



Redundancy and Pension

10-12-2024

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Agenda

Pension schemes

When can I retire

Survivor's pension

Retirement Choices at Retirement

Useful links

Questions



Shell Pension Funds (Base Country is NL)

SSPF

- Participants employed before 1-7-2013

SNPS

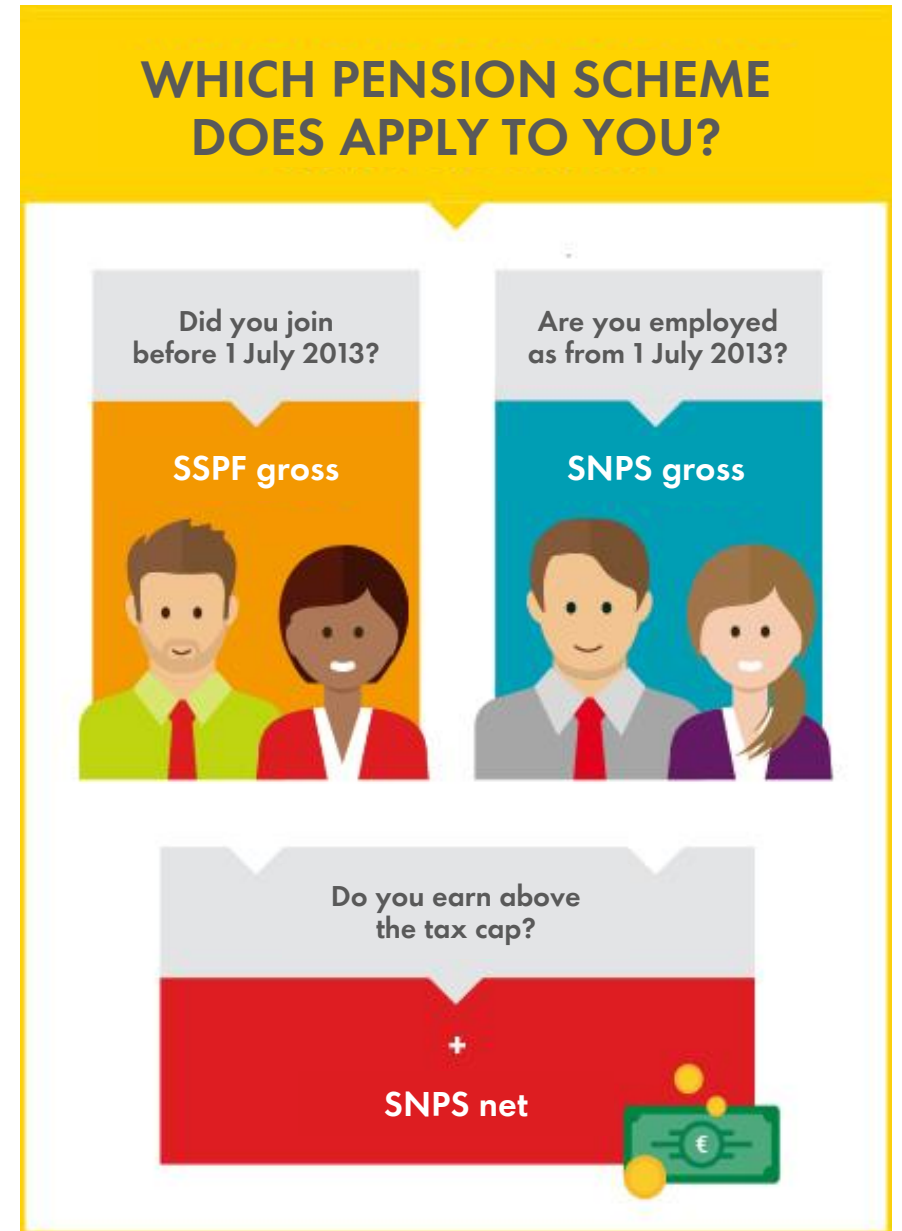
- Participants employed as from 01/07/2013

SNPS Net

- From 1-1-2015: participants with a pensionable salary above the tax max.

