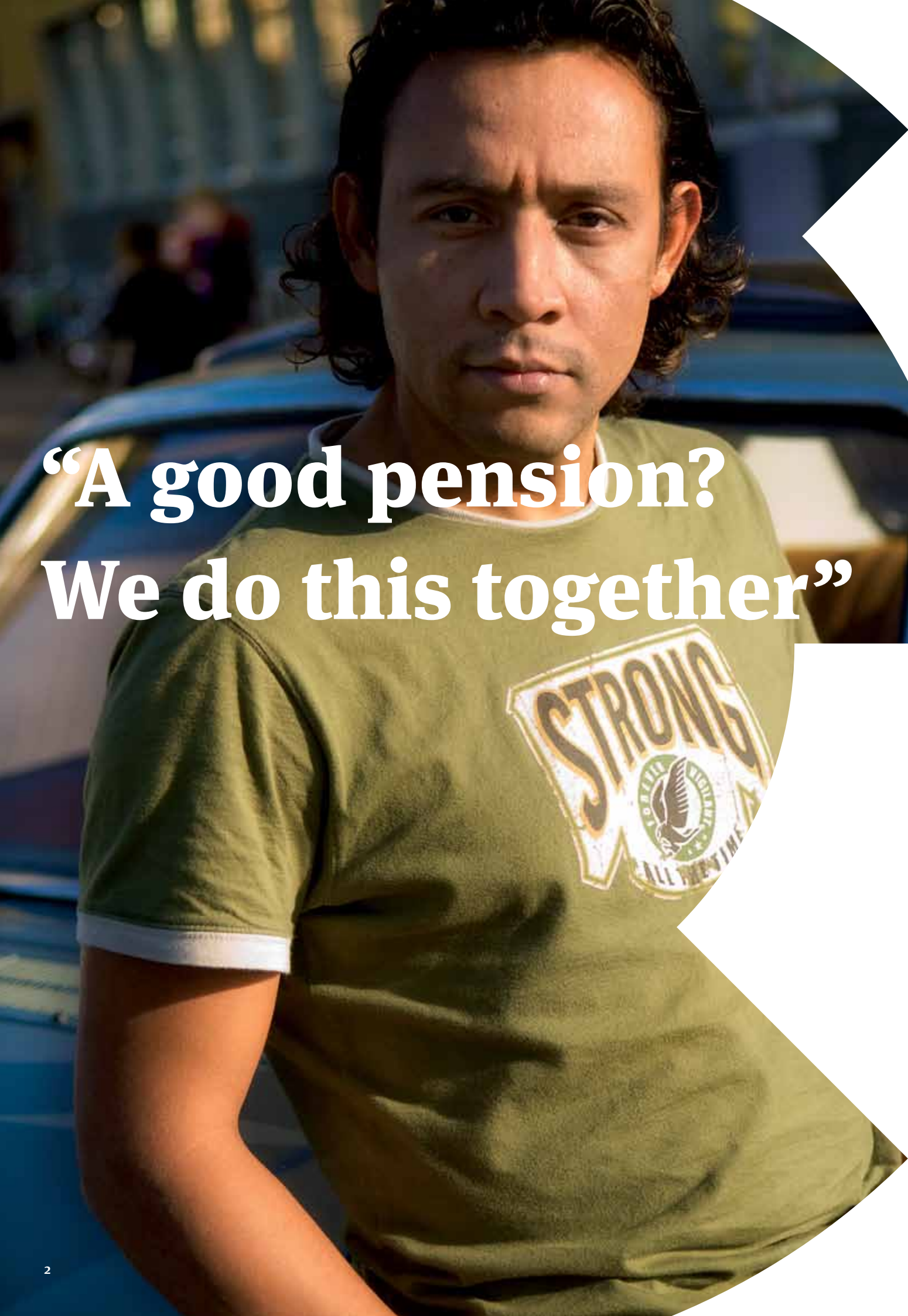


PMT
pensioenfonds
Metaal & Techniek

A photograph of a family of four and a dog. A man in a green jacket, a woman in a light blue jacket, and two young children in colorful jackets are standing in a field. A large black dog is in the foreground. The background is a clear blue sky with some light clouds.

