

55 – 65 years: lump sum or pension? The mix is the deciding factor

Now is when decisions are made that cannot be undone. And for anyone leaving earlier, whether through a sabbatical, dismissal or a return from abroad, the question of vested benefits arises.

VESTED BENEFITS WHEN EXITING A PENSION FUND

- ☐ Check where and in how many accounts your actuarial capital is held.
- ☐ Be pro-active when leaving, otherwise your retirement account will end up with the Substitute Occupational Benefit Institution.
- ☐ Choose a solution consciously: vested benefit account for short time periods, an investment portfolio for more flexibility.
- ☐ Adapt the investment strategy to the investment horizon.
- ☐ Split capital between two accounts when changing jobs.
- ☐ Ensure protection against disability and death.



LUMP SUM AND/OR PENSION: DECISION-MAKING AID

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| ☐ Inflation: how can your income retain its purchasing power over a period of 20 to 30 years? | ☐ Family insurance: what will remain for your partner or heirs in the event of your death? |
| ☐ Investment options: how will the withdrawn capital be invested and managed? | ☐ Life expectancy: how does this influence the weighting of pension and lump sum? |
| ☐ Personal goals: how much predictability do you need; how much flexibility would you like? | ☐ Tax: what are the tax effects of pensions and lump sums and can the withdrawal be staggered? |

QUESTIONS FOR YOUR ADVISORY MEETING

What would you like to discuss with your contact person?

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