

Voorwaardelijkheidsverklaring IKEA (English)

5-annual overview active participant

Our pension fund tries to increase your pension each year

It is our ambition to let your pension grow in line with the increases in salaries each year, with a maximum increase equal to the salary increase over the period October to October, but only if all rules have been complied with. If our financial situation is good enough, we will check to see if there is room to increase your pension. The board takes this decision each year.

This year we have increased your pension

This year (over 2023) we have increased your pension by 6.55%. Your pension will not be curtailed. As of January 1st, 2018 your employer has a replenish commitment, which means that our pension fund will not be faced with a financial crisis situation. Only in the extremely rare circumstance that your employer cannot comply with the replenish commitment, your pension may have to be curtailed.

In the next years chances are very small that your pension will be fully increased (indexation).

Over the past 5 years we have increased the pensions as follows

You can also see if price increases have been compensated for by pension increases.

date of change	your pension has been increased by	price increases*
January 1st, 2023	5.12%	11.69%
January 1st, 2022	0.18%	3.28%
January 1st, 2021	0.00%	1.12%
January 1st, 2020	0.00%	1.73%
January 1st, 2019	0.36%	1.68%

*Source: Central Statistics Office in the Netherlands, consumer price index figure (derived).

Please refer to www.stippensioenfonds.nl for more information.

5-annual overview deferred participant – retiree

Our pension fund tries to increase your pension each year

It is our ambition to let your pension grow in line with the increase in prices, but only if all rules have been complied with. If our financial situation is good enough, we will check to see if there is room to increase your pension. The board takes this decision each year.

This year we have increased your pension

This year (over 2023) we have increased your pension by 3.51%. Your pension will not be curtailed. As of January 1st, 2018 IKEA has a replenish commitment, which means that our pension fund will not be faced with a situation of financial crisis. Only in the extremely rare circumstance that IKEA cannot comply with the replenish commitment, your pension may have to be curtailed.

In the next years chances are very small that your pension will be fully increased (indexation).

Over the past 5 years we have increased the pensions as follows

You can also see if price increases have been compensated for by pension increases.

date of change	your pension has been increased by	price increases*
January 1st, 2023	5.12%	11.69%
January 1st, 2022	0.18%	3.28%
January 1st, 2021	0.00%	1.12%
January 1st, 2020	0.00%	1.73%
January 1st, 2019	0.29%	1.68%

*Source: Central Statistics Office in the Netherlands, consumer price index figure (derived).

Please refer to www.stippensioenfondsen.nl for more information.

5-annual overview active/disabled and pension in payment

Our pension fund tries to increase your pension each year

It is our ambition to let your pension grow in line with the increases in salaries each year, with a maximum increase equal to the salary increase over the period October to October, but only if all rules have been complied with. If our financial situation is good enough, we will check to see if there is room to increase your pension. The board takes this decision each year. This year (over 2023) your pension has been increased by 6.55%.

Our pension fund tries to increase your pension benefit each year

It is our ambition to let your pension grow in line with increases in prices each year, but only if all rules have been complied with. If our financial situation is good enough, we will check to see if there is room to increase your pension. The board takes this decision each year. This year (over 2023) your pension has been increased by 3.51%.

Your pension will not be curtailed. As of January 1st, 2018 IKEA has a replenish commitment, which means that our pension fund will not be faced with a situation of financial crisis situation. Only in the extremely rare situation that IKEA cannot comply with the replenish commitment, your pension may have to be curtailed.

In the next years chances are very small that your pension will be fully increased (indexation).

Over the past 5 years we have increased the pensions as follows

You can also see if price increases have been compensated for by pension increases.

date of change	your pension has been increased by	price increases*
January 1st, 2023	5.12%	11.69%
January 1st, 2022	0.18%	3.28%
January 1st, 2021	0.00%	1.12%
January 1st, 2020	0.00%	1.73%
January 1st, 2019	0.36%	1.68%

*Source: Central Statistics Office in the Netherlands, consumer price index figure (derived).

Over the past 5 years we have increased the pension benefits as follows

You can also see if price increases have been compensated for by pension increases.

date of change	your pension has been increased by	price increases*
January 1st, 2023	5.12%	11.69%
January 1st, 2022	0.18%	3.28%
January 1st, 2021	0.00%	1.12%
January 1st, 2020	0.00%	1.73%
January 1st, 2019	0.29%	1.68%

*Source: Central Statistics Office in the Netherlands, consumer price index figure (derived).

