



**PENSION PROVIDER
COMPANY NAME**

123 Pension Company Road, Pension City, COUNTRY
+123 12345678; +123 12345678
info@companyname.eu
https://companyname.eu

PENSION BENEFIT STATEMENT

For the period 01 January 2018 – 31 December 2018

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

If any of this information is incorrect, please contact **customers-services@european.eu**, Tel: +123 123 456 789

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

ON 31 DECEMBER 2018



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?

ON 12 JANUARY 2045

This is what you
currently have



EUR 17 710

This is what you could receive when you retire.



Bad weather scenario

EUR 63 000

EUR 800/month*



Most likely scenario

EUR 75 000

EUR 1 000/month*



Good weather scenario

EUR 83 000

EUR 1 200/month*

* Paid every month for life

Be careful: these amounts are estimates 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](#)

4. HOW YOUR PENSION POT HAS CHANGED IN 2018

Month of contribution	Your contribution	Employer's contribution	Total
January	EUR 50	EUR 75	EUR 125
February	EUR 50	EUR 75	EUR 125
March	EUR 50	EUR 75	EUR 125
April	EUR 50	EUR 75	EUR 125
May	EUR 50	EUR 75	EUR 125
June	EUR 50	EUR 75	EUR 125
July	EUR 50	EUR 75	EUR 125
August	EUR 50	EUR 75	EUR 125
September	EUR 50	EUR 75	EUR 125
October	EUR 50	EUR 75	EUR 125
November	EUR 50	EUR 75	EUR 125
December	EUR 50	EUR 75	EUR 125
TOTAL contribution in 2018			EUR 1 500

Value at the beginning of 2018	(+)		EUR 16 138
Contributions by you	(+)	EUR 600	
Contribution by your employer	(+)	EUR 900	
Return on your investment	(+)	EUR 204	
Administrative costs	(-)	EUR 38	
Investment and transaction fee	(-)	EUR 20	
Taxes	(-)	EUR 44	
Death coverage premium	(-)	EUR 30	
TOTAL SUM in 2018	(+)	EUR 1 572	
Your pension pot on 31/12/2018			EUR 17 710

5. YOUR PENSION AT A GLANCE



Your pension is a defined contribution pension plan.



You pay in

EUR 50/month



Your employer contributes

EUR 75/month

Your pension pot is currently invested in two funds:



66% in conservative fund

EUR 11 807



34% in growth fund

EUR 5 903

Your beneficiaries are:

Beneficiary 1

John Smith

Beneficiary 2

Tina Smith

If you die before you retire, your beneficiaries will each receive

EUR 2 000/year

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

- ➔ Take a look at your spending to see if you can save more.
- ➔ Take the opportunity to review your other savings and investments.
- ➔ Find more information about your state pension and other pension plans on the pension dashboard www.Mypension.eu
- ➔ In a few steps, explore how to reach the target income you'd like in retirement through our pension calculator tool www.europensionfund.eu/calculator
- ➔ Use the European pension tracker if you have saved into a pension in another country in the EU. www.ttype.eu
- ➔ Contact us if you need help.

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
- ➔ Access our Annual Accounts, Annual Report and Investment Policy here: [add link here](#)