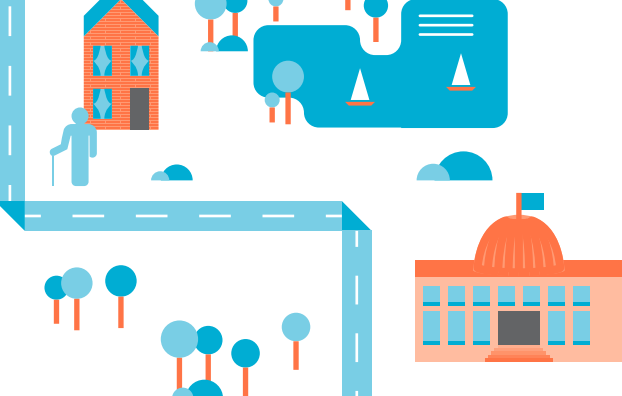


Pension Roadmap 2025

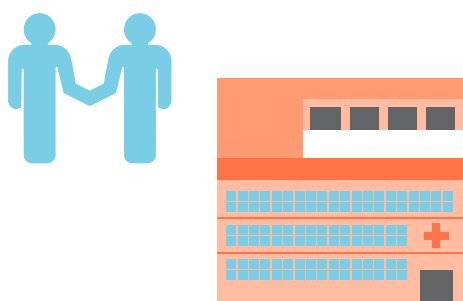


- Your pension contribution is 7.5%; ING contributes 23%
- Pensionable salary is capped at € 11,483
- In 2025, you accrue pension at 1.776% of your pension base (pensionable salary minus € 18,475)

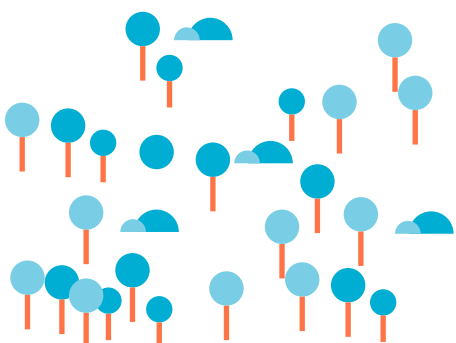
- The largest part of your future pension will be funded from return on the pension fund's investments
- The fund has a matching (low risk profile) and return (higher risk profile) portfolio
- Check the investment policy (ing.cdcpensioen.nl/en/investments)



- The standard retirement age is 67
- Early retirement (on a part-time basis) is possible from the age of 60
- Additional savings in the CDC pension plan are not possible. Check the Pension Planner (ing.cdcpensioen.nl/en) for other options.
- It is not possible to abstract money out of your pension accrual
- You are usually entitled to accrue Dutch state pension (AOW) if you live or work in the Netherlands (www.svb.nl/en/aow-pension)



- In 2025, partner pension is 1.313% of your pension base (pensionable salary minus € 18,475)
- Temporary partner pension replaces ANW-hiaat. If you pass away while you are employed by ING, your partner will receive an annual temporary partner pension. The amount in 2025 is € 20,354
- Note: register your partner in case of cohabiting! He or she is otherwise not entitled to partner pension!



- Manage your ING pension online at 'My Pension' (ing.cdcpensioen.nl/en)
- Note: check your accrued pension at ING, other employers and Dutch state pension at mijnpensioenoverzicht.nl
- In case of any questions, contact the Pension Desk at 088 - 1162 411 or pensioenloket@ing.cdcpensioen.nl

