



# Designing decision supports that drive appreciation and informed action

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**Outcome architecture**

**vs.**

**Engagement architecture**

**Appreciation matters**

# Decision supports

# **SUSTAINED MEMBER ENGAGEMENT**

Understanding ▪ Ownership ▪ Appreciation

**CLARITY**

**AGENCY**

**RELEVANCE**

**EMOTIONAL  
SAFETY**

**MOMENTUM**

**FOUNDATION: Trusted, well-governed plan**

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# **SUSTAINED MEMBER ENGAGEMENT**

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**An example:**

**Presenting the retirement  
income system**

# Three Pillar Model of Retirement Income

## Pillar 1

### Government sponsored

- CPP/QPP
- OAS
- GIS

## Pillar 2

### Workplace sponsored

- Registered pension plans
- Group savings plans

## Pillar 3

### Individually sponsored

- RRSPs, RRIFs, & other tax-deferred savings
- TFSAs
- Annuities
- Home equity
- Other savings

# NIA Retirement Income Framework

## SPENDING BUCKETS

*Flexible financial resources for **non-routine** spending*

RRSPs, RRIFs,  
& other tax-  
deferred  
savings

TFSAs

Home  
equity

Other  
savings

## INCOME FOUNDATION

*Lifelong monthly income for **routine** spending*

Workplace pensions & annuities

CPP/QPP

OAS, GIS and other government benefits

**RELEVANCE**

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**NIA Retirement  
Income Framework**

**SPENDING BUCKETS**

*Flexible financial resources for **non-routine** spending*

RRSPs, RRIFs,  
& other tax-  
deferred  
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TFSA

Home  
equity

Other  
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**INCOME FOUNDATION**

*Lifelong monthly income for **routine** spending*

Workplace pensions & annuities

CPP/QPP

OAS, GIS and other government benefits

**CLARITY**

**MOMENTUM**

**Another example:**  
**Presenting choices**  
**at retirement**



# Net pension scheme

## Layer 1

### Welcome to the Shell Net Pension Scheme!

Your pensionable salary is higher than the fiscal limit per year, which is why you will also accrue a net pension with us on your salary above this limit - unless you choose not to participate.

### This Pension 1-2-3 tells you what our Net Pension Scheme covers and what it does not

It will be important for you to know this if there are ever any changes in your situation (a new job, for example), because pension-scheme specifics vary from one pension fund to another. This Pension 1-2-3 does not contain any personal information about your pension. You can find this information:

- in the Uniform Pension Overview (UPO) you receive from us every year;
- on my-Shell pension on [shellpensioen.nl](http://shellpensioen.nl).

See [mijnpensioenoverzicht.nl](http://mijnpensioenoverzicht.nl) to find out exactly how much AOW benefit and pension you have in total.

Read our [responsible investment policy](#) for more information about our approach to socially responsible investment.

### This Pension 1-2-3 consists of 3 layers

**Layer 1:** a brief introduction to your Net Pension Scheme.

**Layer 2:** more detailed information about everything in Layer 1.

**Layer 3:** all our pension fund's rules and policies.

You are currently reading layer 1. In Layer 1, click on images to the left of text (like the purse below) for the more detailed information provided in Layer 2. You might also want to print out this document straight from the website.

SNPS

Shell Nederland Pensioenfonds Stichting



## Would you prefer a fixed or variable pension?

### Collective Variable Pension (CVP)

#### For whom is this brochure intended?

You participate in the gross SNPS pension scheme and/or the net SNPS pension scheme for employees with an income above the tax limit. The information in this brochure is intended for participants in the SNPS pension scheme as well as participants in the Shell net pension scheme. You can use the brochure to assist you in making your decision whether or not to participate in the CVP.

# Do you choose a stable or a variable pension

You're retiring on December 12, 2018. You're now making a final choice between a fixed and a variable pension. This information will help you make your choice.



## 1. Your personal data

Name Mr. J. Example

Date of birth November 24, 1951

Expected pension capital on your retirement date: €50,600



## 2. Your choice concerns a portion of your total pension income

After you retire, your income consists of three parts:

- 1 You receive AOW (state pension) from the government;
- 2 You will receive a pension that you have built up through your employer(s), such as your pension with us;
- 3 You may have arranged for additional income for later, for example, with an annuity or savings.

**You are now making a choice for your pension with us**

The choice you are now making between a stable and a variable pension only applies to your pension with us.

