

Our Dutch Pension Framework is under considerable pressure

Funding
Increasingly volatile funding ratios and higher contributions

Indexation
Lower indexation and in some cases, pension cuts

Consolidation
Significant reduction in Dutch pension funds over last three years; DNB encouraging further consolidation

Government
Changing knowledge and regulatory requirements make finding Board members increasingly difficult

Impact
Plan sponsors and Board members are looking for alternatives

The complete solution

- Multiple employer but fully segregated
- Simple but effective governance delivered by Aon
- Improves sustainability of your retirement benefits

What is United Pensions?

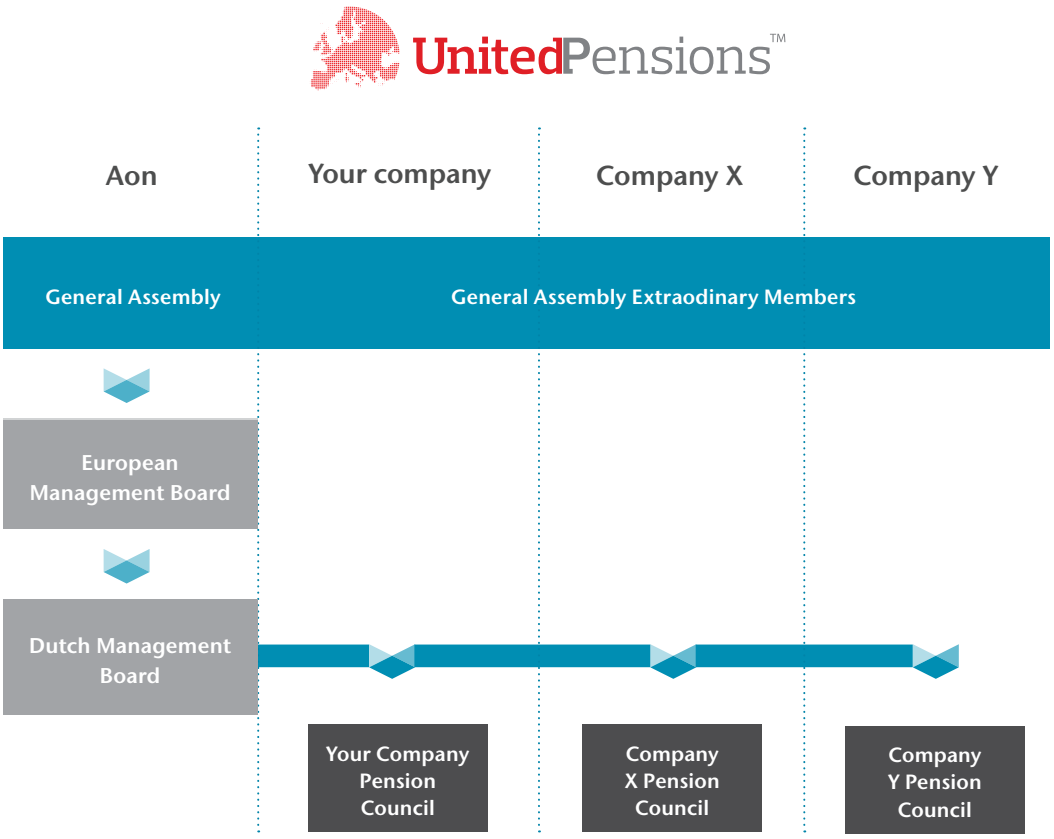
United Pensions is a **multiple employer** European pension fund operated by Aon. We deliver your pension benefits effectively and efficiently through the Dutch section of United Pensions.

- **Complete solution** – multiple employer but fully segregated
- **Simple but effective** governance delivered by Aon, less time consuming for your business
- **Flexibility** to meet your specific benefit, financing and risk needs
- **Economies of scale** and world-class investments which are constantly reviewed as markets and fund managers change
- **Streamlined** implementation process
- **Value** for money

Risk. Reinsurance. Human Resources.

UnitedPensions™

How is United Pensions organised?



Aon

- General Assembly
- European Management Board
- Dutch Management Board
- Appointed Actuary
- Investment Advice & Selection
- Financial Reporting
- Administration

Your company

General Assembly

Impact on essential points for the sponsoring company:

- Funding
- Investment
- Benefit design

Pension Council

Meets your own governance requirements:

- Full stakeholder representation possible
- Flexible constitution
- Information and consultation

Third party providers

- Asset Managers
- Custodian
- Death / Disability Reinsurance
- Auditor
- Accountant
- Compliance Officer

We're here to empower results



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