Your Pension in the Engineering and Metalworking Sector



**“A good pension?
We do this together”**

Pension Scheme for the Engineering and Metalworking Sector

You work in the Engineering and Metalworking Sector and you are at least 18 years old. You will then build up a pension with Pension Fund for the Engineering, Mechanical and Electric Contracting Sector ('PMT'). Like everybody else in this sector. Your employer has already registered you. You can read more about your pension scheme in this brochure. And also about what you yourself have to do. Because a good pension is not created automatically. We do this together.

What will your income look like on your retirement?

From your 65th birthday onwards you will receive a State pension from the authorities ('AOW'). For single persons the amount in 2010 is roughly EUR 13,000 gross per annum. When you have a partner you receive roughly EUR 9,000 gross per annum per person. Tax will be deducted from this. From your 65th birthday a lower tax rate is applicable to you, so you pay less tax. You can find the exact AOW amounts on www.svb.nl.

You join the pension scheme for the Engineering and Metalworking Sector via your work. This enables you to save for extra income above your AOW. To this end you as well as your employer save money each month. You might also have built up a pension previously with other employers. This will be added on as well.

So on your retirement your income will consist of AOW and a pension. And perhaps also extra money you might have saved yourself.

What exactly is this pension scheme?

With a pension scheme you not only save for income on top of your AOW. You also save money for your dependants in case you die. Your partner and children will then receive benefit each month from the Pension Fund. We call this the partner's pension and orphan's pension. So under the pension scheme for the Engineering and Metalworking Sector you save both for yourself as well as for your dependants. You will read more about this in Chapter 1 'What has been arranged'?

A pension scheme forms a solid basis. PMT arranges a lot for you. But still: a good pension is not created automatically. We ask you to consider your pension regularly yourself as well. For instance during major events in your life or work. Marriage, having children, divorce or another job all spring to mind. They can affect (the amount of) your pension. You can read more about this in Chapter 3 'What must I do myself?' Or visit www.bpmt.nl.



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1. What has been arranged?

Old-age pension

By means of the pension scheme you primarily save for income on top of your AOW. If you stop working you will receive each month a pension from the Pension Fund. We also call this old-age pension. The old-age pension will become payable from your 65th birthday and stops when you die. You can stop working sooner, from the age of 60 onwards. You will then receive early old-age pension.

How much old-age pension will I receive on retirement?

The amount you receive depends on:

- the amount of your salary
- the number of years you have worked in the Engineering and Metalworking Sector
- your age when you retire
- the pension you built up in another job somewhere else than in the Engineering and Metalworking Sector
- your own choices
- the moment you leave the sector. If you start work outside the Engineering and Metalworking sector, the pension you built up until that time will remain reserved up to the moment of your retirement.

You can read how your old-age pension is calculated in Chapter 4 ‘How does building up a pension work?’

Partner’s pension

You also save money for your partner in case you die. Your partner will then receive an amount each month for the rest of his or her life. We call this the partner’s pension. The pension will become payable in the month after your death. Your former partner(s) may also be entitled to a part of the partner’s pension.

Your partner will only receive a partner’s pension if you:

- are married, or
- have a registered partnership, or
- cohabit under two conditions. You have effected a cohabitation contract (or statement) before a civil-law notary. And you are both registered at the same address in the population register of your municipality.



Cohabiting

A marriage or registered partnership is entered in the Registry of Births, Deaths and Marriages. We receive this information from the authorities. We are not informed about a cohabitation contract. You have to report this yourself. You can do this by sending a copy of your cohabitation contract to PMT.

Note: Are you cohabiting without a notarial cohabitation contract? Or are you not both registered at the same address? If so, your partner will not receive a partner's pension after your death. Neither will your partner receive a partner's pension if you began to cohabit, became married or entered into a registered partnership after you retired.

How much partner's pension will my partner receive?

This depends on the situation at the time of death:

- If you are still working in the Engineering and Metalworking Sector: your partner receives 50% of the pension that you would have received from your 65th birthday onwards.
- If you are no longer working in the Engineering and Metalworking Sector: your partner will receive 50% of the old-age pension you built up until you left the Sector.
- If you are already retired: the partner's pension will depend on the choices made by you and your partner when you retired.

What if I have no partner?

With regard to your pension accrual a part is automatically reserved for the partner's pension. You can exchange the partner's pension for a higher old-age pension. You can read how this works in Chapter 6 - When can I take retirement.

