



Centraal  
Beheer



Decision  
Guide

# Step by step towards your pension

What choice will you make?

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# 01

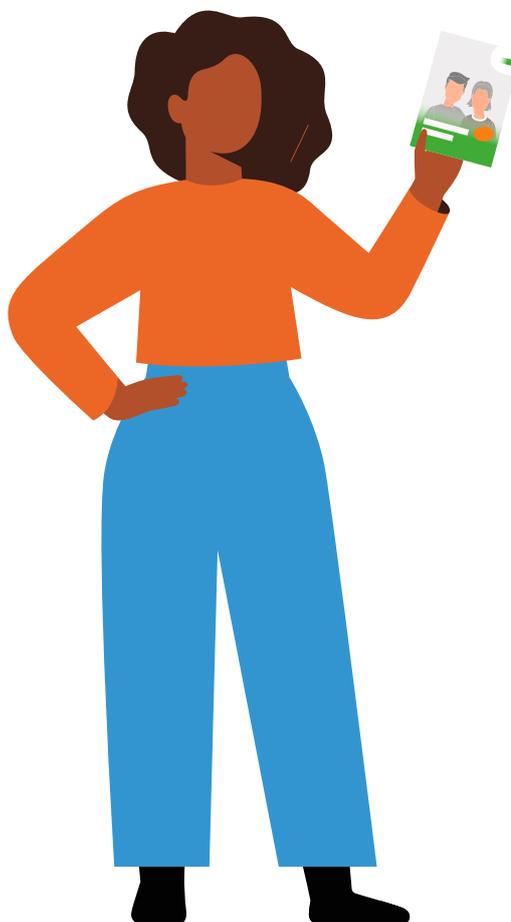
## Help with your pension choice

Are you retiring? Then your income will change. The government will provide you with a basic pension, the old-age pension ('AOW'). In addition, you are accruing a pension with your employer. This pension capital will soon be released. The amount and commencement date of your pension benefit depend on your situation and your preferences. We are happy to help you make this choice.

You need to make a choice to ensure that your pension benefit is in line with your preferences. This booklet contains information about the options we offer. We will explain every step, so that you know what to expect and when to act. Take the first step towards your pension today!

### Tip

We recommend that you keep this booklet, so that you always have all information at hand!



## 02

# Your pension capital will soon be released

You need to make a choice now: do you want your pension benefit to be paid out or will you postpone payment? If you choose the payment, which type of payment will you choose? Will you choose a fixed or variable benefit? Would you like a slightly higher benefit in the first few years of your retirement? What suits you best? We will help you find your way.

### Did you know?

You can have your pension administered by a provider of your choice. This is not necessarily the provider where you have accrued your pension capital.

### Want to view your pension choices?

Go to [centraalbeheer.nl/pensioenkeuzes](https://centraalbeheer.nl/pensioenkeuzes)



## 03

# Postponing pension payments

You might like to postpone your pension payments, for example because you will continue to work. Your monthly benefit may be higher if you postpone your pension payments, because your pension will be paid for a shorter period of time. If you would like to postpone payment, you should arrange this before your pension capital is released.

**Would you like to postpone payment?**

Go to [centraalbeheer.nl/uitstellen](https://centraalbeheer.nl/uitstellen)

## 04

# Consolidating several sources of pension capital

If you have worked for several employers, you may have multiple pension pots. You may consolidate these pots to form a single pension benefit. This is more convenient and you will only pay an administrative fee once.

### **Did you know?**

You only pay an administrative fee once for having your benefit paid. Consolidating your pension pots as such is free of charge.

# 05

## Fixed pension

### A fixed benefit every month

The Guaranteed Income Pension gives you the same pension benefit every month, based on a fixed interest rate. This means that the amount does not change. You can choose the Guaranteed Income Pension with every pension capital accrued under a defined contribution scheme or a capital agreement.

#### The Guaranteed Income Pension provides additional options:

- A higher benefit in the first few years
- A 2% increase every year: a lower benefit in the beginning
- A temporary benefit until your old-age pension date

#### More about the fixed pension

Go to [centraalbeheer.nl/vast-pensioen](https://centraalbeheer.nl/vast-pensioen)



**‘A fixed income gives me certainty for the future’**

**Maria, 66 years old**

# 06

## Variable pension

**A benefit that changes annually**

If you want to invest using your pension capital and receive a monthly benefit, you can! Choose the Variable Pension and you will have a chance of a higher benefit than with fixed benefit payments. However, if the investment results are disappointing, your pension benefit will be lower. Your pension benefit is recalculated every year.

