



Abridged version of the 2024 annual report

Stichting Pensioenfonds Witteveen + Bos

Number of people accruing a pension with the pension fund at the end of 2024:

1,318



Number of people receiving a pension from the pension fund at the end of 2024:

227

Number of people not yet retired and no longer accruing a pension at the end of 2024:

1,041

Total contributions in 2024

€ 13,421,000



Invested capital on

1 January 2024: € 188 million
31 December 2024: €210 million

Coverage ratio on

1 January: 114.9 %
31 December: 114.4 %

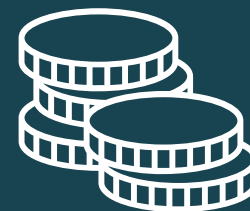


Contributions by the employer:

€ 8.7 million

Contributions by employees:

€ 4.8 million



Paid out in 2024

€2.4 million

To be paid out (obligations)

€ 164 million

The value of the investments (contributions + returns on investments) at the end of 2024 was € 210 million. This was more than the value of the obligations, i.e. the pensions that are still to be paid out. This is reflected in the coverage ratio, which was 114.4 % at the end of 2024.

Pensions rose

In 2024, the board decided that all pensions would rise by 1.3 % on 1 January 2025.

This includes pensions that are already being paid out and pensions that are not yet being paid out.

+1.3 %



Costs

Administration costs

€ 1,055,000

Asset management costs

€ 332,000

Transaction costs

€ 139,000

Points requiring attention in 2025



Future of the fund

Guidance for making decisions

Planning for the future of the fund:
developing a strategy for the practical feasibility of the new pension scheme

Formulating official policy for how the pension fund should provide guidance for making decisions




Points requiring attention in 2025

Preparing for the new pension scheme

The transition to a flexible contribution scheme is scheduled for 1 January 2027.

The pension fund is currently preparing the new pension scheme and the transition. Good and clear communications are a focal point for the pension fund.

One of the agreements is that all pensions that have been accrued and the pensions we are already paying out will be converted to the new pension scheme on 1 January 2027. If it is financially possible, everyone will keep the value of the pension that has been accrued or is already being paid out. If there is a surplus, it will be shared. We must decide how this can be achieved as fairly as possible.



pensioenfonds.witteveenbos.nl