

UPDATE PPF APG

Thursday, 20 November 2014



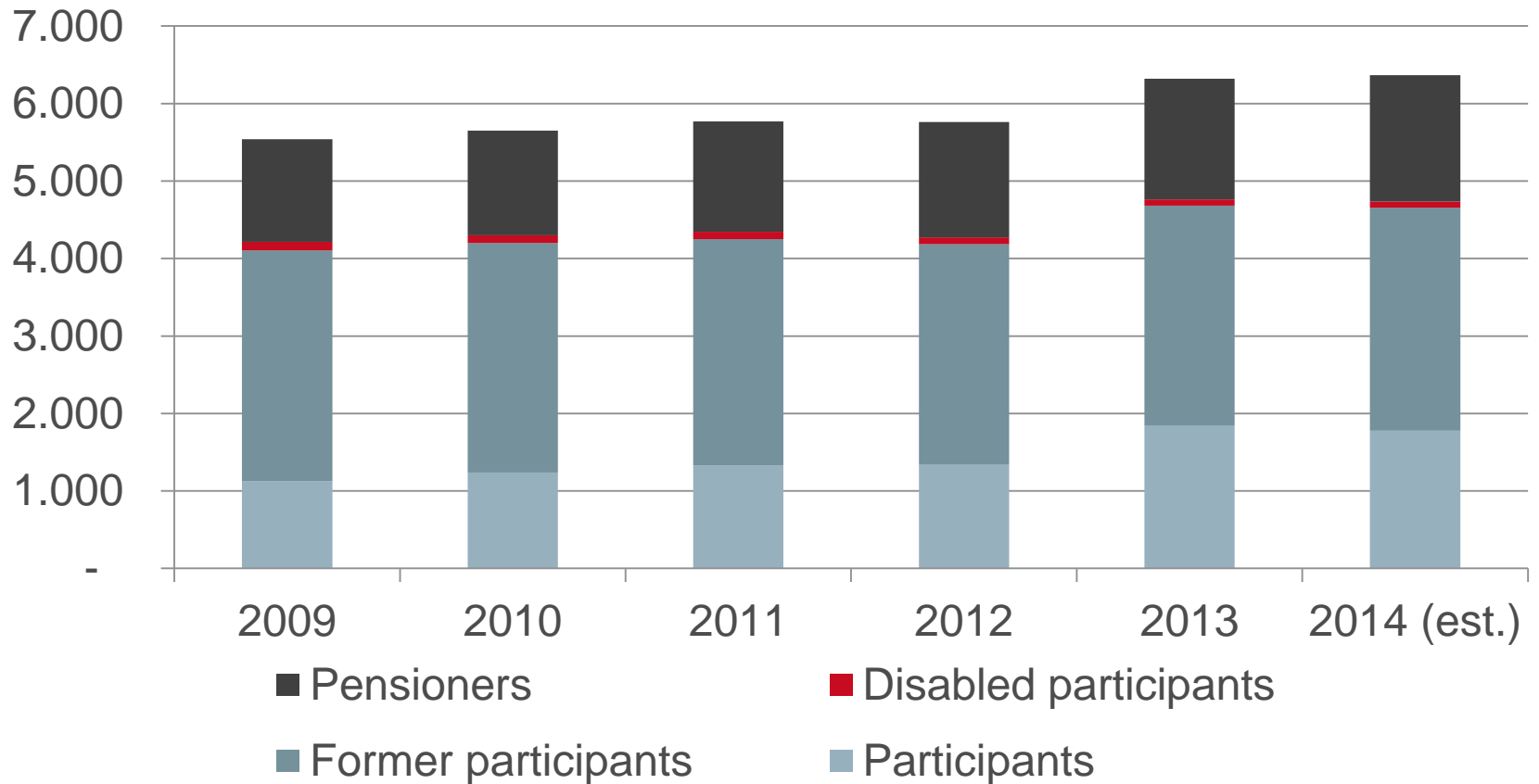
Personeels Pensioen Fonds

Pension3Days

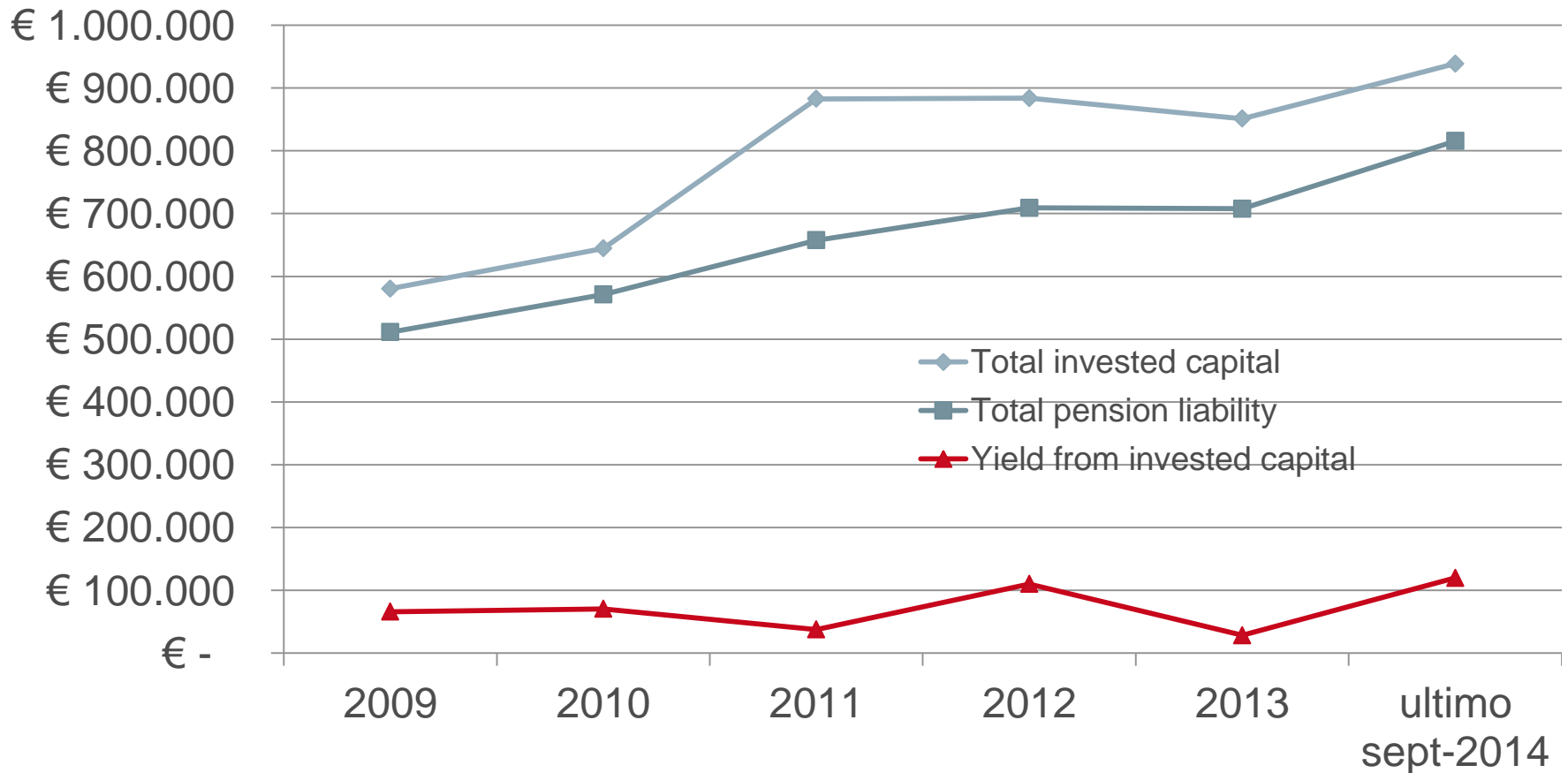


- [Trailer Pension3Days](#)
- Do you know what your pension looks like?
- Take a look at the Money Wise website:
www.wijzeringeldzaken.nl/english