Orphans' pension

If you die and you have children, they will receive an orphan's pension. They will receive this in any event up to their 18th birthday. They can even receive the orphan's pension up to the age of 27 for as long as they are a student.

How much orphan's pension do my children receive?

This depends on the situation at the time of death.

- If you are still working in the Engineering and Metalworking Sector: your child receives 10% of the pension that you would have received from your 65th birthday onwards.
- If you are no longer working in the Engineering and Metalworking Sector: your child will receive 10% of the old-age pension you built up before you left the Sector.

Each child is therefore entitled to 10% of your pension. If your partner also dies: your children will be entitled to 20% of your pension. Do you have more than five children? They will not receive jointly more than 50% of your pension. They will have to share that amount with each other.

What type of pension scheme do I have?

The PMT pension scheme is a benefit agreement. This means that you know in advance what you will receive on your retirement. The contribution you pay for it each month can differ from year to year.

Furthermore, the pension scheme for the Engineering and Metalworking Sector is a group scheme. This means that everybody who works in the Sector joins the scheme.

The pension you will receive has been derived from the average salary you earn in the Engineering and Metalworking Sector. In addition, on certain conditions you will receive each year a supplement (indexation) on top of your built-up pension. This type of pension build-up is called the (conditionally index-linked) average wage system.

→ [Want to know more? Download the Pension Regulations of the Pension Fund for the Engineering, Mechanical and Electric Contracting Sector on \[www.bpmt.nl\]\(http://www.bpmt.nl\) or apply for it via Customer Information.](#)



2. Is it sufficient?

It is sensible to make a list of your expenses after your 65th birthday. Are your combined pension and AOW sufficient to get by on? And what happens if you die? Are the benefits received by your partner or children enough to live on? With the Pension Planner on www.bpmt.nl you can calculate what you will then have left over. In addition, you will receive by mail from the Pension Fund an annual overview. This will show you how much you will receive after you have reached the age of 65. It will also indicate what your partner or children will receive after your death. If you think that's not enough, you can save extra money via the Pension Fund.

Saving extra old-age pension

Do you think that your AOW and your old-age pension won't be enough for your retirement? If so, at PMT you can save extra money for your pension. You can save an extra amount once every year. The amount depends on your age and salary. PMT can calculate this amount for you; you can apply for a quotation. Your employer will withhold the required amount from your salary and will transmit it to PMT. PMT will put it towards your pension savings. So that in the future you will receive a supplement to your old-age pension and partner's pension. The same rules of your basic pension apply to the supplement.

You know in advance what your deposit will yield in future. This amount will be paid on top of your basic pension. Each year you again have the choice whether or not to save extra.

→ Want to know more? Download the [Buy a Pension brochure \(Pensioeninkoop\)](#) on www.bpmt.nl or apply for it via [Customer Information](#)

Voluntary insurance for extra partner's pension

The partner's pension forms part of the pension scheme. This means that your partner will receive benefit from PMT after your death. It may be the case that you and your partner consider this insufficient to live on. This is especially so if your partner has no further income. You can take out an insurance for this via PMT: The ANW Pension. In that case your partner will receive higher benefits from the Pension Fund after your death. This will be payable until his or her 65th birthday. The ANW Pension will then cease. From that moment onwards your partner will receive AOW from the State.

You don't join the ANW Pension scheme automatically. You yourself decide whether or not to take out this insurance.

→ Want to know more? Download the [ANW Pension brochure \(ANW Pensioen\)](#) on www.bpmt.nl or apply for it via [Customer Information](#)

3. What must I do myself?

A good pension is not created automatically. You yourself have to do something for it too:

1. You will receive an annual pension overview from your Pension Fund. It states how much you have built up so far ('UPO'); and what you will receive on reaching the age of 65. It also tells you what your partner and/or children will receive if you die. Just take a good look. You think it's enough? Is it sensible to arrange for something extra? Keep the overview in a safe place!
Are you no longer employed in the Sector? In that case you will receive the pension overview once every five years.
2. There are major events in your life which have consequences for your pension. At such moments you just have to consider what those consequences are. And you have to list all the points to see for yourself whether you have to do something in order that your future pension will not be lower than you expected; whether your partner will not receive a partner's pension, or a partner's pension on which he or she cannot manage. This relates to the following events:

Privately

- marriage or cohabitation
- divorce
- move abroad

Work

- first job in the Engineering and Metalworking Sector
- changing jobs
- leave
- unfitness for work
- unemployment

Please read below what the consequences of these events are for your pension.

