

The preliminary overview of your expected updated pension

What does the transition to the updated pension scheme mean for your pension? We would like to give you insight into this during the course of this year. You will receive your preliminary overview in the second half of this year. You will then see an initial estimate of your expected pension under the updated pension scheme.

The amounts in your preliminary overview have been calculated using your details as known to us on January 1, 2026, and based on our financial position as of December 31, 2025.

The preliminary overview contains a lot of information. We are happy to help you get started in this document: what are the most important amounts? What should you look out for?

In your preliminary overview, you will see an estimate of your updated pension alongside your current pension. This allows you to easily compare them.

How to read the preliminary overview

Tip: Keep these pages with your preliminary overview for additional explanation.

Part 1 Your pension at a glance

Part 1 of the preliminary overview contains tables showing the key figures. This will help you quickly see how the revised pension plan will affect your expected pension and your survivor's pension. **Good to know:** the survivor's pension is the pension your partner will receive if you die.

- ✓ The amounts on your preliminary overview are estimates and are subject to change;
- ✓ Your preliminary overview shows gross annual amounts;
- ✓ Depending on your situation, you may receive more than one preliminary overview.

You can also view your pension online in your personal account



As soon as you receive your preliminary overview, you will also be able to view the estimate of your revised pension online in your personal account. You can also see your current pension there. Go to your [personal account](#).

In your personal account, you'll see:

- at a glance whether your pension under the revised pension plan will be higher or lower;
- what you can expect to receive each month, gross and/or net;
- the key information more quickly. For more information, simply click through.

Part 2 More information

In Part 2 of the preliminary overview, you will find a recap of the key figures from the tables in Part 1. In addition, Part 2 contains more information on topics such as:

- ✓ how we expect your pension to change over time;
- ✓ the survivor's pension if you die after turning 65 and have not yet retired;
- ✓ the survivor's pension if you die after you have retired;
- ✓ what we have arranged for you in the event of disability; and
- ✓ the orphan's pension for any children you may have in the event of your death.

How we expect your pension to develop

And what if things go really well—or really badly?
We do not yet know exactly how much pension you will receive in the future. Because how your pension changes each year depends on financial market performance. And we can't predict how the markets will perform. However, we can estimate how much pension you would receive if you were to retire at your AOW retirement age.

The amounts on your preliminary overview are estimates

For the preliminary overview, we used the funding ratio as of December 31, 2025. The funding ratio shows our fund's financial position. At that time, it was 123.5%. This is one of the highest funding ratios over the past 10 years.



You will receive a final overview in 2027

When we transition to the revised pension plan, we will use the funding ratio as of December 31, 2026. It might be different. The fund's financial position changes as a result of developments in the financial markets.

In general, if the funding ratio is higher at the time of the transition to the revised pension plan, your expected pension will be higher than the amount shown on your preliminary overview. If the funding ratio is lower at the time of the transition to the revised pension plan, your expected pension will be lower than what is shown on your preliminary overview. That's something to keep in mind.

In 2027, you will receive a final overview of your expected pension. Then you'll see how your pension has actually been transferred to the revised pension plan..

By "final," we do not mean that your pension will never change after that. Your pension may increase or decrease in the future.



Would you like to know how our pension fund is doing financially?
View the current funding ratio at abp.nl/dekkingsgraad.

Will my compensation appear on my preliminary overview?

Will you still be accruing pension benefits with us on December 31, 2026? And are you between the **ages of 40 and 68**? In that case, you are among the group of people who may be eligible for compensation upon the transition to the revised pension plan. Your preliminary overview includes an estimate of the compensation amount in your expected pension. This is not listed as a separate amount. People between the **ages of 35 and 44** who are accruing pension benefits with us as of December 31, 2026, may be eligible for a supplement. The same applies to this supplement.

The final overview in 2027 will show the amount of compensation and/or supplement added to your pension pot.

Would you like to know if you are eligible for compensation and/or a supplement? Use our [compensation check](#).

Clicking a link will take you to abp.nl. These pages contain Dutch text, which you can translate using the translation function.

You will also receive your UPO in 2026

Along with your preliminary overview, you will also receive your **annual Uniform Pension Statement (UPO)** in 2026, which will show the amounts of your current pension under the current pension plan as of January 1, 2026.

Do you have a partner who also has a pension with us? You may receive your preliminary overview and UPO at a different time than your partner.



Read more about [ABP's new pension plan](#) at our website.

On your preliminary overview, under the section titled "**Uw verwachte ouderdomspensioen**" (your expected old-age pension), you will see a table showing your expected pension at your AOW retirement age, assuming you continue to accrue pension benefits with us...

...and in the section titled "**Uw verwachte partnerpensioen**" (your expected survivor's pension), you'll see a table showing the expected pension your partner will receive. This applies if you die before you retire and before you turn 65.

This is an example table; the table in your preliminary overview may be different.



Want to know more?
Scan the QR code or watch the video at abp.nl/explainer

Uw voorlopig overzicht deel 1

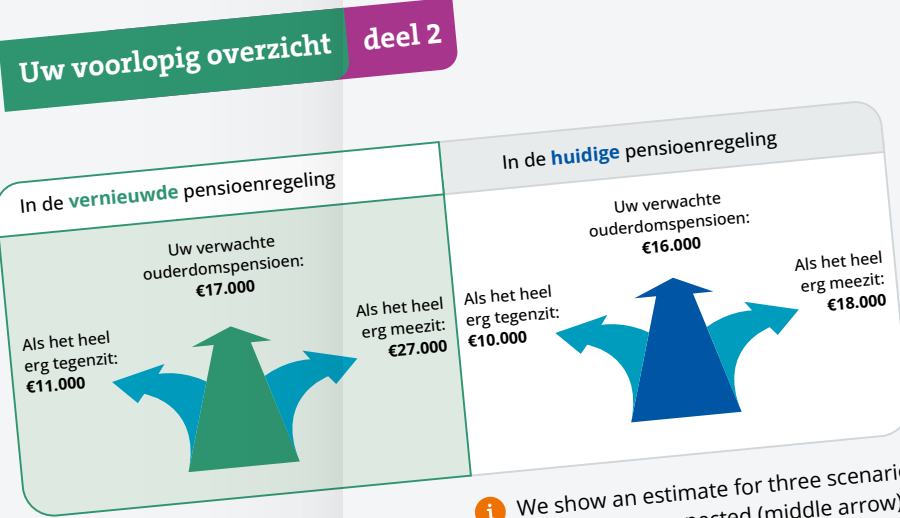
Uw verwachte ouderdomspensioen

	In de vernieuwde pensioenregeling	In de huidige pensioenregeling
Uw verwachte ouderdomspensioen vanaf de AOW-leeftijd, zolang u leeft	€...	€...

Uw verwachte partnerpensioen

	In de vernieuwde pensioenregeling	In de huidige pensioenregeling
Het verwachte partnerpensioen tot de AOW-leeftijd van uw partner wanneer u overlijdt voor uw 65e	€...	€...
Het verwachte partnerpensioen vanaf de AOW-leeftijd van uw partner wanneer u overlijdt voor uw 65e, zolang uw partner leeft	€...	€...

The amounts in this table are for illustrative purposes only and may differ from those on your preliminary overview.



We show an estimate for three scenarios: if things go as expected (middle arrow), if things go better than expected (right arrow), and if things go worse than expected (left arrow)