### More about the variable pension

Go to [centraalbeheer.nl/variabel-pensioen](https://centraalbeheer.nl/variabel-pensioen)

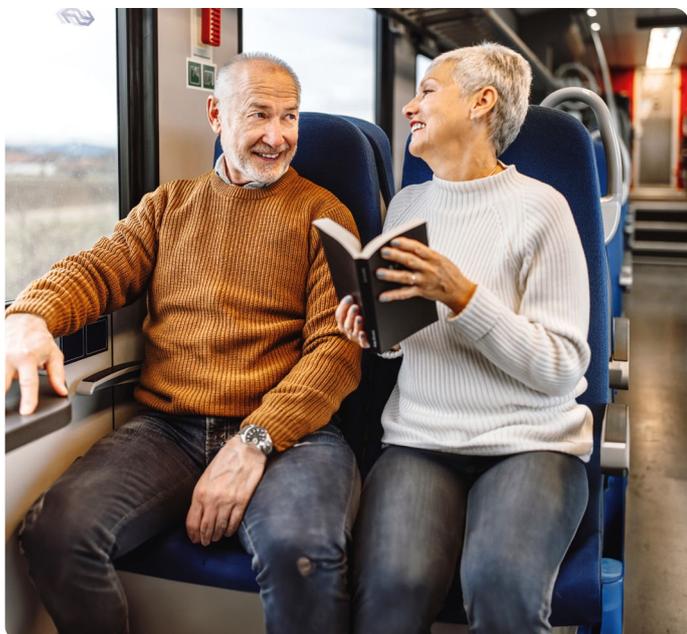
#### Check out which risk profile matches your preferences

There are three risk profiles: defensive, neutral and offensive. The risk profile indicates how much investment risk you are willing and can afford to take. The higher the risk, the larger the chance of receiving a higher pension benefit.

However, the chance of receiving a lower pension benefit also increases. Not everyone is willing to take this risk. Consider carefully what risk you are willing and can afford to run. Which profile matches your financial situation and preferences?

### View the three risk profiles

Go to [centraalbeheer.nl/risicoprofielen](https://centraalbeheer.nl/risicoprofielen)



**‘With my Variable Pension, I’m giving my pension benefit a chance to grow. I also know that my benefit may become lower’**

**Jan, 65 years old**

# 07

## A fixed or variable pension?

A fixed pension ensures that you receive a fixed monthly payment, giving you certainty about the amount of your pension benefit. If you have a variable pension, your benefit will change annually. What are the things you should consider when making a choice?

The main differences	Fixed pension	Variable pension
A fixed benefit based on the current interest rate	✓ Check	
A variable benefit based on investment results		✓ Check
Your pension may increase or decrease		✓ Check
High-low benefits are possible	✓ Check	
A temporary benefit until your old-age pension date is possible	✓ Check	

### Calculation

Compare your potential pension benefit for a fixed and a variable pension.

### Calculate your pension benefit

Go to [centraalbeheer.nl/berekening](https://centraalbeheer.nl/berekening)



**‘The information from Centraal Beheer made my pension choice an easy one’**

**Yvonne, 63 years old**

## 08

# Commuting a small pension capital

Pension commutation means that you have the amount paid out as a lump sum. This is an option if you have a small pension capital. The costs for monthly payments from a small pension capital are fairly high. This means that commutation may be a wise choice, as you will get more money. What is the limit and what are the pros and cons?

### Read more about commutation

Go to [centraalbeheer.nl/afkopen](https://centraalbeheer.nl/afkopen)

## 09

# Having your benefit paid early

You may want to stop working early, but you need additional income. Or your pension capital is only released after your old-age pension date and you would like your pension to coincide with your old-age pension benefit. In that case, you can have your pension payments start before the agreed date. This is known as ‘bringing forward your retirement date’.

### More about having your benefit paid early

Go to [centraalbeheer.nl/eerder-uitkeren](https://centraalbeheer.nl/eerder-uitkeren)

# 10

## Any questions? Call Centraal Beheer

### Arranging your pension benefit

You can easily arrange your pension benefit online.

If you need help or if you have a question, please do not hesitate to call our staff on 055 579 8100 for a free information session. We do not provide advice. If you need advice, you should visit a pension adviser nearby.

### Requesting an information session

Go to [centraalbeheer.nl/informatiegesprek](https://centraalbeheer.nl/informatiegesprek)