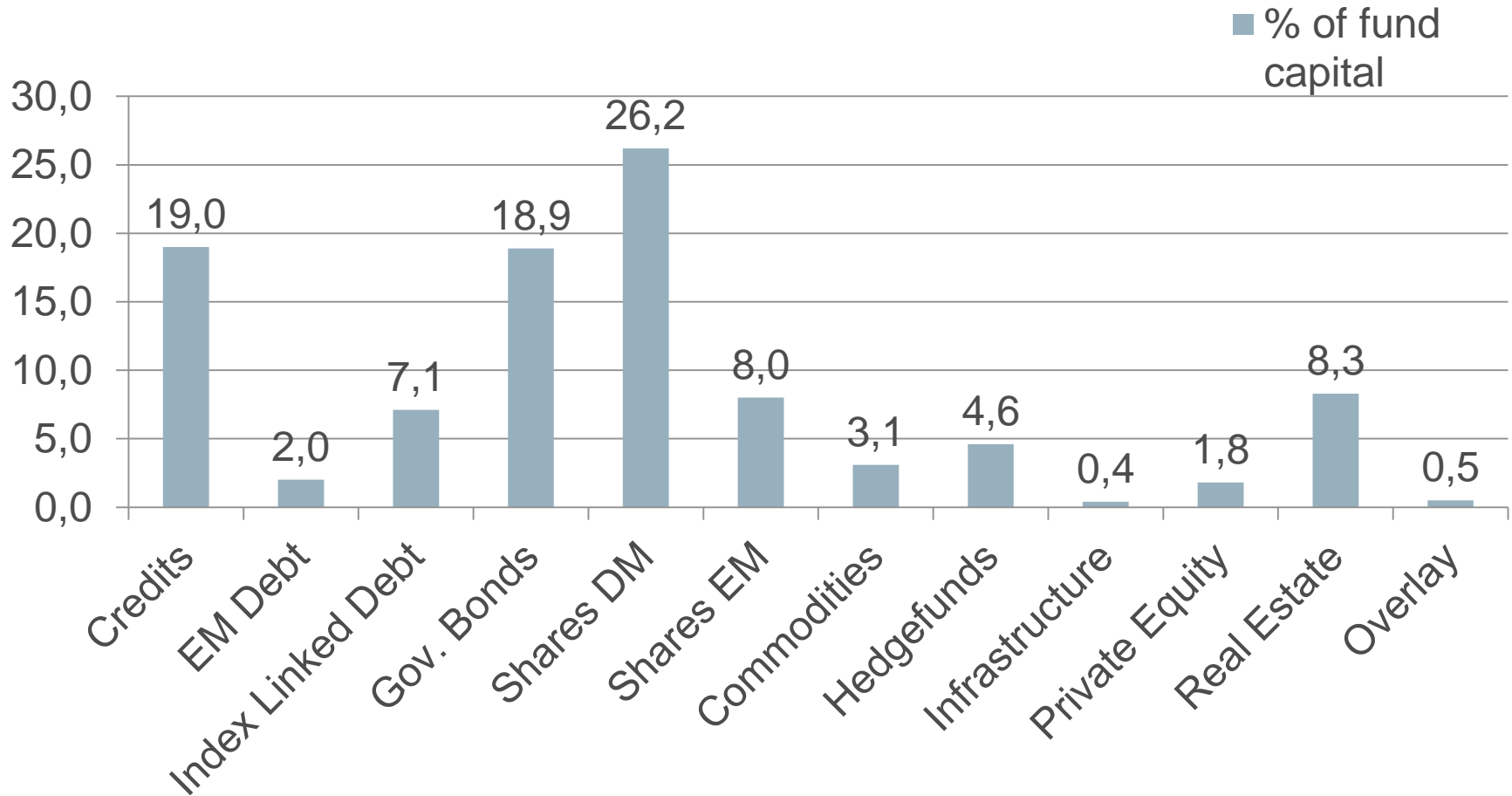
KEYDATA PPF APG



FUND CAPITAL: TOWARDS 1 BILLION EUROS