So you can participate in 2 schemes!

Look at the pension portal website: Choose login method or UPOs



When can I retire?

From 55 years

- Do you stop more than 10 years before the state pension date (AOW age)?
AOW age in 2025 is 67 years.
Then letter of intent not to work anymore.
- Within a period of 10 years before the state pension date, this letter of intent is no longer necessary.

Participation in 2 schemes (gross & net)

Choice can be made per scheme.

Consequence of retiring earlier

The sooner you retire, the lower the benefit because it has to be paid longer.



Survivor's pension after leaving employment

SSPF

- Largely capital accrued survivor's pension
- Continues to exist after leaving employment.
However, it is lower than a survivor's pension in the event of death in active service.

SNPS (gross and net)

Re-insured survivor's pension

- In principle, this will continue to exist after leaving employment, unless you opt out. However, it is lower than a survivor's pension in the event of death in active service.
- No insured orphan's pension after leaving employment.
- Costs for continuation are for the participant



Survivor's pension after retirement

All schemes

- Option to exchange retirement pension and survivor's pension.
- SSPF has more options than SNPS.
- No orphan's pension after retirement at SNPS.



Current choices at retirement

Choices in 2 schemes do not have to be the same.

SSPF

- Age at which you retire (min 55 and max 70 years)
- Full retirement or part-time retirement
- Exchange of retirement pension – partner pension
- Pension that remains the same or that pension is brought forward or pushed back (high/low)
- Using pension to bridge time until state pension (AOW)

SNPS (gross and net)

- Fixed or variable pension
- Age at which you retire (min 55 and max 70 years)
- Full retirement or part-time retirement
- Pension remaining the same or increasing or decreasing
- Retirement pension – Partner's pension

Probably from 1-1-2026 lump sum option. When choosing a lump sum, you cannot choose the options High/low or AOW bridging.



Expected future choices when SSPF retires (value transfer to new scheme)

SSPF now.

- Retirement age (55)
- Full retirement or part-time retirement
- Exchange of retirement pension – partner pension
- Bringing forward the same pension or pension (high/low)
- Using pension to bridge time until state pension (AOW)

SSPF future.

- Fixed or variable pension
- Age at which you retire (10 years before AOW)
- Full retirement or part-time retirement
- Exchange Retirement Pension – Partner's Pension (less choice)
- Pension remaining the same or fixed increasing or fixed decreasing (no further high/low)
- Using pension to bridge time until state pension (AOW)

Probably from 1-1-2026 lump sum option.

When opting for a lump sum, you cannot choose the options
High/low or AOW bridging.

In case of a Had Close, the choices will probably remain the same as
now.

Do you want to retire before the new scheme takes effect?

Then indicate your pension choices before 1 October 2026
to the SSPF pension fund via the personal pension portal

Expected future choices at retirement SNPS

SNPS (gross& net)

- Fixed or variable pension
- Retirement age (55)
- Full retirement or part-time retirement
- Pension remaining the same or increasing or decreasing
- Retirement pension – Partner's pension

SNPS (gross & net)

- Fixed or variable pension
- Age at which you retire (10 years before AOW)
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- Pension remaining the same or increasing or decreasing
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- Using pension to bridge time until state pension (AOW)

Probably from 1-1-2026 lump sum option.

When choosing a lump sum, you cannot choose the options
High/low or AOW bridging

Do you want to retire before the new scheme takes effect?
Then indicate your pension choices before 1 October 2025
to the SSPF pension fund via the personal pension portal

Useful links

Pensioninformation

- Website: Almost retired [Jouw pensioenkeuzes](#)
- Portaal: [Choose login method](#)
- MPO: [Welkom op Mijnpensioenoverzicht.nl](#)

Contact

- General: [Contact](#)
- Video calling: [Beeldbellen: afspraak maken](#)

State Pension

- Log inSVB: [Log in bij Mijn SVB](#)
- Determine state pension age: [AOW-leeftijd | AOW | SVB](#)

Care

- Together towards a new pension: [CARE Shell Pensioen](#)
- (Personal) guidance with Shell Pensioen's CARE programme



Are there any questions?