Marriage or cohabitation

Your partner is entitled to partner's pension. In the event of a marriage or registered partnership we will receive the necessary details automatically from the Registry of Births, Deaths and Marriages.

If you start to cohabit, you will have to take action yourself. Did you and your partner effect a cohabitation contract before a civil-law notary? Just send a copy to the Pension Fund. We will then know that there is a partner. In addition, you and your partner must both be registered at the same address in the population register of your municipality. Only on these two conditions will your partner be eligible for a partner's pension.

Just check what your partner will receive when you die. Is that sufficient to get by on? In order to be able to continue to live in the home? If not, just arrange for something extra; this is possible with the ANW Pension via the Pension Fund (see Chapter 2 'Is it sufficient?').

Divorce

A divorce also affects your income after your 65th. Your former partner is entitled to half of the old-age pension built up during the marriage (or the registered partnership). Therefore you have to share your pension with your former partner. So there will be (considerably) less left over for you. Unless you make different arrangements about your pension on divorce.

If you die your former partner will be entitled to (a part of the) partner's pension. This right is automatically applicable to a divorce or a terminated registered partnership. Did you cohabit on the basis of a cohabitation contract effected by a civil-law notary? Has the contract been terminated on or after 1 January 2008? In that case your former partner will also be entitled to (a part of the) partner's pension. Did you have a new partner in the meantime? We will then split the partner's pension between your new partner and your former partner.

→ Want to know more? Download the [Divorce and your Pension brochure \(Echtscheiding en uw pensioen\)](#) on www.bpmt.nl or apply for it via [Customer Information](#)

Move abroad

Are you moving abroad? You must pass on your change of address! You don't have to report a move within the Netherlands. We will be informed automatically of this via the municipality where you live.

First job in the Engineering and Metalworking Sector

Is this your first job in the Engineering and Metalworking Sector? And did you work previously in a different sector? If so, you can transfer the pension built up with your previous employer to Pension Fund for the Engineering, Mechanical and Electric Contracting Sector. We call this a value transfer. It has the advantage that your pension is placed with a single pension fund. This enables you to keep a better overview. If you do not choose to transfer the pension, it will remain with your previous pension fund.

Note: your value transfer can only be carried out if the financial position (degree of cover) of the old and the new pension fund allows this. Are you considering a value transfer?
Please contact us not later than within six months after you started work with your new employer.

→ [Want to know more? Please contact Customer Information](#)

Changing jobs

Are you taking another job within the Engineering and Metalworking Sector? You will keep the same pension scheme. Your new employer will pass on to the Pension Fund the change in your salary or the number of working hours. You don't have to do anything yourself.

Are you going to work in a different sector? A different pension scheme will be applicable to you, as well as a different pension fund or insurer. Ask the new fund/insurer whether it is sensible to take along to the new fund the pension you have already built up. We call this a value transfer. You have to ask this not later than six months after you started to work for your new employer.

→ [Want to know more? Please contact Customer Information](#)

Leave

If you take leave, you yourself can choose whether to continue saving for your pension. This is for instance possible with regard to parental leave. You just continue to pay your part of the contribution. The Pension Fund will take care of the employer's part. With regard to other forms of leave you yourself will pay the full pension contribution. So this includes the employer's part as well as the employee's part.

You can also opt temporarily not to build up any pension during your leave. This will not affect the amount of the partner's or orphan's pension.

If you become unfit for work during your leave, please refer to the heading 'Unfit for work' to find out what the consequences are.

→ [Want to know more? Download the Parental Leave and your Pension brochure \(Ouderschapsverlof en uw pensioen\) on www.bpmt.nl or apply for it via Customer Information](#)

Unfit for work

Are you fully or partially unfit for work? And are you in receipt of benefit under the Work and Income According to Work Capacity Act (WIA)? You might be entitled to continuation of your pension accrual without your having to pay a contribution for it. In that case PMT will pay the contribution for the percentage that you are unfit for work so that you still build up a pension with regard to that part.

