

# Your pension with PME

**Welcome! Your pension is now administered by PME** – the pension fund for everyone in the metal and technology industries. It will be a few more weeks before you receive your first mail from PME. In the meantime, you can read about important matters relating to your pension in this flyer.



## Your pension will (almost) manage itself



You and your employer contribute money to your pension each month. Want to know how much you contribute yourself? You can find this on your payslip. The contribution is invested by PME. This allows your pension to keep on growing.

If you die, your partner (if you have one) will receive a partner pension for as long as they live. Your children will receive an orphan's pension until they reach the age of 25.



If you become occupationally disabled, your pension accrual will continue partially. But you won't have to carry on contributing money yourself. We will do that for you. The amount that PME pays depends on the degree of your occupational disability.

You choose when you want your pension to start. This may be as early as the age of 55. You will receive your pension for as long as you live, in addition to the state pension from the government (AOW).



If you start working more or fewer hours, your employer will inform us. Your pension will then change accordingly. Working less now means a lower pension later. It's good to keep that in mind.

**Keen to know more about your pension scheme?**  
Visit [pme.pensioen.nl/en/pension-scheme](https://pme.pensioen.nl/en/pension-scheme)

# Make sure that your partner can count on a pension from PME

If you are about to move in together or are already living together, register your partner with us. We will need your cohabitation agreement. Only if we have this agreement will your partner receive a partner's pension if you die.

It is not necessary to register your partner with us when you are married or in a registered partnership. And we are automatically notified of new marriages and registered partnerships in the Netherlands. In that case, you won't need to do anything. But if you marry or register your partnership outside of the Netherlands, you must notify us yourself.

Find out what to do at [pmpensioen.nl/en/marriage-and-registered-partnership](https://pmpensioen.nl/en/marriage-and-registered-partnership)



## How we calculate your pension in 2025

### 1 You don't accrue pension on the first EUR 18,475 of your salary

You accrue part of your pension every year, but not on your entire gross salary. This is because we take into account the state pension (AOW) that you will receive from the government. For this reason, you don't accrue pension on the first EUR 18,475 of your salary (in 2025). You don't contribute any money to this either. This is called the deductible.

### 2 Contribution = 27.98 per cent

You will, however, accrue pension on any salary above EUR 18,475. In principle, this will be done up to a maximum salary limit of EUR 95,236 (in 2025). Of this part of your salary, 27.98 per cent will go towards your pension. The amount you contribute yourself is stated on your payslip, with a maximum of 10.89 per cent. Your employer contributes the rest.

### 3 Pension accrual = 1.875 per cent

You will accrue pension at 1.875 per cent per annum on the salary that counts towards your pension.

### 4 What if you earn more than EUR 95,236 (in 2025)?

Your employer may also have arranged for you to accrue pension with PME above this amount. This is possible up to a maximum salary of EUR 137,800 (in 2025). You can see this on your payslip. Your employer chooses how much pension you accrue on this part of your salary. This may be 1.44 per cent or 1.875 per cent.

### Sample calculation

Pensionable gross annual salary	€ 50,000
Deductible	- € 18,475
Pensionable earnings	= € 31,525
Accrual rate	x 1.875%
Pension accrual (gross per year)	= € 591.09

### We are switching to the new pension rules

The Netherlands has introduced new pension rules. Pension funds have several years to adopt these rules. PME is targeting a switch on 1 January 2027. This will affect your pension with PME. Read on or watch the handy videos at [pmpensioen.nl/en/new-pension-rules](https://pmpensioen.nl/en/new-pension-rules).



### Handy tools – so you know roughly what you'll get upon retirement

A lot may happen before you retire. Your situation may change. For example, you may start working fewer or more hours. Or you may get married, divorced or have a child. Our financial situation will also affect your pension.

It is important to have an idea of what you will get upon retirement. That way, you won't be faced with any surprises. And, if necessary, you can make extra arrangements yourself. So, check your pension every year. Tools that can help you with this can be found at [pmpensioen.nl/en/handy-pension-tools](https://pmpensioen.nl/en/handy-pension-tools).



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Would you rather contact us in some other way? Visit [pmpensioen.nl/en/contact](https://pmpensioen.nl/en/contact).