

Pension Benefit Statement	
Date	
Personal details of the member and where appropriate his/her retirement age	
Details of IORPs:	<ul style="list-style-type: none"> - Name and address - Member State of authorisation - Competent supervisory authority - Sponsoring undertaking
Guarantees provided:	<ul style="list-style-type: none"> - Full guarantee - Partial guarantee - No guarantee
Where a guarantee is provided:	<ul style="list-style-type: none"> - Nature of guarantee - Current level of financing of the accrued entitlements - Mechanisms protecting accrued entitlements - Benefit reduction mechanisms
Balance, contributions and costs	<ul style="list-style-type: none"> - Sum of the costs deducted from the gross contributions in the past 12 months - Sum of the contributions paid in by the member in the past 12 months - Sum of the contributions paid in by the sponsoring undertaking in the past 12 months - Balance on date of issue of the statement - Costs attributable to administration - Other costs plus explanation where these exceed 20% of the total costs
For pension schemes with a target level of benefits (assuming contributions remain constant)	<p>Target level of monthly benefits</p> <ul style="list-style-type: none"> - on reaching - two years before reaching and - two years after reaching <p>retirement age under best estimate assumptions, particularly regarding wages</p>
For pension schemes with no target level of benefits (assuming contributions remain constant)	<p>Target level of capital accumulated</p> <ul style="list-style-type: none"> - on reaching - two years before reaching and - two years after reaching <p>retirement age under best estimate assumptions</p> <p>The level of capital accumulated expressed as benefit per month</p>
For pension schemes where members bear investment risk	<ul style="list-style-type: none"> - Information about the risk and return profile shown by way of synthetic indicator - Explanation of the indicator - Explanation of risks which are not captured by the indicator
For pension schemes where members bear investment risk and have a choice of investment options	<ul style="list-style-type: none"> - List of the investment options - Chosen investment option is highlighted (where there are more than five investment options, only five to be shown)
For pension schemes where members bear investment risk and an investment option is imposed on them	<ul style="list-style-type: none"> - List of the investment options - Chosen investment option is highlighted (where there are more than five investment options, only five to be shown) - Rules based on member's actual age - Rules based on the member's retirement age - Other rules
Information about the past performance of the pension scheme	<ul style="list-style-type: none"> - Information about the performance of the pension scheme or the investment option over the past 10 years by way of a chart - Warning about its limited value as a guide to future performance - Indication of which costs were included or excluded from the calculation of past performance - Indication of the currency on which calculation of past performance was based
Miscellaneous	<ul style="list-style-type: none"> - Inter alia information on where to obtain further information