→ [Want to know more? Download the Unfit for Work and your Pension brochure \(Arbeidsongeschiktheid en uw pensioen\) on www.bpmt.nl or apply for it via Customer Information](#)

Unemployed

Is your job in the Engineering and Metalworking Sector coming to an end? You will then no longer have to build up a pension. But if you want to, you are allowed to continue it. This can be done for a maximum of three years.

Note: do you want to continue building up a pension after your redundancy? You will have to inform PMT of this within three months. Three conditions are attached to this:

- you don't build up a pension with another employer
- before you became unemployed you were a member of the pension scheme for the Engineering and Metalworking Sector for at least three years.
- you pay the full contribution yourself, therefore the employee's as well as the employer's part.

Note: are you at least 40 years of age when you become unemployed? You can apply for a contribution to the pension contribution from Stichting FVP (Pension Insurance Continuation Funding Foundation). You will have to meet the following conditions:

- you became unemployed before 1 January 2011, and
- you are entitled to benefit under the Unemployment Act (WW).

→ [Want to know more? Download the Unemployed and your Pension brochure \(Werkloos en uw pensioen\) on www.bpmt.nl or apply for it via Customer Information](#)



4. How does building up a pension work?

Every month money is put aside for your pension. This is the pension contribution. Your employer pays at least half of this contribution. The remainder has to be paid by yourself. You can see on your payslip how much pension contribution you pay each month. The pension contribution is a percentage of a part of your salary. You save a pension on a part of your salary because you will also receive AOW in the future. You can read more about this under the heading Pension basis. The Board of PMT determines the percentage for the pension contribution. You can turn to your employer with queries about withholding the pension contributions.

How much pension do I build up?

The basis of the calculation is your January salary. If you enter employment after January, we will take the amount of your first monthly wage. If your salary is paid every four weeks, the salary of the second four week period in the year will be applicable. We don't include rises under collective labour agreements after 1 January. Neither do we include profit-dependent bonuses or extra allowances for the performance of your activities. We do add the standard allowances to the salary. This relates to holiday allowance (8%), a 13th month agreed in writing and commission. All this put together we call the pensionable salary.

AOW and your pension

Because in future you will also receive AOW, you don't have to build up a pension on your full pensionable salary. The part on which you don't build up a pension we call the contribution-free amount. The sum of the contribution-free amount is re-determined each year. Thus the contribution-free amount is first reduced from the pensionable salary, before we continue calculating.

Pension basis

If you reduce the contribution-free amount from your pensionable salary, you are left with the pension basis. Of this amount you build up old-age pension of 2.236% per annum. PMT applies a limit amount of €75,486 (2010) with regard to the pensionable salary. If your pensionable salary exceeds €75,486, on the excess you build up 1.75% of old-age pension. If your pensionable salary is less than €15,295 (the contribution-free amount), you don't build up a pension.

Example of pension build-up per annum:

Pensionable annual salary	€ 30,000
Less: Contribution-free amount (for 2010)	- € 15,295
Pension basis (for 2010)	€ 14,705
In one year you build up 2.236% of your pension basis	€ 328.80 (0.02236 x 14,705)

Even if you work part-time you build up a pension. In that case your salary, converted into full-time work, should exceed the contribution-free amount. If you work 80% you will build up 80% of 2.236% of your pension basis. If you work 60%, then it will be 60%, etc.

Your own pension build-up

The calculation above is an example. You gain an insight into your own pension with the Uniform Pension Overview (UPO). You will receive an annual UPO. It will show how much pension you have already built up, and how much pension you will receive gross per annum. You can also see on the pension planner on www.bpmt.nl how much pension you have built up.

On the planner you can also see what happens if you want to take early retirement.



5. What happens to my money?

PMT wants to offer a pension which is index-linked as much as possible. The premium paid by you and your employer, is invested by PMT. This is necessary in order to be able to pay your pension in the long term. The risks are kept as low as possible by

spreading the investments. You share the risks of investing with all the employees in the Engineering and Metalworking Sector.

→ [Want to know more? Visit www.bpmt.nl](http://www.bpmt.nl)

6. When can I retire?

The standard age to take retirement is 65 years. Obviously you can continue to work after your 65th birthday, apart from receiving your pension. But you will then no longer build up any extra pension and you therefore no longer pay any contributions.

