

**Overview of the main features of the Aegon pension plan (per 01-01-2023)**

Specifications	Aegon pension scheme			
Enrollment age	Per start of employment			
Retirement age (standard)	68 years			
Pensionable salary	14,004 x the fixed monthly salary per 1 April			
Maximized pensionable salary	€ 128,810 (2023)			
Franchise / contribution threshold	<ul style="list-style-type: none"> <li>€ 16,322 (2023) based on 40 hour working week</li> </ul>			
Pension base	Pensionable salary minus franchise (contribution threshold)			
Type of pension scheme	<ul style="list-style-type: none"> <li>Individual defined contribution pension scheme</li> <li>net pension scheme (defined contribution scheme) for the salary above the maximized pensionable salary; voluntary participation</li> </ul>			
Old age pension (Ouderdomspensioen - OP)	<b>Defined contribution (% x pension base)</b>			
	<b>Age</b>	<b>Employer contribution</b>	<b>Employee contribution</b>	<b>Total pension contribution</b>
	15-19:	9.97%	2.89%	12.86%
	20-24:	10.83%	2.89%	13.72%
	25-29:	12.17%	2.89%	15.06%
	30-34:	13.66%	2.89%	16.55%
	35-39:	15.29%	2.89%	18.18%
	40-44:	17.10%	2.89%	19.99%
	45-49:	19.14%	2.89%	22.03%
	50-54:	21.43%	2.89%	24.32%
	55-59:	24.12%	2.89%	27.01%
	60-64:	27.40%	2.89%	30.29%
	65-67:	30.63%	2.89%	33.52%
Partner pension (PP)	1.313% of the pensionable salary. risk based			
Orphan's pension (WzP)	20% of the partner pension			
Anw gap insurance	Participant's choice and paid for by participant			
Participant's contribution	2.89% of the pensionable salary up to the maximized pension salary			
Flexible elements	<ul style="list-style-type: none"> <li>- exchange of partner pension</li> <li>- early / delayed retirement date</li> <li>- part-time retirement date</li> <li>- high / low structure</li> <li>- Possibility to add additional own contribution</li> </ul>			