



## Small and brave

Vincent Rot and Henk Janssen will be leaving the pension fund organisation in 2018. They look back on the past year together, as well as look ahead to the rest of 2018.

Their tip for you is to get into the driver's seat right now. 'Pensions form an important term of employment these days, and a particularly important one for the near or distant future when you will no longer be working. Think about your future now!'

[read the whole interview](#)

## 2017 in numbers



€ 366.6 million

That is the full amount that we as a pension fund invested in 2017, and that amount is growing every year.



2.82

The returns from our investments amount to 2.82% – €9.6 million in monetary terms – which is 1.19% better than the benchmark of 1.63%.



€ 344.7 million

Our pension obligations amount to €344.7 million, and are increasing every year.



€ 717

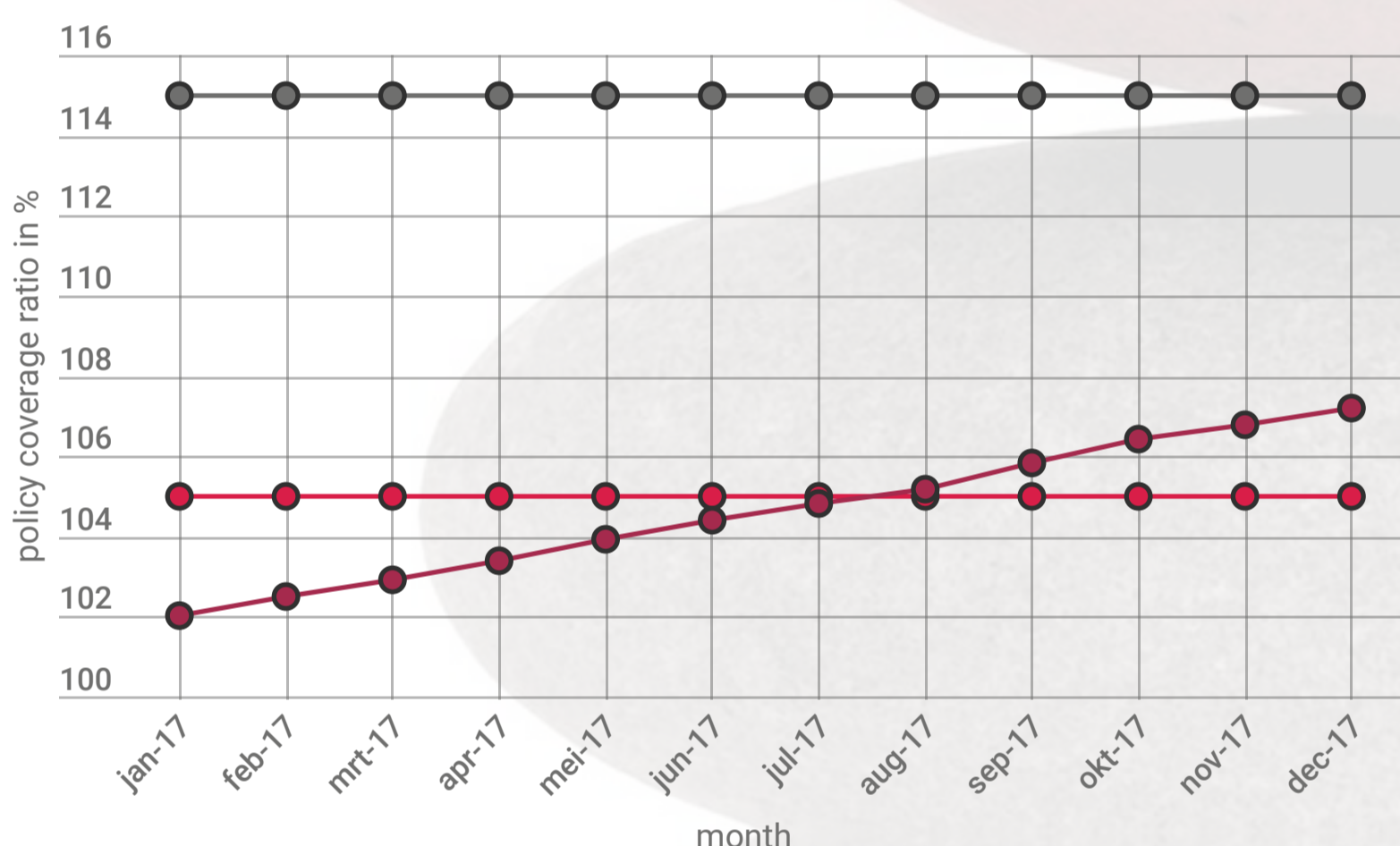
The costs of pension management per member amount to €717. These costs are higher than they were last year.



1,877

Our fund counted 908 employees, 744 former employees, and 225 pension beneficiaries in 2017. Take a look at the trend.

## Financial position



● Minimum coverage ratio required ● Minimum capital required ● Policy coverage ratio

[read more about our financial position \(in Dutch\)](#)



0.00

Your pension and your pension entitlements have not been increased this year.



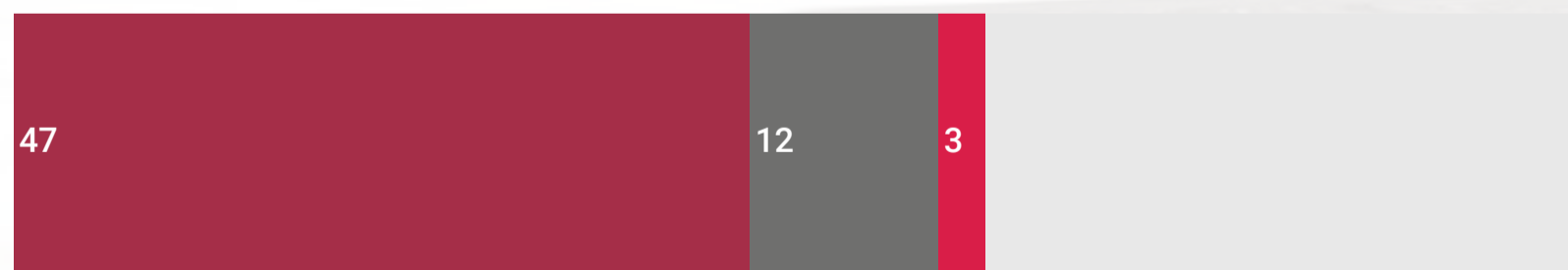
€ 14.6 million

This is the total sum of contributions that we received in 2017 from both the employees and the employer.

## Communications

digital communications (in % of the total)

non-digital communications (in % of the total)



● active members ● inactive members ● retired members

In the long term, we would like to use digital forms of communication as much as possible. At present, we have about 62% of all relevant e-mail addresses available to us. See [here](#) how often you and others are visiting our website to find relevant information.

## Our organisation



The accountability body takes the view that the board kept a good eye on the interests of all target groups in 2017. The board complied with the Code of the Dutch Pension Funds (Code Pensioenfondsen) where applicable. [Read more about the accountability body \(in Dutch\)](#).



The visitation committee is of the opinion that that the board's policy is well-balanced and is being implemented with care. All important subject areas are included in the management cycle. [Read more about the visitation committee \(in Dutch\)](#).

Download this condensed annual report as a PDF.

This condensed annual report is a highly summarised reflection of the actual situation. For this reason, no rights can be derived from it. The full information can be found in the official annual report, which you can download [here](#).