



Indexation decision 2022

As of January 2022, the cover ratio in particular is an important factor in the decision to supplement or not (pension indexation).

Good news about your pension!

According to the law the policy funding level has to be over 110% for indexation to be allowed. The policy funding level of round 120% at 31 December 2021 also means that as of 1 January 2022 an indexation can be granted of 2,12%.

Up-to-date funding level

We will, of course, continue to keep you informed. You can find the up-to-date monthly development of the fund's funding level on the [financial](#) page of our website. You can also find the extensive 2021 annual report on this website at the end of June 2022 and the 2022 annual review will be available one month later.

Policy on supplements and reductions

On 31 December 2021, the fund's actual funding level was 124%. This means that we have €124 for each €100 that we have to pay in the future. Under the law, the board of a pension fund, when taking decisions, should not take the actual funding level, but the policy funding level as a basis. The policy funding level is the average funding level of the last twelve months. The amount of the policy funding level determines whether the board of the fund can index your pension rights or may have to be reduced. You can find the precise methodology on our website under ['Indexation- and reduction policy'](#).