Attachments

General

SSPF

SNPS



General Login portal

- Website: www.shellpensioen.nl



I work at Shell

Getting ready for retirement

I am retired

SSPF Pension Fund

SNPS Pension Fund

my-Shell pension



my-Shell pension

Here you find your personal and secure page at Shell Pensioen. You log in easily with your DigiD.

Log in with your DigiD

DigiD

If you no longer have your DigiD, you can request a new one [here](#).

Are you not eligible to apply for a DigiD?

For example because you do not have a Dutch Citizen Service Number (Burgerservicenummer)?

Log in without DigiD

- Portal displays personal information.
- Flex planner available for almost everyone
- Error message: Contact the customer team

General Archives

- After logging in, you will be taken to the home screen with the relevant tiles.
- Which tiles one sees depends on the person.
- Check UPOs in the archive for insight into current accrued pension.

The screenshot shows a user's home dashboard. At the top, there is a navigation bar with the following items: Home (underlined), Mijn (totale) pensioenoverzicht, Mijn pensioen bij..., Mijn situatie verandert, and Mijn archief (highlighted with a red box and a red arrow pointing to it from the right). Below the navigation bar, the main content area starts with a large red heading "Welkom Meneer". Underneath this heading are three main tiles. The first tile on the left is titled "mijn-Pensioenaanvraag" and features a blue background with a white icon of a document and a blue icon of a person. The middle tile is titled "mijn-Flexplanner" and features a blue calendar icon. Below the icon, it says "Heeft u plannen voor later? Bekijk nu welke keuzes u straks heeft." The third tile on the right is titled "Wat krijg ik straks?" and features a blue icon of a person's head and shoulders. Below the icon, it says "Uw pensioen bij Shell: wat is er voor u geregeld voor later?"

Flexplanner SSPF

The information in the Flex Planner is based on the current scheme. Just before 1-1-2027 you will receive information about what the transition means for you personally.



- Flexplanner provides insight into the amount of the benefit for different choices.
- You can indicate the choice for each part.
- Bridging the choice of State Pension visible after choosing the date for State Pension age.
- Option to indicate that you will stop working before your pension starts.



Flexplanner SNPS

The information in the Flex Planner is based on the current scheme. Just before 1-1-2026 you will receive information about what the transition means for you personally.



Bij **SNPS (netto-regeling)** wil ik:

- een **variabel** pensioen
- vanaf **68 jaar**
- **volledig** met pensioen
- een **gelijkblijvend** pensioen
- partnerpensioen **aankopen**

- Flexplanner provides insight into the amount of the benefit for different choices.
- You can indicate the choice for each part.
- Option to indicate that you will stop working before your pension starts.

en ik wil ook...

- **nog niet** uit dienst

SNPS: Fixed or Variable pension

- **Fixed Pension:** with an external party. Only pension capital is visible. This allows shopping at an external party. No further calculations possible with the Flexplanner. See choice *I want a fixed pension* for the relevant pension capital.
- **Variable pension:** at SNPS continue to invest after retirement and annual settlement of investment results.

Wilt u een variabel of een vast pensioen? Annuleer 1 melding Bereken keuze >

Mijn keuze bij SNPS (nettoeregeling)

Ik wil een variabel pensioen.

Ik wil een vast pensioen.

Bij SNPS bouwt u een eigen pensioenkapitaal op. Het pensioenkapitaal in deze regeling is op uw pensioendatum naar verwachting **€ 267.200**. Daarmee kunt u straks een vast pensioen aankopen bij een externe verzekeraar. Kiest u voor deeltijdpensioen? Dan is dit bedrag naar rato beschikbaar.

Kiest u voor een vast pensioen bij een externe verzekeraar? Dan zijn verdere pensioenkeuzes bij ons niet meer mogelijk. Dit ziet u terug in mijn-Flexplanner. Welke pensioenkeuzes u kunt maken, is afhankelijk van de externe verzekeraar van uw keuze.

