

# Pensioenfond KLM Cabinepersoneel

## PENSION COMPARISON TOOL: COMPARE TWO PENSION SCHEMES

### WHY COMPARE YOUR PENSION SCHEME?

Pension schemes vary. This comparison tool will show you the differences between two pension schemes. For example, you see what you will get and what you will not. Have a look at the differences and what they mean for you. Then you can choose to make an arrangement yourself. Understanding the differences is also one of the steps when considering a value transfer: should you take your pension with you to your new pension provider, or not?



### COMPARE YOUR PENSION SCHEME IN FIVE STEPS

We have already filled in one column with the data for the KLM Cabin Staff Pension Fund. Take layer 1 of the Pension 1-2-3 of the pension scheme that you want to compare this with. Complete the second column step by step. The terms used are explained in layer 1.

#### STEP 1: What you will receive in the pension schemes and what you will not receive

##### NOTE

In this step, you can compare what you will receive and what you will not receive in your current and future pension schemes. If you will not receive something, this is shown by the icon in question being crossed out.



Do you accrue retirement pension?  
If so, what is the retirement age?

NAME OF PENSION FUND,  
INSURER OR EMPLOYER

Stichting Pensioenfond  
KLM-Cabinepersoneel

NAME OF PENSION FUND,  
INSURER OR EMPLOYER

☒ YES, RETIREMENT AGE 60  
☐ NO

☐ YES, RETIREMENT AGE \_\_\_\_  
☐ NO



Will your partner (if applicable)  
receive a pension benefit if you die?

☒ YES, IF INSURED  
☐ YES, FOR AS LONG AS I AM  
WORKING FOR THIS EMPLOYER  
☐ NO

☐ YES  
☐ YES, FOR AS LONG AS I AM  
WORKING FOR THIS EMPLOYER  
☐ NO



Will your children (if applicable)  
receive a pension benefit if you die?

☒ YES  
☐ YES, FOR AS LONG AS I AM  
WORKING FOR THIS EMPLOYER  
☐ NO

☐ YES  
☐ YES, FOR AS LONG AS I AM  
WORKING FOR THIS EMPLOYER  
☐ NO



Will you continue to accrue pension if  
you become fully or partially disabled?

☒ YES  
☐ NO

☐ YES  
☐ NO

Will you receive a supplementary  
pension if you become disabled?

☒ YES, IF I AM MORE THAN 35%  
DISABLED  
☐ NO

☐ YES  
☐ NO

#### STEP 2: How do you accrue pension?

##### NOTE

There are various types of retirement pension. In layer 1 of the section [How you accrue pension](#) you can see how you accrue your pension. You will then see one of the icons alongside. You will not see the other icons. Which icon is used?



FINAL  
PAY



AVERAGE  
WAGE



FINAL  
PAY



AVERAGE  
WAGE



PREMIUM



CAPITAL



PREMIUM



CAPITAL

In the section [How you accrue pension](#), this is followed by more information on the following points:



How much is the offset or threshold amount?  
**Please note:** In case of a lower offset or threshold  
amount you accrue more pension than if this is higher.

Offset or threshold amount  
€ 18,470 (2023)

Offset or threshold amount  
€ \_\_\_\_\_

What is the annual rate at which you accrue  
pension?

☒ 1.17% (2023)  
☐ Not applicable

☐ \_\_\_\_\_ %  
☐ Not applicable

**Please note:** You can only enter this if your pension  
is based on final salary or average salary.



What is the maximum salary on which you can accrue pension? This maximum salary is known as the maximum pensionable salary. If you earn more than the maximum pensionable salary, you will not accrue pension on the excess.

Maximum salary  
€ 128,810 (2023)

Maximum salary  
€ \_\_\_\_\_



If you make a personal contribution to your pension: **Please note:** *This is not in layer 1. Check your salary statement or ask your employer if you pay a personal contribution and how much this is.*

☒ Yes, € \_\_\_\_\_  
☐ No

☐ Yes, € \_\_\_\_\_  
☐ No

### STEP 3: What options are available to you?

#### NOTE

Step 1 showed you what you get and what you do not get as standard in the pension schemes. Besides this, in some cases there are options open to you. This step shows you the options available to you in both pension schemes.



Can you choose to arrange a voluntary (supplementary) partner's pension, orphan's pension or disability pension?

#### VOLUNTARY

☒ PARTNER'S PENSION  
☐ ORPHAN'S PENSION  
☐ OCCUPATIONAL DISABILITY PENSION  
☐ NOT APPLICABLE

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☐ PARTNER'S PENSION  
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Can you choose to arrange a supplementary retirement pension?

☒ YES  
☐ NO

☐ YES  
☐ NO



If you earn more than € 128,810 (2023) per year, can you choose to participate in a separate pension scheme?

☐ YES  
☒ NO

☐ YES  
☐ NO

### STEP 4: How certain is your pension?

#### NOTE

The amount of pension you will ultimately receive is still uncertain in most cases. This step shows you whether the amount of your pension is fixed or not, whether your pension will increase in line with prices or wages and whether your pension could be reduced due to an inadequate funding ratio. **Please note:** *the lower the policy funding ratio, the greater the possibility that your pension will be reduced.*



Is the amount of your pension benefit already fixed? ☐ YES  
☒ NO

☐ YES  
☐ NO

Does the amount of your pension benefit depend on the results of your investments?

☒ YES  
☐ NO

☐ YES  
☐ NO



Will your pension increase, for example in line with prices or wages (indexation)? If so, what is the rate at which this has happened in the past?  
**Please note:** *you can only complete this question if you chose final pay or average pay in step 2.*

☐ NO  
☒ YES, IN YEAR INDEXATION  
2023 5.63%  
2022 0.00%  
2021 0.00%

☐ NO  
☐ YES, IN YEAR INDEXATION  
\_\_\_\_\_%  
\_\_\_\_\_%  
\_\_\_\_\_%



Can the pension be reduced due to an inadequate funding ratio?  
**Please note:** *you can only complete this question if you chose final pay or average pay in step 2.*

☐ NO  
☒ YES, IN YEAR REDUCTION  
2023 N.A.  
2022 N.A.  
2021 N.A.

☐ NO  
☐ YES, IN YEAR INDEXATION  
\_\_\_\_\_%  
\_\_\_\_\_%  
\_\_\_\_\_%

### STEP 5: Check whether the differences are important to you.

Now you know what the differences between the two pension schemes are. **Check whether they are important to you. And consider what the differences mean in your case.** You may wish to make additional arrangements for yourself personally. If you would like more information on the differences and their significance for the amount of your pension, contact your pension fund, insurer or employer. Or speak to an adviser.