

P.O. Box 4804, 6401 JL Heerlen

Your client number Heerlen,

Subject: your participation with ABP has ended

Dear ,

Your participation with ABP ended on September 1, 2022. Therefore, you no longer accrue pension benefits with ABP as of this date. This letter provides more information about this.

For more insight into your personal situation, go to MijnABP.

Here you can see:

- the pension you accrued until the end date of your participation;
- the amount of the pension you will receive when you retire;
- the surviving dependents' pension.

You must now make important choices because your participation with ABP has ended

Below we explain what has changed for you, what options you have, and how you can inform us of the choices you make. Please ensure that you reply in good time.

You can request a transfer of your accrued benefits with your new pension provider. If you take no further action, your accrued pension benefits will continue to be administered by ABP. However, you can also have your accrued pension benefits transferred to your new pension provider. Such a benefits transfer is also referred to as a 'value transfer'. One condition for the benefits transfer is that the financial situation of both ABP and the other pension provider must be sufficient for this purpose. Whether a benefits transfer is worth your while depends on your personal circumstances. You can find more information about the benefits transfer at [abp.nl/waardeoverdracht](https://abp.nl/waardeoverdracht).

You can opt to continue to accrue pension benefits with ABP. You will then pay the full pension contribution amount. This is known as a voluntarily continuation of the pension accrual. You can do this for a maximum of three years. Or for a maximum of ten years if you are self-employed or start your own business. If you want to use this option, you need to inform us of this in MijnABP within nine months of the date of the termination of your employment.

Have you accrued a small pension with us of between €2 and €520.35 gross per year? In that case, we will automatically transfer this small pension to your new pension provider. We will then send you a letter about this. If you currently don't have a new pension provider, your pension will continue to be administered by ABP.

Have you become a participant with ABP again? If you have once again become a participant with ABP, because you have joined another employer affiliated to ABP, for example, or because you receive unemployment benefits, your details will remain on file with ABP. You will then continue to accrue pension benefits with ABP. In that case, the information in this letter does not apply to you.

Questions?

If you have any questions, go to [abp.nl](http://abp.nl) or call our customer service on +31 (0)45 579 60 70.  
Our customer service can be reached on workdays from 8:00 to 17:30.

Kind regards, on behalf of ABP,

Edward Heijkers  
Pension Administration Manager