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5-annual overview disabled

Our pension fund tries to increase the non-contributory pension accrual as a consequence of your uncapacity for work each year

It is our ambition to let your pension grow in line with the increases in salaries each year, with a maximum increase equal to the salary increase over the period October to October, but only if all rules have been complied with. If our financial situation is good enough, we will check to see if there is room to increase your pension. The board takes this decision each year. This year (over 2023) your pension has been increased by 6.55%

Our pension fund tries to increase your pension each year

It is our ambition to let your pension grow in line with increases in prices each year, but only if all rules have been complied with. If our financial situation is good enough, we will check to see if there is room to increase your pension. The board takes this decision each year. This year (over 2023) your pension has been increased by 3.51%.

Your pension will not be curtailed. As of January 1st, 2018 IKEA has a replenish commitment, which means that our pension fund will not be faced with a situation of financial crisis situation. Only in the extremely rare situation that IKEA cannot comply with the replenish commitment, your pension may have to be curtailed.

In the next years chances are very small that your pension will be fully increased (indexation).

Over the past 5 years we have increased the non-contributory pension accrual as follows

You can also see if price increases have been compensated for by pension increases.

date of change	your pension has been increased by	price increases*
January 1st, 2023	5.12%	11.69%
January 1st, 2022	0.18%	3.28%
January 1st, 2021	0.00%	1.12%
January 1st, 2020	0.00%	1.73%
January 1st, 2019	0.36%	1.68%

*Source: Central Statistics Office in the Netherlands, consumer price index figure (derived).

Over the past 5 years we have increased the pension benefits as follows

You can also see if price increases have been compensated for by pension increases.

date of change	your pension has been increased by	price increases*
January 1st, 2023	5.12%	11.69%
January 1st, 2022	0.18%	3.28%
January 1st, 2021	0.00%	1.12%
January 1st, 2020	0.00%	1.73%
January 1st, 2019	0.29%	1.68%

*Source: Central Statistics Office in the Netherlands, consumer price index figure (derived).

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Prospective participant

We will not increase the insurance for your partner and orphan's pensions

The pension fund aims to increase the pension of the participants by a certain percentage each year. This is referred to as indexation. However, this only applies if you are still accruing pension. As a prospective participant you are only insured for partner and orphan's pension and we do not increase this insurance.

10-annual overview (all participants) (is gekoppeld aan Pensioen 1-2-3)

Our pension fund tries to increase your pension each year

It is our ambition to let your pension grow in line with the increases in salaries or prices each year. But only if all rules have been complied with. If our financial situation is good enough, we will check to see if there is room to increase your pension. The board takes this decision each year.

Our ambition is to increase the pensions of active participants in line with salary developments every year. This year (over 2023) these pensions have been increased by 6.55%. If you no longer participate in the pension plan, or if you already receive pension, our ambition is to adjust your pension to price increases. This year (over 2023) these pensions have been increased by 3.51%.

Your pension will not be curtailed. As of January 1st, 2018 IKEA has a replenish commitment, which means that our pension fund will not be faced with a situation of financial crisis situation. Only in the extremely rare situation that IKEA cannot comply with the replenish commitment, your pension may have to be curtailed.

In the next years chances are very small that your pension will be fully increased (indexation).

Over the past 10 years we have increased the pensions as follows

You can also see if price increases have been compensated for by pension increases. And whether we have been able to achieve our ambition.

date	pension increase (active participants)	our ambition (increase wages)	pension increase (inactive participant and pensioners)	our ambition (increase prices)*
January 1st, 2023	5.12%	3.5%	5.12%	11.69%
January 1st, 2022	0.18%	1,8%	0.18%	3.28%
January 1st, 2021	0.00%	3.0%	0.00%	1.12%
January 1st, 2020	0.00%	2.5%	0.00%	1.73%
January 1st, 2019	0.36%	2.1%	0.29%	1.68%
January 1st, 2018	0.11%	1.6%	0.09%	1.34%
January 1st, 2017	0.00%	1.9%	0.00%	0.36%
January 1st, 2016	0.00%	1.2%	0.00%	0.41%
January 1st, 2015	0.80%	1.1%	0.50%	0.75%
January 1st, 2014	0.60%	0.8%	0.60%	0.80%

* Source: Central Statistics Office in the Netherlands, consumer price index (derived), October to October.

Please refer to www.stippensioenfonds.nl for more information.