

## Addendum to the pension regulations

From September 1, 2022, the following applies;

Achmea Pensioen & Levensverzekeringen N.V. trading under the name Centraal Beheer is the standard insurer for a fixed pension benefit on retirement date:

## Retire:

- 1. The (former) participant uses the pension capital to purchase a benefit on the retirement date. This can be a fixed or variable benefit.
- 2. Six months before reaching the state pension age, we will inform the (former) participant about what they should do to receive a pension.
- 3. Does the (former) participant opt for a fixed pension from Achmea Pensioen & Levensverzekeringen N.V. trading under the name Centraal Beheer? Then the application can be processed directly online. Does the (former) participant want a fixed pension benefit from another provider? In that case the (former) participant requests a quotation from another pension provider.
- 4. If the (former) participant opts for a variable pension benefit instead of a fixed pension benefit? Then the (former) participant requests a quote from Centraal Beheer PPI or from another pension provider.
- 5. Does the (former) participant opt for the offer of another pension provider? Then the (former) participant sends a signed quotation by e-mail to the Centraal Beheer PPI service desk (centraalbeheerppi@achmea.nl). We transfer the pension capital to the chosen pension provider. Has the (former) participant opted for a variable pension with Centraal Beheer PPI? Then we will proceed to pay out a variable pension.
- 6. If Centraal Beheer PPI has not received a quotation accepted by the (former) participant within six months of the standard retirement age, Centraal Beheer PPI will automatically transfer the pension capital to Achmea Pensioen & Levensverzekeringen N.V. trading under the name Centraal Beheer and will immediately purchase a lifelong fixed old-age pension and possibly a partner's pension. If the (former) participant opts for deferment, the period of six months will apply after the deferred retirement date.