



EURO PENSION  
SCHEME

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https://europensionscheme.eu

# PENSION BENEFIT STATEMENT

For the period 01 January 2019 – 31 December 2019

## 1. YOUR DETAILS

Pension plan number:

**123456789**

Name:

**Jane Smith**

Date of birth:

**12 January 1980**

Address:

**123 Road, City,  
COUNTRY**

Date you joined the scheme:

**1 March 2009**

Expected date of retirement:

**12 January 2045**

## 2. HOW MUCH MONEY DO YOU ALREADY HAVE IN YOUR PENSION POT?

FROM THE DATE YOU JOINED UNTIL 31 DECEMBER 2019



**EUR 6 000**

Total amount  
you have paid in

+



**EUR 9 000**

Total amount your  
employer has added

+



**EUR 2 710**

Total return on your  
investment minus costs

=



**EUR 17 710**

The total value of  
your pension pot

## 3. WHAT COULD YOU RECEIVE WHEN YOU RETIRE?

DEPENDING ON HOW THE MARKET AND YOUR INVESTMENTS PERFORM, IF YOU CONTINUE TO CONTRIBUTE AS YOU DO TODAY



Bad weather scenario

EUR 63 000

**EUR 300/month\***



Best estimation scenario

EUR 75 000

**EUR 350/month\***



Good weather scenario

EUR 83 000

**EUR 400/month\***

Be careful: These amounts are projections only. The amount you receive at retirement will be different and could be subject to tax.

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.europensionscheme.eu/calculator](http://www.europensionscheme.eu/calculator)

\* Paid every month for life

## 4. HOW YOUR PENSION POT HAS CHANGED IN 2019

Value at the beginning of 2019	(+) EUR 16 138
Contributions by you	(+) EUR 600
Contribution by your employer	(+) EUR 900
Return on your investment	(+) EUR 204
Total costs, of which:	(-) EUR 132
• Administrative costs	(-) EUR 38
• Investment and transaction fee	(-) EUR 20
• Taxes	(-) EUR 44
• Death coverage premium	(-) EUR 30
<b>TOTAL SUM in 2019</b>	<b>(+) EUR1 572</b>
<b>Your pension pot on 31/12/2019</b>	<b>(=) EUR 17 710</b>

## 5. YOUR PENSION AT A GLANCE



Your pension is a defined contribution pension plan



Your pension pot is currently invested in two funds. If you want to find out more, please go to: [link](#)



You pay in

**EUR 50/month**

**NOTE: Your pension income is not guaranteed and your investment could go up or down.**



Your employer contributes

**EUR 75/month**

### BENEFICIARIES:

If you die before you retire, your beneficiaries will receive

**EUR 2 000/year**

## 6. WHAT CAN YOU DO TO PLAN BETTER FOR RETIREMENT?

- See if you can save more
- Review your other savings, investments and debts
- Visit [www.Mypension.eu](http://www.Mypension.eu) to find more information about your state pension and other pension plans
- Find your pension in Europe at: <https://www.find-yourpension.eu>

### HOW TO INCREASE THE MONEY YOU RECEIVE AT RETIREMENT?

Depending on your personal situation, you may be able to:



Increase your contribution



Choose a higher retirement age



Consider a different investment strategy



Keep your pot invested after retirement

Contact us to discuss any of these options.

### OTHER IMPORTANT INFORMATION:

- Check your pension plan options and choices here: [add link here](#)
- Call us or e-mail us to find out about your benefits if you stop working or change employer
- Access our Annual Accounts, Annual Report and Investment Policy here: [add link here](#)