

We present: Layer 3 of Pension 1-2-3

This section explains the pension in the Basic Module (final salary scheme), which you accrued up to and including 29 June 2023. You no longer accrue pension in this scheme. This document does not contain personal pension information. You can find that at www.mijnpensioenoverzicht.nl.



The information about your pension in the Basic Module is divided into three layers:

- Layer 1: Key information about your pension, in brief.
- Layer 2: More detailed information about the topics in Layer 1.
- Layer 3: Pension scheme rules.

How we handle sustainability risks is explained in the pre-contractual information. This information is based on the 2019 pension scheme rules. If an earlier version applies to you, you can find it in Layer 3.

Pension Scheme Rules

The pension scheme rules describe how the pension scheme is structured. It forms the legal basis from which participants derive their pension entitlements and benefits. The rules contain the rights and obligations of all involved parties. Abbott has multiple versions of the pension scheme rules because a small group of former employees is still subject to an older pension scheme.

Pension Scheme Rules including the Basic Module

Click here to download the [Pension Scheme Rules as of 30 June 2023](#).

The following addendum to Pension Scheme Rules II applies to employees who were accruing pension on 29 June 2023, continued to do so from 30 June 2023, and are now accruing pension in the defined contribution scheme with Zwitterleven. This addendum contains the transitional provisions.

[Addendum to Pension Scheme Rules II – Transitional Provisions](#)
[Appendix to the addendum containing the 2026 flex factors](#)

Old Scheme Rules

Click here to download [Pension Scheme Rules I](#).

This version, effective from 01-01-2007, applies to employees who joined before 01-01-2006 and were born before 01-01-1950.

ABTN

ABTN stands for Actuarial and Technical Business Note. The purpose of this note is to provide insight into the policies the board follows to implement the pension schemes. It also covers the organizational structure, internal controls, outsourcing arrangements, financial setup of the fund, and the financial management tools used by the board. Click here to download the [ABTN](#).

Articles of Association

Stichting Pensioenfonds Abbott Nederland is a legal entity and therefore has articles of association. The fund's purpose is described in the articles, along with the allocation of resources, fund management, and many other matters. Click here to download the [articles of association](#).

Implementation Agreement

This is the agreement between the employer and the pension fund (pension provider) regarding the implementation and financing of the agreed pension scheme. Click here to download Abbott's [implementation agreement](#).

Annual Reports

Click this link to go to the page where you can download [the annual reports](#).

European Legislation on Sustainable Investing

As of 10 March 2021, the following European regulations apply: the Sustainable Finance Disclosure Regulation (SFDR). These rules apply to institutional investors, including our pension fund. According to the SFDR, funds must disclose whether their scheme implementation is sustainable. Here you can read [SPAN's statement regarding SFDR](#).