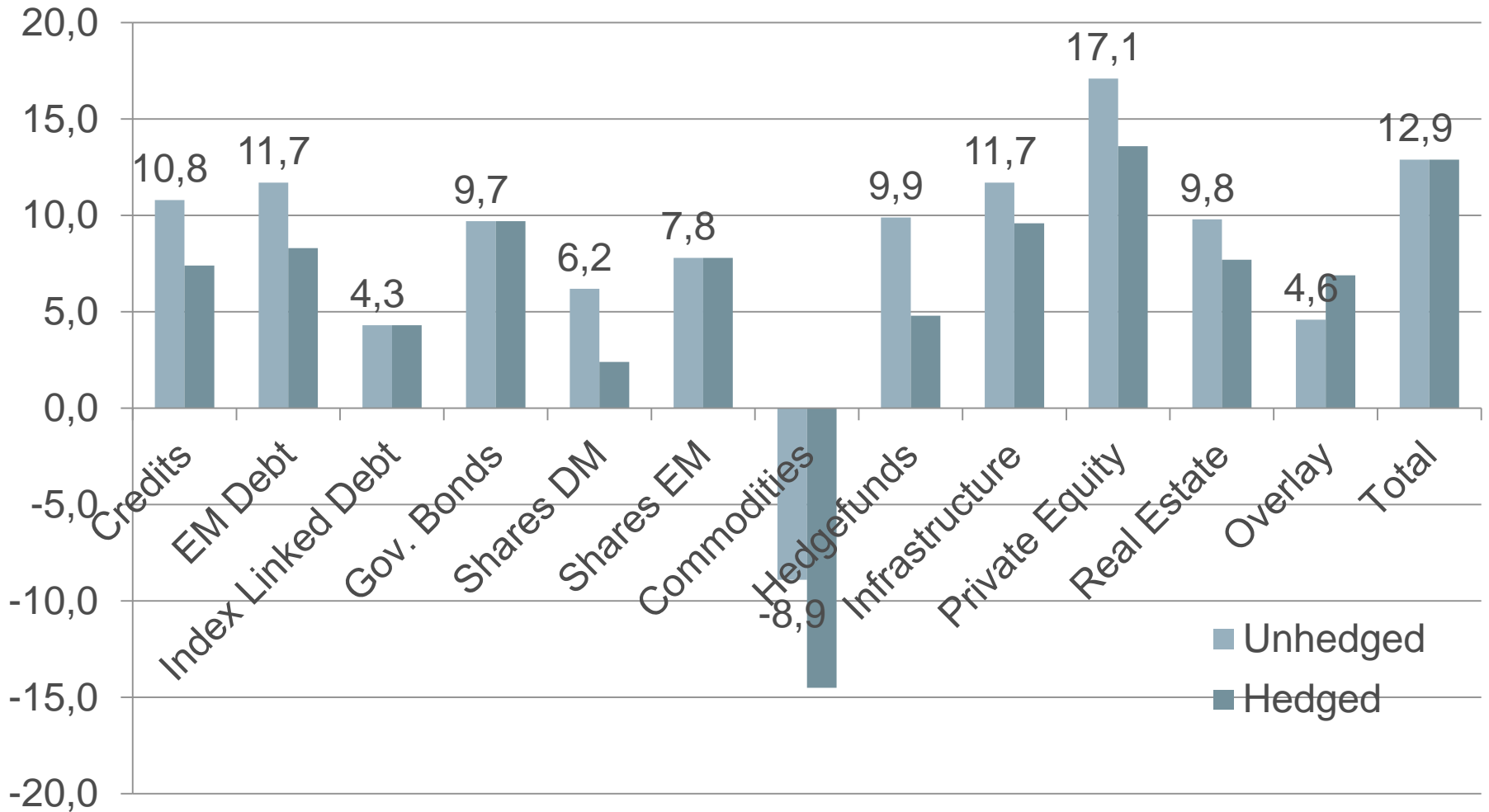


IN WHICH CATEGORIES DOES APG INVEST?



