

Welcome to a.s.r. Your employer has arranged one or more pension schemes with us for you. This Pension 1-2-3 provides you with information about the benefits to which you are and are not entitled within this pension scheme or these pension schemes. The Pension 1-2-3 contains no personal details about your pension. You can find these details on [mijnpensioenoverzicht.nl](http://mijnpensioenoverzicht.nl), in your annual Uniform Pension Overview and on My Pension Plaza ([mijnwerknemerspensioen.asr.nl](http://mijnwerknemerspensioen.asr.nl)). Please note: the amounts mentioned in this overview are annual amounts based on a full-time employment.

## What information do layers 1, 2, and 3 provide?

Pension 1-2-3 exists of 3 layers. This layer 1 gives you a short overview of the most important information about your pension scheme. Layer 2 provides you with more information about all subjects in layer 1. Lastly layer 3 contains legal and policy information from a.s.r. You can find layers 2 and 3 on My Pension Plaza ([mijnwerknemerspensioen.asr.nl](http://mijnwerknemerspensioen.asr.nl)) or request it from team Commercieel Relatiebeheer. On workdays via (0)30 278 03 34. You can also send us an E-mail via [Midoffice.werknemerspensioen@asr.nl](mailto:Midoffice.werknemerspensioen@asr.nl).

## What entitlements does our pension scheme provide?



Are you about to retire? You will receive an old-age pension once you reach the pension age of 68.



What happens if you decease before you retire? If you are still employed by Okta Identity Netherlands B.V., your partner will receive a partner's pension and your children will receive an orphan's pension.



What happens if you become (partially) occupational disabled? Your pension accrual will (partially) continue, but you will no longer pay contributions (for this part).



The pension regulations indicate the benefits that you are entitled to within our pension scheme.

## What benefits are not included in our pension scheme?



What happens if you are no longer employed by this employer and decease before your retirement date? In this case, your partner will not receive a partner's pension from us, nor will your children receive an orphan's pension.



What happens if you become occupational disabled? You will not receive an additional disability pension from us.

## How do you accrue pension?



You accrue pension in three different ways:

- State pension: you will receive this pension from the government. You can read more about the state pension on [www.svb.nl](http://www.svb.nl).
- Your pension at a.s.r. You accrue this pension through your employer. This pension is the subject of this Pension 1-2-3.
- Self-arranged pension. This could be through annuities or a tax-efficient bank savings scheme.



Every month premium is paid for your pension. You can choose to have these contributions invested for you or to purchase a guaranteed pension. On your retirement date, you use the pension capital that has been achieved with your invested contributions to purchase an old-age pension and a partner's pension. In addition to this, you will receive the guaranteed pension that you have purchased. This pension scheme is called a defined contribution scheme.



Only part of your gross annual salary is used to determine your defined contribution. This calculation is not based on your full income. The part of your gross annual salary that is not taken into account when determining the defined contribution, is called the deductible. The deductible is € 14.544,00 in 2021. The defined contribution is determined using your gross annual salary minus the deductible.



Your employer pays the defined contribution for your pension accrual. You contribute to this accrual by paying an employee's contribution. This contribution is deducted from your salary. You can find the contribution that you pay on your pay slip.

## Which choices can you make?



Are you changing jobs? You can take your accrued pensions with you to the pension administrator of your new employer.



Would you like to compare your pension scheme? Then ask for the pension comparison form.

If the pension you have accrued is lower than € 503,24 (2021) per year, we will do this for you automatically.



This pension scheme provides an early eligibility scheme.



Your employer has arranged an additional partner's pension for you in case you decease during your employment. This is called the ANW shortfall pension.



Do you prefer to determine how your defined contribution is invested yourself or would you like to purchase a guaranteed pension? Take a look at layer 2 of your Pension 1-2-3.



On your pension date, you use your pension capital to purchase periodic pension benefits, which you will receive for the duration of your life.

For details on our approach to socially responsible investment, see our Investment Policy (<https://www.asrnederland.nl/over-asr/duurzaam-ondernemen>).

You can read more information about how we give substance to sustainable investments in layer 3.



Would you like to see all the choices you have? You can find all other choices that you have if your personal situation changes (for example ending your employment or retiring) in layer 2 of your Pension 1-2-3.

## How much certainty does your pension offer?



If you have chosen to invest (part of) your premium, the amount of this part of your pension is not fixed. The amount of the pension benefits that you can purchase with these contributions, will not be certain until your retirement date. If you choose a variable rather than a fixed pension at the time of purchase, the purchased benefits can fluctuate. If you have chosen to use (part of) your contributions to purchase a guaranteed pension, the amount of this pension is determined at the time you purchase it.



No supplements are granted to the accrued pension entitlements and commenced pensions in this pension scheme.

## What costs are involved?



The execution of the pension scheme involves costs. Your employer compensates us for these execution costs. If you have chosen to invest (part of) your premium, we charge costs for the management of your pension capital. We deduct these investment costs from your pension capital.

## When should you take action?



If you change jobs. You can take your accrued pensions with you to the pension administrator of your new employer.



If you marry, start living together or enter into a registered partnership.

If the pension you have accrued is lower than € 503,24 (2021) per year, we will do this for you automatically .



If you become occupational disabled. Your pension accrual will continue, but you will no longer have to pay contributions yourself.



If you divorce, terminate your registered partnership or stop living together.



If you move abroad.



If you become unemployed.



Go to [www.mijnpensioenoverzicht.nl](http://www.mijnpensioenoverzicht.nl) once every year to check the total pension that you have accrued.



If you would like to use one of your choices. You can find more information in the section 'Which choices can you make?'



Please contact us if you have any questions or if you would like to make choices and/or take actions at the designated moments. You can reach us by calling (0)30 278 03 34 on working days. You can go to [www.asr.nl/contact](http://www.asr.nl/contact). We are always happy to help.