

Frequently asked questions about your preliminary overview

We sent you a preliminary overview with an estimate of your expected pension under the revised pension plan, along with your 2026 Uniform Pension Statement (UPO). You may have some questions about this. That's why we've compiled a list of frequently asked questions for you.

1. What is a preliminary overview?

Your preliminary overview shows what your expected pension would be if the revised pension plan had already taken effect on January 1, 2026. Your preliminary overview shows an **estimate** of the amounts of your expected pension under the revised pension plan. You can also see your expected pension under the current pension plan. This will allow you to compare the two pension plans.

2. Why am I receiving a preliminary overview of my pension?

We are preparing for the transition to [the new pension rules](#). With this preliminary overview, we'll show you what the transition on January 1, 2027, could mean for your expected pension.

3. What do you mean by the current and revised pension plans?

ABP's **current** pension plan is the plan that applies to everyone who has a pension with us. We will continue to use this pension plan until January 1, 2027. After that, the revised pension plan will take effect.

The **revised** pension plan will take effect [as of January 1, 2027](#). There are new pension rules because they are better suited to today's world. We're changing jobs more often or starting our own businesses. The current rules no longer fit well with that.

4. What is the difference between the pension rules (the pension system) and a pension plan?

The pension rules, also known as the **pension system**, are the national rules governing pensions in the Netherlands. These rules are set forth in the Future Pensions Act (Wtp) and will apply to all pension funds no later than January 1, 2028.

A **pension plan** is the way a pension fund applies those rules to the pensions of everyone who has a pension with that fund. In our pension plan, you can see what ABP has arranged for you.

5. Why do you use data from December 31, 2025, and January 1, 2026, in my preliminary overview?

We are doing this so that we can provide you with an estimate of your expected pension under the revised pension plan. The figures for January 1, 2027, are not yet available. That is why we are using our funding ratio as of December 31, 2025. And your personal information as of January 1, 2026. So we're **assuming that** we've already transitioned to the revised pension plan as of January 1, 2026.

When the transition to the revised pension plan takes effect on January 1, 2027, we will use the funding ratio as of December 31, 2026. And your personal information as of January 1, 2027. As a result, you may see different amounts on your final overview than on your preliminary overview.

6. Why can't I see my pension pot in my preliminary overview?

We have chosen not to include your pension pot in the preliminary overview. The preliminary overview already includes many amounts.

Anyone who is accruing or has accrued a pension with us will see their pension pot in the final overview. You will receive this overview sometime in 2027.

You can also view your pension pot earlier on abp.nl in your personal account.

After the transition, your personal account will temporarily have limited availability or be unavailable. Starting April 1, 2027, you'll be able to handle most of your pension matters on your own again.

7. Where can I find my preliminary overview?

You received your preliminary overview and your 2026 Uniform Pension Statement (UPO) by mail and/or digitally in your messages in [MijnABP](#). This depends on your preference.

Good to know: Your preliminary overview and your 2026 Uniform Pension Statement (UPO) are always available online in your personal account under "Your Messages". We'll keep them there for you. This way, you'll always have your pension information quickly available. And you can read it again later.

8. What information did I receive from you?

We sent you two statements along with a letter. We understand that you're

receiving a lot of information all at once. Our goal is to provide you with clear and accurate information.

- **Your preliminary overview:** Here you will find an estimate of the amounts of your expected pension under both the revised and the current pension plans. Here, we assume that we have already transitioned to the revised pension plan as of January 1, 2026.
- **Additional information about your preliminary overview:** This document contains important information that you can refer to while reviewing your preliminary overview.
- **Your 2026 Uniform Pension Statement (UPO):** This document lists the amounts of your expected pension under the current pension rules.

You previously received [The Pension Guide](#) (only available in Dutch). This document contains more information about the revised pension plan and your preliminary overview.

9. What information and amounts are included in my preliminary overview?

In your preliminary overview, we explain the various amounts. First, we'll show you an estimate of your expected pension under the revised pension plan. In addition, you can view your expected pension under the current pension plan.

It's good to know that the structure varies from letter to letter. We cover a variety of topics. These may include the following topics:

- **Your personal information:** Here you will find your personal information as we have it on record as of January 1, 2026. You will also see which pension data were used in the calculations for the revised and current pension plans.
- **Your expected pension under the revised and current pension plans:** Here is an estimate of your revised expected pension. And you can also see how much pension you would receive under the current pension plan. The amounts are listed side by side so you can easily compare them.
- **Information on how we calculate your expected pension:** In the orange box, we explain how we calculate your expected pension. Here you can see what we take into account in our calculations—and what we do not take into account. You'll also learn what else is important to know.
- **Additional information: amounts with or without future price increases:** Here you'll find an explanation of what it means when you see

an amount with price increases considered (real value) or without price increases considered (nominal value). With this example, you'll get a better idea of what your pension will be worth in the future.