Preliminary figures per October 17, 2014

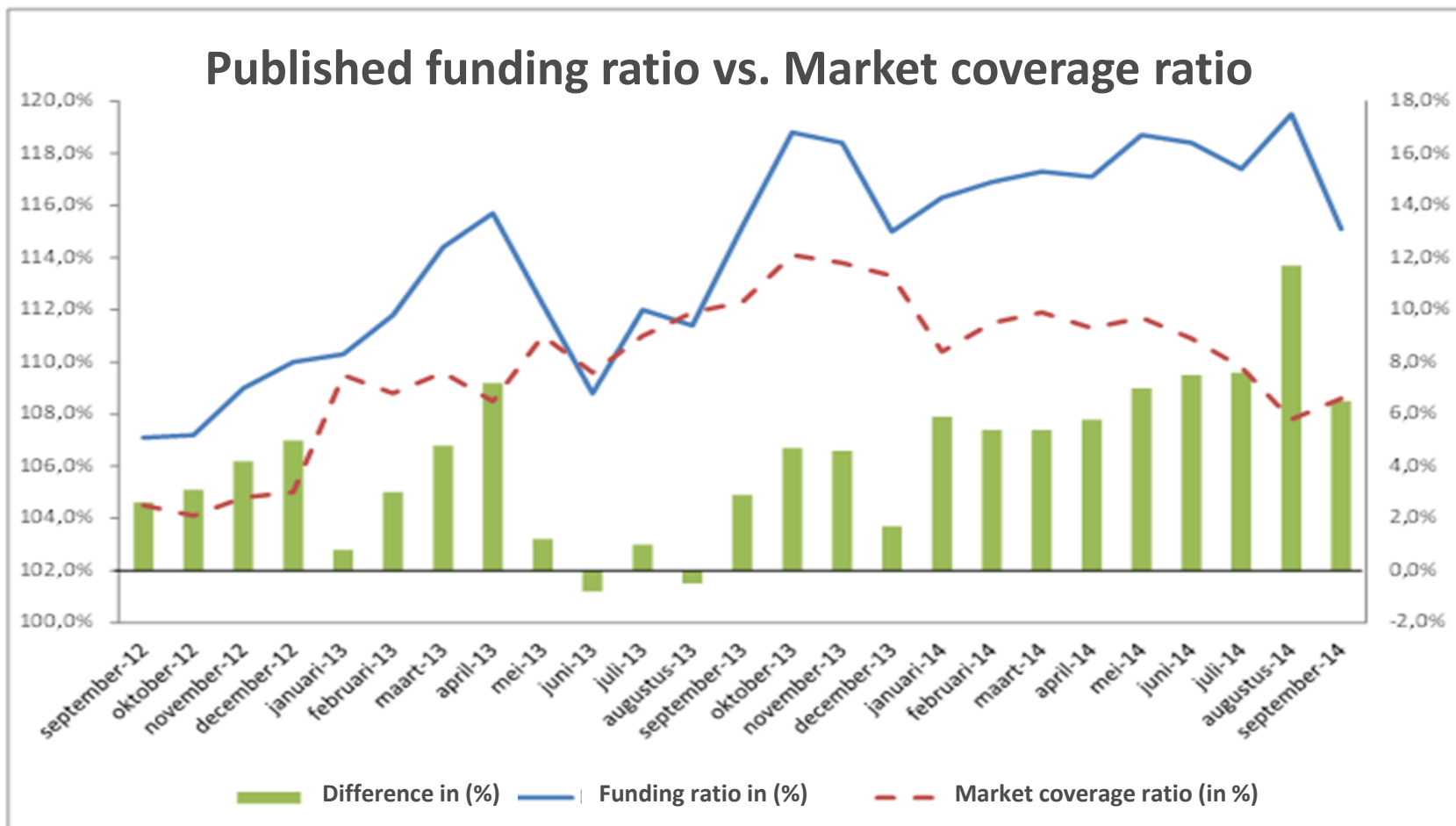
WHAT ARE THE YIELDS IN 2014? (IN %)



