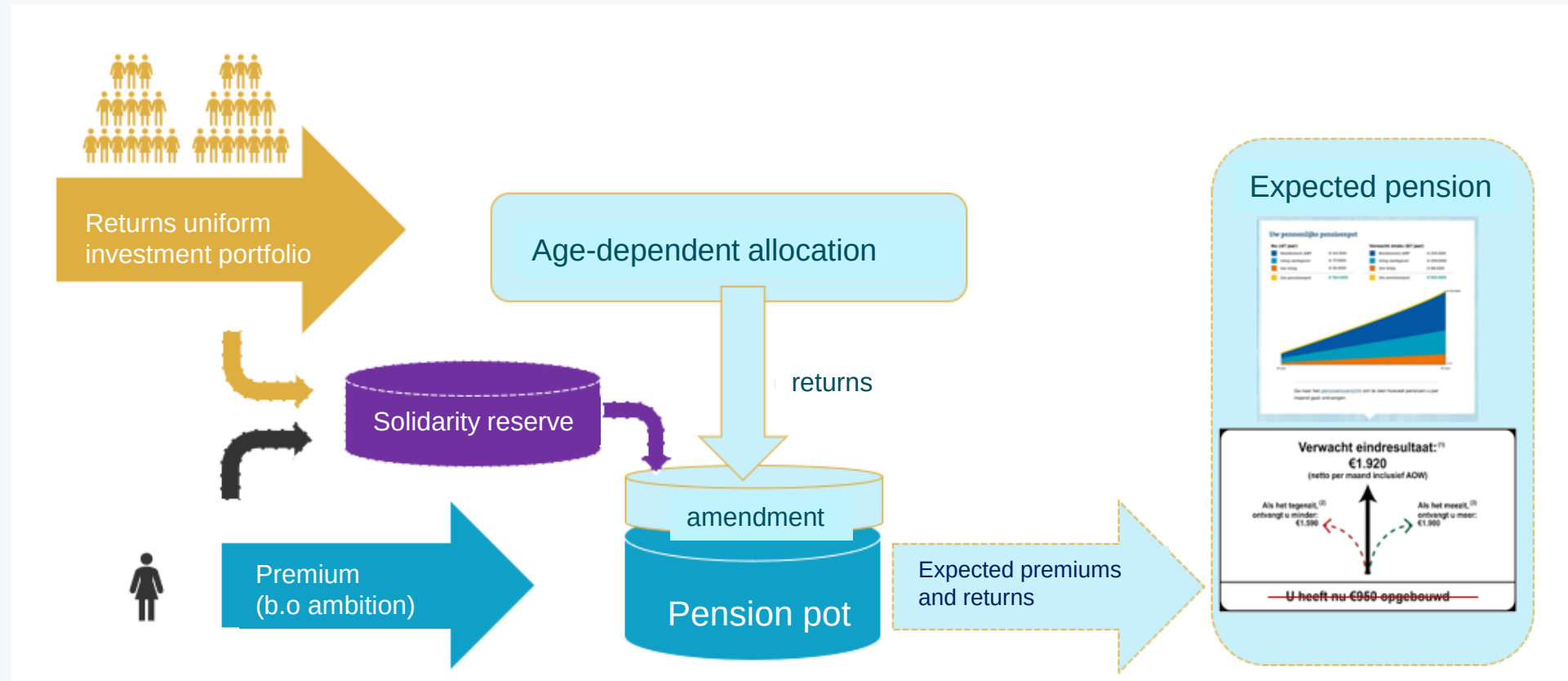
Contact

Bel ons

Uw berichten



New pensionsystem



From 1-1-2026 (?) new choice

Lump sum



- ✓ One-off payment at retirement
 - Max. 10% of pension capital
- ✓ Has an effect on:
 - Taxes
 - Municipal allowances
 - Pension for ex-partner
- ✓ Is not allowed in combination with:
 - Adjusting your pension (first more, later less)
 - Not even to compensate lack of State pension



We are here to help you