- **Additional information: how we convert your pension:** In this document, you will learn how we are converting your expected pension from the current pension rules to the revised pension plan.
- **The “Image: How We Allocate the Funds”:** The image shows how we allocate the fund's assets in the revised pension plan, based on the funding ratio as of December 31, 2025 (123.5%). This will give you an idea of how we might allocate the fund's assets when the transition to the revised pension plan actually takes place. In the [transition plan](#), you can read more about the allocation of the fund's assets and how it changes as the funding ratio rises or falls.
- **Your 2026 Uniform Pension Statement (UPO):** your UPO shows the amounts of your current pension. With your UPO on hand, you can easily compare and verify the information about your current pension with the information on your preliminary overview.

You previously received [The Pension Guide](#) (only available in Dutch). This document contains more information about the revised pension plan and your preliminary overview. Among other things, you'll learn what's changing in the revised pension plan and what's staying the same. You can also see what information you can expect to receive from us through January 1, 2027.

10. How was my revised pension calculated?

Your revised pension consists of several components. We are not yet able to show these items as separate amounts on your **preliminary overview**. Instead, you'll find a brief explanation of the components included in these amounts. You can tell by the check marks, plus signs, and (in rare cases) minus signs that appear next to them. In your **final overview**, which you will receive in 2027, you will see the amounts used to calculate your revised pension.

11. What should I do with the 2026 Uniform Pension Statement (UPO)?

With your Uniform Pension Statement, you can easily compare and verify the information about your current pension with the information on your preliminary overview.

Your [2026 Uniform Pension Statement \(UPO\)](#) is a summary of your pension under the current pension plan. We are required by law to send you this statement each year.

12. What data do you use for the calculations in my preliminary overview?

We calculated the estimate of your revised pension using the following information:

- Your personal information as of January 1, 2026
- Our funding ratio of 123.5% as of December 31, 2025

13. Does mijnpensioenoverzicht.nl show the same information as my preliminary overview?

You can view your revised pension amounts on MijnPensioenoverzicht.nl once your pension has been transferred to the revised pension plan. By clicking on a retirement age in MijnPensioenoverzicht, you can access ABP's contact details, where you can also see the date on which the pension amounts were last updated.

If the amounts were updated before your pension was transferred to the revised pension plan, you will still see your pension amounts under the current pension plan. If the amounts were updated after the transfer, you will see your pension amounts under the revised pension plan.

14. What will happen to my (entitlement to a) supplement under the revised pension plan?

Under our current pension plan, you may be entitled to a supplement to your pension. That could be now or in the future. Under the revised pension plan, there are no pension supplements. Employers' organizations and labor unions (social partners) reached agreements on this. They also reached an agreement on the increase for single people.

On the page about [Aanvullingen en uw pensioen met de vernieuwde regels | ABP](#) (only available in Dutch), you can read about what this means for your (possible future) supplements.

15. Will I see different amounts in my final overview?

Yes, because we use different data in your final overview than in your preliminary overview.

We calculate the amounts in your **preliminary overview** using:

- Your personal information as of January 1, **2026**
- Our funding ratio of 123.5% as of December 31, **2025**

In your **final overview**, we will use:

- Your personal information as of January 1, **2027**
- Our funding ratio as of December 31, **2026**

A lot can happen between January 1, 2026, and January 1, 2027. For example, in our financial situation. Our funding ratio may go up or down. If our funding ratio is less than 123.5% as of December 31, 2026, there will be less money to allocate. Your revised pension will then be lower. The reverse is also possible. If the funding ratio is higher, there is more to allocate. Then your revised pension will be higher.

You will see these changes reflected in your final overview, which you are expected to receive sometime in 2027. By “final,” we do not mean that your pension will never change again after that. Under the revised pension plan, we adjust the amount of your pension each year after it begins. The annual pension adjustment is the same percentage for everyone who receives a pension from us.

The amounts of your revised pension will be known earlier. You can also view these on abp.nl in your personal account. In addition to the amounts, your final overview also includes other information about your pension. This information has yet to be processed. That is why you will receive the final overview sometime in 2027.

Frequently asked questions about your preliminary overview and ABP's financial situation

1. What do you mean by “our financial situation”?

By our financial situation — also known as our financial position — we mean our funding ratio. The funding ratio reflects the ratio of our assets to our liabilities. During the transition to the revised pension plan, the funding ratio will ultimately determine how we can allocate the fund's assets. On the page about the plans for the revised pension system, you will find, among other things, the

transition plan and the implementation plan. In the transition plan, you can read more about the allocation of the fund's assets and how it changes as the funding ratio rises or falls. The implementation plan includes the additional agreements reached by the social partners in the event of a funding ratio of 125% or higher.

In your **preliminary overview**, we use our funding ratio of 123.5% as of December 31, 2025. In the image titled "How We Allocate the Funds," you can see how our fund assets are allocated.

The funding ratio as of December 31, 2026, will determine how we can actually allocate the fund's assets at the time of the transition. This funding ratio is not yet known.