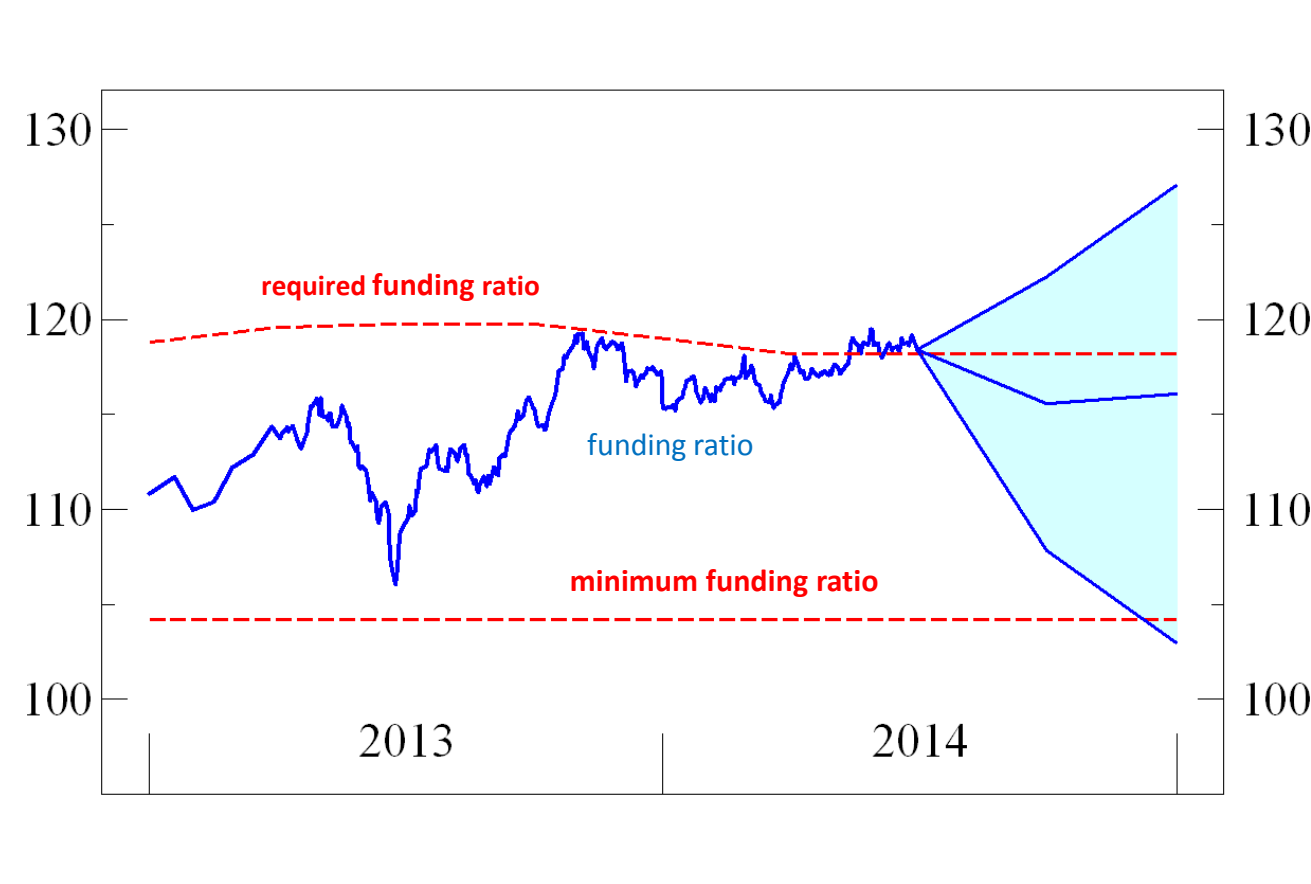
Preliminary figures per October 17, 2014



CURRENT FUNDING RATIO



UNCERTAINTY REGARDING FUNDING RATIO BASED ON 5000 SCENARIOS



SURCHARGE/INDEXATION PROSPECT

- History of surcharges:
 - 2010: 1,5%
 - 2011: 0,2%
 - 2012: 0,0%
 - 2013: 1,5%
- Expectation is that there will be some surcharge/indexation from 1 January 2015.

PARTICIPANTS SATISFACTION SURVEY

What do participants and pensioners think about PPF
APG and the communication?

MOST IMPORTANT RESULTS

- High overall score.
- Image scores well.
- Among participants the means score varyingly, whilst among pensioners the score for means is more than satisfactory.

WHERE DO WE NEED TO WORK ON?