Do you want to stop working before the age of 65? You can split your pension so that you can retire sooner. Under the PMT pension scheme the earliest you can retire is when you are 60. Your pension will then be lower than if you continued working until your 65th birthday.

Do you want to reduce your working life gradually? You can start to work fewer hours between your 60th and your 65th birthday and take part retirement. Example: you continue to work for three days a week and the two remaining days of the week are taken as retirement.

Except for the moment at which you take retirement, you can split up your pension so that it fits in with your personal situation. For instance: you have no partner or your partner has sufficient pension of his/her own. You can then exchange the partner's pension for more old-age pension or the other way around. There are

also other choices. You only have to choose when your pension is about to become payable.

Do you want a picture of the options and the financial consequences? We can calculate it for you. To do this you can contact Customer Information or a pension consultant. You can also view the pension planner on www.bpmt.nl.

Transitional schemes

If you had already joined the PMT pension scheme before 2006, you might be entitled to a supplement on top of your pension before you reach the age of 65. If you are entitled to this supplement, it will be indicated on your most recent pension overview under the heading Conditional Pension.

Note: the Board of the Pension Fund for the Engineering, Mechanical and Electric Contracting Sector takes a decision each year whether transitional schemes are granted to the employees who will take retirement in the following year. If you leave the Engineering and Metalworking Sector, the right to the transitional schemes will lapse.

→ [Want to know more? Download the Almost retired brochure \(Bijna met pensioen\) on www.bpmt.nl or apply for it via Customer Information](http://www.bpmt.nl)



7. Will my pension keep its value?

Pension Fund for the Engineering, Mechanical and Electric Contracting Sector would like to offer you an index-linked pension. This is why you receive an annual increase on the pension you have built up. PMT only grants an increase if the financial situation of the pension fund is good.

How does the increase work?

If PMT allows your pension to increase in line with the prices of products, your pension keeps its value. However, if prices rise but PMT does not award an increase, the value of your pension will be reduced. The goals in respect of granting increases are set out under the heading "Granting increases". Please see the "Increases Table" for the expectations as regards future increases.

Granting increases

Pension Fund for the Engineering, Mechanical and Electric Contracting Sector is trying each year to increase your built-up pension with the wage development. * Pension Fund for the Engineering, Mechanical and Electric Contracting Sector pays the future increases of your built-up pension from investment returns.

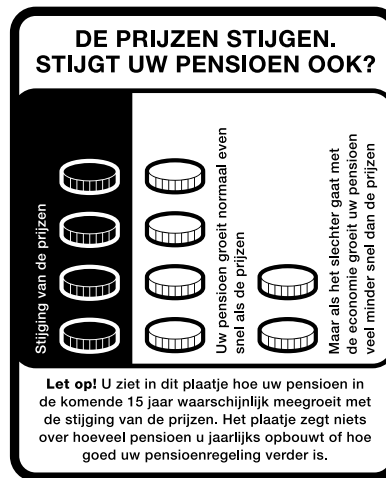
Because of previous increases and expectations for the coming years you are not immediately entitled to increases in the future.

* *The wage development is determined by comparing the level of the collectively agreed wages in the Engineering and Metalworking sector on 1 January of any year against the level of the wages on 1 January of the previous year. If you were already previously an active participant in the Pension Fund, the pension rights you have built up in previous participation periods will - if possible - be increased with the price development.*

If you were already previously an active participant in the pension fund, the pension rights you have built up in previous participation periods will - if possible - be increased with the price development.

Increases Table

The expectations in respect of the possible increases are set out below.



PRICES ARE RISING. WILL YOUR PENSION RISE AS WELL?		
Rise in prices	Normally your pension grows in line with prices	But during an economic downturn, prices rise faster than your pension
<p>Please note! This illustration shows how your pension is likely to grow in line with price increases in the coming 15 years. The illustration says nothing about how much pension you have built up on an annual basis or how sound your pension arrangement is in other respects.</p>		

Please note: this illustration shows the increase you are likely to receive and is an average over 15 years. The actual increase can differ from year to year.