2. How will you allocate the fund's assets when we transition to the revised pension plan?

How we allocate the fund's assets during the transition to the revised pension plan on January 1, 2027, depends on our funding ratio as of December 31, 2026. This funding ratio is not yet known.

In your **preliminary overview**, you'll find the image titled "How We Allocate the Funds". In it, we explain how we allocate the fund's assets based on a funding ratio of 123.5% as of December 31, 2025. And your personal information as of January 1, 2026. The allocation of the fund's assets would then look like this:

- Our funding ratio as of December 31, 2025, is 123.5%.
- 100% is allocated to everyone's accrued pension benefits.
- 11.4% goes toward reserves and buffers, of which 1.5% goes to the pension fund's general reserve, and 9.9% goes to the joint buffer.
- 3% will be used to compensate participants who are adversely affected by the transition to the revised pension system.
- 3% will be allocated to an allowance for pension increases (indexation) that were not granted in the past.
- 6.1% will go toward the additional pension increase for everyone.

We allocate the fund's assets in accordance with the rules agreed upon with the labor unions and employers' organizations (social partners). Would you like more information? Then take a look at our [transition plan](#).

3. What happens to my expected pension if the financial situation changes between January 1, 2026, and January 1, 2027?

Every pension and every personal situation is different. That is why it is difficult to say in advance exactly what will happen to your expected pension if our financial situation changes.

Is our funding ratio as of December 31, 2026, higher than the 123.5% we used in your preliminary overview? In that case, we'll allocate the funds differently than what you see in your preliminary overview. Your expected pension may then be higher. The reverse is also possible. If the funding ratio decreases, your expected pension may be lower. And we need to distribute the money differently.

4. Why is my expected pension "if things go well" lower 10 years after retirement than at my State Pension (AOW) age?

The amounts shown in your preliminary overview are estimates of the purchasing power your pension may provide after you retire. The starting point is the pension amount shown earlier in this overview: your projected retirement pension if you continue to build up pension until your State Pension (AOW) age.

Once you retire, we gradually take less investment risk with your pension. As a result, the expected pension amount in the "if things go well" scenario may be lower 10 years after retirement than it is at your State Pension (AOW) age. In this scenario, prices are expected to rise faster than pension benefits. This means that investment returns are not expected to fully offset the impact of inflation on your purchasing power. However, this is only one possible scenario, and the amounts shown are estimates rather than guarantees.

5. Upon the transition to the revised pension plan, will I receive an allowance for increases (indexation) that were not granted in the past?

This depends on your personal situation. Your preliminary overview shows whether or not you will receive this allowance. You can find this information:

- below your pension amounts,
- in the orange box with information about your pension, and
- in the image "How We Allocate the Funds".

The additional money you will receive in your expected pension as a result of this allowance has been factored into the amount of your revised pension.

You will also find this information in your final overview. You will receive your final overview sometime in 2027.

6. Will I receive compensation when I transition to the revised pension plan?

You can see in your preliminary overview whether or not you will receive compensation. You can find this information:

- below your pension amounts,
- in the orange box with information about your pension, and
- in the image "How We Allocate the Funds".

On abp.nl/compensatie (available in Dutch) you can read more about the terms and conditions whether or not you will receive compensation. Using the [compensation decision tree](#), you can see if you are eligible for compensation.

7. Will I receive an additional increase upon the transition to the revised pension plan?

Yes, your preliminary overview indicates that you will receive an additional increase. 6.1% of the fund's assets will go toward an additional increase for everyone. Thanks to the funding ratio of 123.5%, we have additional leeway to increase pensions.

The additional money you will receive as a result of this increase in your expected pension has been factored into the amount of your revised pension.

Your preliminary overview is an **estimate** of your revised pension. Your final overview shows the actual breakdown of our fund's assets. And your actual revised pension.

How your pension works under the revised pension plan

Will the amount of my pension change after the transition to the revised pension plan?

Here you can read about how your pension works under the revised pension plan. Here, we'll look at two situations: how it works while you're still accruing a pension with us, and how it works after you've (partially) retired.

- **You are still accruing pension benefits with us**

Under the new pension rules, your expected pension will be more closely tied to the financial markets than it is now. For example, the amount of your pension is influenced by interest rates and investment returns. Are the financial markets doing well? In that case, your pension may be higher. Are the financial markets doing poorly? In that case, your pension might be lower. We are taking measures to minimize the risk of reductions.

- **You are (partially) retired**

Your pension is reviewed once a year and may then increase or decrease. Under the revised pension plan, pensions move in line with developments in the financial markets.

We adjust your pension annually and take measures to minimize the likelihood of reductions. A reduction will only occur if financial market performance remains less than expected for an extended period.

Every November, we'll let you know what your pension will be the following year. After that, your pension will remain the same for the rest of the year. The annual pension adjustment is the same percentage for everyone who receives a pension from us. We strive to put in place a pension plan that strikes a balance between purchasing power and stability.