Participants

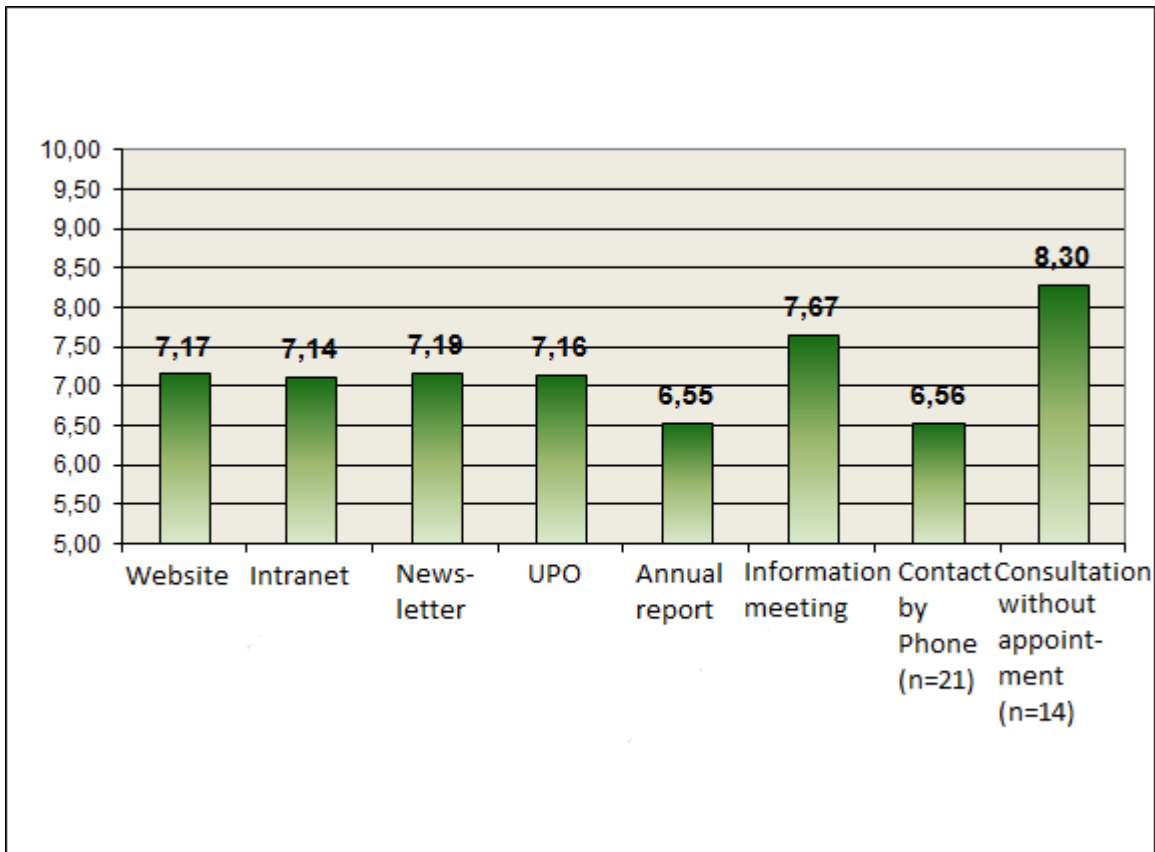
- Evolve digitally.
- More relevant communication.
- Keep and strengthen the personal approach.

Pensioners

- Evolve digitally.
- Maintain high scores.
- More information about (upcoming) changes in pension benefits.

- * Satisfactory scores for website, newsletter, intranet and UPO.
- * Good scores for information meeting and consultation without appointment.
- * Worrying scores for contact by telephone and annual report.

VALUATION OF CHANNELS AND MEANS



Use of Channels	
Website	61 %
Intranet	80%
Newsletter	74%
UPO	77%
Annual report	22%
Information meeting	33%
Contact by phone	12%
Consultation without appointment	3%
www.mijnpensioenoverzicht.nl	34%

Comprehensibility

- The comprehensibility is on average good.
- The score for contact by telephone is very striking: Totally non comprehensible as well as (very) comprehensible.
- The annual report scores poorly on comprehensibility.

