

Placeholder for
PEPP EU label

Benefit Statement

Pan European Pension Product (PEPP)



Placeholder for
company logo

For the period: 1st of January 2018 -
31 December 2019

Access to online
version

Name: <Name, Surname>

PEPP contract ID/Nr: <Name/Nr.>

Date of birth: <Date>

Company: <Name> PEPP provider

Address: <Road Nr, City, Country,
postal code>

Contact address: <Address> PEPP
provider

Date you joined the PEPP: <Date>

Country of issuance: <Member State>

Expected date of retirement: <Date>

Competent authority: <Name>

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How much money do you already have in your PEPP?

FROM THE DATE YOU JOINED UNTIL 31 DECEMBER 2019

ACCUMULATION



+



=



EUR xxx
Total
amount
paid in

EUR xx
Total
return on your
investments minus costs

EUR xxx / xx UNITS*
Total value of your
pension pot

* <Narrative to describe the conversion rate of a unit>

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What could you receive when you retire?

ON DD MM YYYY, DEPENDING ON THE INVESTMENTS, IF YOU CONTINUE TO CONTRIBUTE AS YOU DO TODAY

PROJECTIONS



Bad weather scenario:

EUR xxx Lump sum

EUR xxx Monthly payment*



Best estimate scenario:

EUR xxx Lump sum

EUR xxx Monthly payment*



Good weather scenario:

EUR xxx Lump sum

EUR xxx Monthly payment*

* Paid every month for X years

BE CAREFUL: THESE AMOUNTS ARE PROJECTIONS ONLY AND MAY DIFFER FROM THE FINAL VALUE OF THE BENEFITS YOU WILL RECEIVE AND COULD BE SUBJECT TO TAXATION.

PAY-OUT IN CURRENT VALUES (TODAY'S PRICES). TO FIND OUT HOW THESE AMOUNTS ARE CALCULATED, GO TO: LINK HERE

Are you on track for retirement? Use our pension calculator to find out:
www.euroPEPP.eu/calculator

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How has your PEPP changed in the past year?

Value at the beginning of 2018	(+)		EUR xx.xxx
Contributions paid-in	(+)	EUR xxx	
If applicable: subsidies/ taxes	(+/-)	EUR xxx	
Return on your investment	(+)	EUR xxx	
Total annual costs, of which:	(-)	EUR xx / %	
Administrative costs		EUR xx / %	
Asset management costs, including:			
• Safekeeping of assets fee		EUR xx / %	
• Transaction fee		EUR xx / %	
• Other investment costs		EUR xx / %	
Distribution costs		EUR xx / %	
If applicable: cost of the guarantee		EUR xx / %	
TOTAL SUM in 2018	(+)	EUR x.xxx	
Value of your PEPP on 31 Dec. 2018	(+)		EUR xx.xxx

How are my final benefits likely to be reduced by costs? EUR xx / % [reduction in wealth]

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Your PEPP AT A GLANCE

This is a summary of your PEPP features:

- **Product type: Basic PEPP:**
 - *Cap on costs:* the costs of this PEPP are capped to 1% of the accumulated capital. This means that the maximum chargeable amount is xx€, whilst your PEPP has costed xx€ (see breakdown above).
 - *Risk-mitigation technique:* the investments in your PEPP are made according to a life-cycle strategy and in line with the risk profile selected at the time of purchase: [Placeholder for Risk indicator]
 - *No guarantees:* your pension income is not guaranteed and your investment could go up or down.
- **PEPP sub-account.** You have not opened any sub-accounts in other EU Member States.
- **Consideration of sustainable factors.** Information on our policy regarding Environmental, Social and Governance factors is available on our website ([link](#))
- **Past performance:** Average returns for the last 1, 3, 5 and 10 years:

Years	10	5	3	1
Average returns	2.40%	2.10%	1.20%	0.20%
Benchmark returns	0.77%	0.52%	0.48%	0.36%

Warning! Past performance is no indication of future performance.

What has changed in your PEPP?

- Any significant material changes related to the previous year BS
- Prompt: Please contact us for any clarification you may need.

What can you do to plan better for retirement?

- Visit www.mypension.eu to find more information about your state pension and other pension plans
- Prompt: See if you can save more for retirement, review your other savings and investments

Other important information:

- Check your rights and options, such as investments, assumptions used for annuities, the switching and the portability services: **link here**
- Call us or e-mail us to find out about your benefits in case you would like to transfer your PEPP to another provider or stop contributing into the PEPP account before the expected date of retirement: <e-mail>;<phone>
- Check our investment-policy principles: **link here**
- Access our Annual Financial Accounts and Annual Report here: **link here**