



Why compare?

Pension schemes vary. The pension comparer allows you to compare your Pensioenfonds Recreatie pension scheme to another pension scheme. Discover the differences and what these mean for you. Perhaps you still need to arrange for additional pension? The pension comparer can help you decide whether or not you should transfer your pension to Pensioenfonds Recreatie (value transfer).



Compare in five steps

Open layer 1 of the Pension 1-2-3 of both pension schemes. Now you can fill out the pension comparer by comparing layer 1 of both schemes.

STEP 1 What will you receive and not receive with both pension schemes?

In this step, you can compare the two pension schemes. If you see a crossed-out icon in layer 1, it means you are not entitled to receive that.

Pensioenfonds Recreatie

Other pension scheme with:



Are you accruing retirement pension?
If so, what is the standard retirement age?

Yes, retirement age 67
 No

Ja, pensioenleeftijd ____
 Nee



If you pass away, will your partner receive a partner pension?

Yes
 Yes, only if I am a participant of Pensioenfonds Recreatie at that moment
 No

Yes
 Yes, only if I was working at this employer at that time
 No



If you pass away, do your children qualify for an orphan's pension?

Yes
 Yes, only if I was working at this employer at that time
 No

Yes
 Yes, only if I was working at this employer at that time
 No



Will you continue to accrue pension if you become (partly) incapacitated for work?

Yes
 No

Yes
 No

Will you receive a supplementary pension if you become incapacitated for work?

Yes
 No

Yes
 No

STEP 2 How do you accrue pension?

There are several ways to accrue pension. In layer 1, '**How do you accrue pension?**', you can see how you accrue pension. You can see one of the icons displayed opposite.

Under '**How do you accrue pension?**', you can find more information about the items below.

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

AVERAGE
PAY

FINAL
PAY

AVERAGE
PAY

FINAL
PAY

CONTRI-
BUTION

CAPITAL

CONTRI-
BUTION

CAPITAL



You can only answer these questions if you filled in average pay scheme or final pay scheme above.

This amount is
€ **11,312**

This amount is
€ _____

Over which amount do you not accrue pension (offset)? **Please note!** With a lower amount, you accrue more pension than with a higher amount.

What pension percentage do you accrue annually?

1.403 %
 Not applicable

_____ %
 Not applicable



Up to what salary amount do you accrue pension?

Pensioenfonds Re creatie

€ 57,232

Other pension scheme with:

€ _____



Do you contribute towards your pension?
Please note! This is not shown in layer 1.
Check your payslip or ask your employer how much you contribute.

Yes, 10.9% of the pensionable base (your annual salary minus the offset)
 No

Yes, € _____
 No

STEP 3 What options do you have?

In step 1, you compared what both pension schemes do and do not provide. Perhaps you still have some options available. This step helps you find out which options are still available to you.



Can you arrange an additional partner pension, orphan's pension or disability pension on a voluntary basis?

Voluntary basis
 Additional partner pension
 Orphan's pension
 Disability pension
 Not applicable

Voluntary basis
 Additional partner pension
 Orphan's pension
 Disability pension
 Not applicable



Can you arrange an additional retirement pension on your own?

Yes
 No

Yes
 No



Do you earn more than € 110,111 per year? Would it then be possible to participate in a separate pension scheme?

Yes
 No

Yes
 No

STEP 4 How secure is your pension?

It is often uncertain how much pension you will eventually receive. Compare both plans to see whether the amount of your pension is fixed or not. Compare whether or not your pension grows as prices/wages increase and whether or not your pension may be reduced. **Please note!** The lower the policy funding ratio, the more likely that your pension is reduced. To see our current policy funding ratio, please go to www.pensioenfondcreactie.nl.



Is the amount of your pension known in advance?

Yes
 No

Yes
 No

Does the amount of your pension depend on investments?

Yes
 No

Yes
 No



Does your pension develop in line with prices or wages, for example? If so, which percentage was applied in the past few years?
Please note! You can only answer this question if you filled in average pay scheme or final pay scheme in step 2.

No
 Yes, in year Percentage
2019 0,0 %
2018 0,0 %
2017 0,0 %

No
 Yes, in year Percentage
_____%
_____%
_____%



Your pension may be reduced. Has this happened in recent years?
Please note! You can only answer this question if you filled in average pay scheme or final pay scheme in step 2.

No
 Yes, in year Reduction
_____%
_____%
_____%

No
 Yes, in year Reduction
_____%
_____%
_____%

STEP 5 Your pension may be reduced. Has this happened in recent years?

You now know the differences between the two pension schemes. How much do they matter to you? Find out if a value transfer would be a wise move, for example. If you want more information on the differences and what they mean for your pension, please do not hesitate to contact us. You can call us on +31 (0)50 52 25 020. Or send an e-mail to deelnemer@bplpensioen.nl.