Relevance

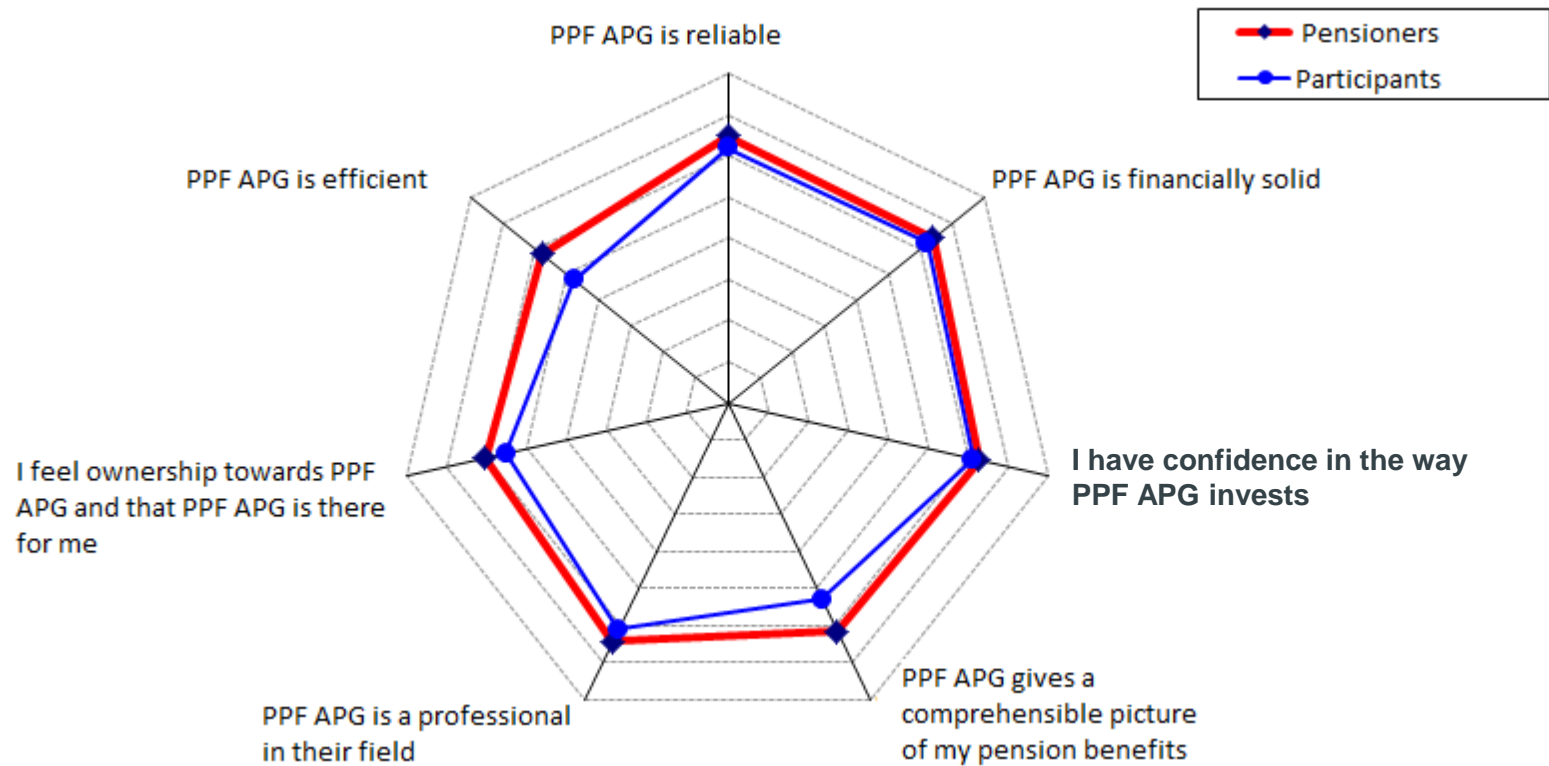
- The more personal the contact, the more relevant.
- The annual report is seen as largely irrelevant.
- Website, Intranet and newsletter are not yet perceived as very relevant.

Personal

- Contact by telephone does not operate optimally yet in the eyes of participants.

Pensioners have a slightly more positive image of PPF APG than participants

COMBINED IMAGE



ON THE AGENDA

October 2014

- Outcomes ALM-study
- Strengthening of risk management and audit
- Consequences of changing the pension age to 67

November 2014

- nFTK
- Investment plan 2015
- Premium and surcharge decision
- Net Pension plan

2015

- Translating the Participants Satisfactory Survey outcome into (digital) means of communication

Contact details



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