

What will PME do if the pension is not calculated correctly?

PME determines your pension carefully. Unfortunately, there is a chance that we might not calculate a pension correctly. There may be various reasons for this, such as a lack of data. Perhaps the data we have is not correct. The pension you receive may then be too high or too low. How does PME deal with situations where a pension amount has not been calculated correctly?



We adjust the amount of the pension

What if we have calculated a pension incorrectly? Then we will recalculate that pension based on the new data. In principle, we will adjust the pension amount immediately. You will be notified in writing. You can read more about the possible situations below.



> You have received too little pension

What if it turns out that your pension has been too low so far? Then you will receive a higher pension from now on. We will back pay you the shortfall to date .

Have you suffered losses because you have received too little pension? If so, you can submit a request for compensation. Please provide as much evidence as possible so that we can assess your request properly. Send your request by email to deelnemer@pmepensioen.nl. We will respond to you within 3 weeks.



> You have received too much pension

What if you have received a pension that is too high? Then you will receive a lower pension from now on. You must repay the excess that you have received, but there are exceptions.

Repayment is required if:

- the error was made because you provided incorrect information. In that case, you must repay the excess amount paid in full, or;
- you knew - or could have known - that you were receiving a pension that was too high. This may, for example, be because the correct amount of your pension has always been communicated to you clearly. In this case, you must repay the excess pension you have received.

We will look back no more than 3 years. Repayment is only required if the amount received in excess is higher than €1,000.

Repayment is not required if:

- you did not know - or could not have known - that you were receiving a pension that was too high. For this purpose, we will, among other things, look at the information you have received about your pension. Based on that information, was it possible or not to clearly conclude that there had been an error?

A payment plan is possible

The amount to be repaid can be set off against your future pension benefits. You can also pay back the amount yourself. You don't have to do that all at once. You can ask us for a payment plan.