Your pension will be adjusted in a different way to the rise in prices if you no longer participate in this pension scheme or if you are already in receipt of a pension. The pension you built up will then be increased according to the price development, provided the financial position of the Pension Fund for the Engineering, Mechanical and Electric Contracting Sector allows it. You cannot see this in the illustration. You can also receive on request the illustration applicable to the former participant, the former partner and the person entitled to a pension.

Recovery Plan

The Pension Fund for the Engineering, Mechanical and Electric Contracting Sector has submitted a recovery plan for the coming years to the Dutch Central Bank (DNB). This plan has been approved by DNB. According to the recovery plan the pension payments and the built-up pensions will not be increased in the coming five years. In addition, the contributions will be increased each year. The starting point of the recovery plan of Pension Fund for the Engineering, Mechanical and Electric Contracting Sector is the 87% degree of cover at the end of 2008. From the moment that the minimum required degree of cover of 105% has been reached, supplements can again be (partially) granted.

8. What does Pension Fund for the Engineering, Mechanical and Electric Contracting Sector do?

Pension Fund for the Engineering, Mechanical and Electric Contracting Sector takes care of your pension. We receive the pension contributions paid by you and your employer. We keep the accounts and make sure your money grows. And we pay this at the times when you or your dependants are

entitled to it. We do this for all (former) employees and retired persons in the Engineering and Metalworking Sector. The Pension Fund is managed by representatives of trade unions and employers' organisations.

9. Where can I go with my queries?

You can find a lot of information about your pension on PMT's website. The address is: www.bpmt.nl. You can also download all the publications from this site: various brochures, the Pension Regulations including the implementation regulations and the decision which made joining the industry wide pension obligatory, the annual reports and the recovery plan. We can also send you this information on request. In addition, you can find the pension planner on it. With this planner you can calculate in a simple way how much money you will

receive in the future. And how much this will be if you take early pension. Or if you save for an extra pension. You can turn to our Customer Information department with oriented questions about your personal situation. You can phone from 8.00 am until 5.30 pm from Monday to Friday on telephone number +31 (0)70 316 08 60.

You can also contact a pension consultant in your area. Names, telephone numbers and e-mail addresses can be found on www.bpmt.nl.

10. Where can I go with complaints?

PMT will handle your money with due care. We will inform you as comprehensively as possible. Still not satisfied? PMT has a complaints procedure for this. You can find it on www.bpmt.nl or apply for it via Customer Information. You can lodge your complaint with us in three ways:

Send your complaint to PMT. This can be done in three ways:

- Via a letter to PMT, Antwoordnummer 10170, 2280 VB RIJSWIJK.
- Via e-mail to klachten@bpmt.nl.
- Via the complaints button on the contact page of www.bpmt.nl.

11. Much used pension terms

ANW Pensioen: an insurance you can take out with PMT. Your partner will then receive a higher partner's pension after your death.

AOW: monthly benefit from the State from your 65th birthday onwards. This has been laid down in the Dutch Old-age Pension Act (AOW).

Contribution-free amount: the part of your salary on which you don't build up a pension. You don't have to build up a pension on your full salary. After all, you will also receive AOW in the future.

Index-linking or supplement: an increase in your pension so that your money does not lose its value.

Average wage system: The pension is based on the average wage that you earned during your career in the Engineering and Metalworking Sector.

Old-age pension: the amount that you receive each month from the Pension Fund when you retire.

Partner's pension: the amount that your partner will receive each month from the Pension Fund if you die.

Pensionable salary: your basic salary, holiday allowance and any 13th month and commission.

Pension basis: the amount of your salary on which you build up a pension.

Pension contribution: the amount that you and your employer save each month for your pension.

Orphan's pension: the amount that your children will receive each month until their 18th birthday from the Pension Fund if you die. (children studying: until their 27th).

Other brochures (only available in Dutch)

- ANW pensioen (ANW Pension)
- Arbeidsongeschiktheid en uw pensioen (Being unfit for work and your pension)
- Werkloos en uw pensioen (Unemployed and your pension)
- Bijna met pensioen (Almost retired)
- Pensioeninkoop (Buy a Pension)
- Echtscheiding en uw pensioen (Divorce and your pension)
- Ouderschapsverlof en uw pensioen (Parental leave and your pension)
- Overlijden en uw pensioen (Passing away and your pension)

You can find our brochures on www.bpmt.nl or apply for them from the Customer Information department, telephone number + 31 (0)70 316 08 60.