

A pension is an important term of employment. It is therefore a good idea to tell new employees something about your pension scheme during the terms of employment meeting. This checklist gives the main subjects. Use layer 1 of the Pension 1-2-3 before starting the meeting. You can find it in the green employee folder, 'Mijn pensioenregeling bij PNO Media'. This folder is available from us free of charge. You then explain to the employee...



### ...what is and what isn't available under the pension scheme

Take layer 1 of the Pension 1-2-3 and look at the sections 'What is available under our pension scheme?' and 'What isn't available under our pension scheme?' Perhaps you have made your own additional arrangements with your employees. Discuss these as well and at the end of the meeting, give the employee folder with, among other things, layer 1 of the Pension 1-2-3, to your (future) employee.



### ...where he or she can see how much pension he or she will receive

How much pension your employee will receive is outlined on the uniform pension statement (UPO). This statement is issued on an annual basis. For more information about his or her complete pension status, your employee can visit [pnomedia.nl/mijnpno](http://pnomedia.nl/mijnpno) and [mijnpensioenoverzicht.nl](http://mijnpensioenoverzicht.nl).



### ...what your employee pays for the pension scheme

You pay a contribution for the pension scheme. Tell your employee how much he or she contributes to the pension scheme. This contribution is gross; in net terms, the contribution is lower for the employee.



### ...that a previously accrued pension can be transferred

When your employee accrued a pension elsewhere, it can be transferred to PNO Media. This is referred to as a value transfer. After the employee has joined the company, we will send him or her a form to apply for a value transfer. The form can also be found on [pnomedia.nl/downloads](http://pnomedia.nl/downloads).



### ...that your employee has different options with regard to the pension scheme

Take layer 1 of the Pension 1-2-3 and look at your employee's current and future options.



### ...when a partner needs to be registered

When your employee cohabits or does not reside in the Netherlands, your employee personally has to register his or her partner. That is, if your employee wants his or her partner to be entitled to a surviving dependants' pension.



### ...that PNO Media would like to receive an e-mail address

PNO Media is increasing its digital communications, as it saves costs. To that end, your employee has to notify PNO Media of his or her e-mail address on [pnomedia.nl/mijnpno](http://pnomedia.nl/mijnpno).



### ...what information about the pension is available

For more information, your employee can visit [pnomedia.nl](http://pnomedia.nl). Do you provide pension advice yourself? Please tell your employee.



**Disclaimer: The pension regulations prevail in all cases. You can find them on: [pnomedia.nl/reglement](http://pnomedia.nl/reglement)**