#### TIP

When making your choice, consider your total income when you retire. You can see your pension with us at [www.mijnpensioenoverzicht.nl](http://www.mijnpensioenoverzicht.nl). You'll also see your pension from any other or previous employment. You'll also see how much state pension (AOW) you'll receive. This can help you make your choice.



### 3. What can you choose from?

#### Stable pension

With a stable pension, you know roughly how much you'll receive each month for the rest of your life. This amount can only increase if we can keep your pension in line with price increases. Whether this is possible depends on our financial position. The amount can only decrease if we have to reduce your pension due to a difficult financial situation.

A stable pension is expected to yield a lower pension than a variable pension.

You run less (investment) risk than with a variable pension. However, you run a greater risk of losing purchasing power.

#### Variable pension

With a variable pension plan, we recalculate your pension amount each year. Your pension then depends on the investment results we achieve. Therefore, you don't know in advance how much pension you'll receive for the rest of your life.

If the results are good, we can increase your pension. Depending on the price increase, it may then rise (partly) in line with prices, or even more. We can reduce your pension if the results are disappointing.

A variable pension is expected to yield a higher pension than a stable pension.

You take more risk than with a stable pension. But you will benefit more if the results are good.



#### 4. How much pension will you receive?

##### Stable pension

If you opt for a stable pension, you will receive an expected gross monthly payment of **€190** from your retirement date until your death .

##### Variable pension

If you choose a variable pension, you can expect to receive **€210** gross per month from your retirement date in the first calendar year . At the end of each calendar year, you will be informed of the amount of pension you will receive for the following calendar year.



#### How secure is your pension?

The amount of a stable and variable pension is never certain. Below, you can see how your pension can develop in three different situations.

##### Stable pension

The possible development of your pension of **€190** gross per month in 20 years:

	December 12, 2018 (gross per month)	2023 (gross per month)	2028 (gross per month)	2033 (gross per month)	2038 (gross per month)
In a good weather scenario	€ 190,-	€ 215,-	€ 243,-	€ 274,-	€ 305,-
At an expected weather scenario	€ 190,-	€ 207,-	€ 225,-	€ 242,-	€ 260,-
In a bad weather scenario	€ 190,-	€ 190,-	€ 182,-	€ 174,-	€ 172,-

### Variable pension

The possible development of your pension of €10 gross per month in 20 years:

	December 12, 2018 (gross per month)	2023 (gross per month)	2028 (gross per month)	2033 (gross per month)	2038 (gross per month)
In a good weather scenario	€10,-	€58,-	€18,-	€81,-	€47,-
At an expected weather scenario	€ 210,-	€ 220,-	€ 233,-	€50,-	€73,-
In a bad weather scenario	€10,-	€91,-	€67,-	€ 143,-	€ 120,-

[You can read more about this in layer 2](#)



## 5. What is the purchasing power of your pension?

If prices rise (inflation), you can buy less with your pension. Unless your pension rises along with prices.

Over a longer period, say 20 years, you can feel the price increases clearly in your wallet. The prices of your groceries, day trip expenses, your rent, and your health insurance premium can all rise significantly.

This may play a role in your choice between a stable or variable pension.

### Stable pension

Your pension will only increase (partially) with prices if we can increase it. This depends on our financial position.

### Variable pension

Your pension changes every year. It rises or falls with investment results. If investment results are good, your pension may increase. How much it increases and whether it (fully) rises with prices depends on the results and price increases.

[You can read more about this in layer 2](#)



## 6. The amount of your pension can change every year

Your pension amount can change every year. If your pension changes, the change will be greater with a variable pension than with a fixed pension. A variable pension changes from year to year.

[You can read more about this in layer 2](#)



## 10. What should you do now?

Make your final choice now for a fixed or variable pension. Let us know your choice using the form included with this information.



### To ask?

Do you have any questions? Please feel free to contact us using the contact information below.

Would you like more insight into which option is best for you? Then you can contact an (independent) financial advisor. Keep in mind that with a financial advisor, you pay for advice.

#### TIP

Want to make the best choice for your situation? Visit [www.mijnpensioenoverzicht.nl](http://www.mijnpensioenoverzicht.nl) to see what your total income will be when you retire. And ask yourself questions like these:

- Do I think it is important to know how much pension I will receive per month for the rest of my life?
- How important is it to me that my pension increases with rising prices?
- Can I make ends meet if my pension doesn't keep pace with rising prices? • Can I pay my fixed expenses if my pension falls due to disappointing investments?
- Do I want to take more investment risk in exchange for an expected higher pension?
- Does it make much difference to my total income and expenditure if I receive more or less pension from the Pension Fund?

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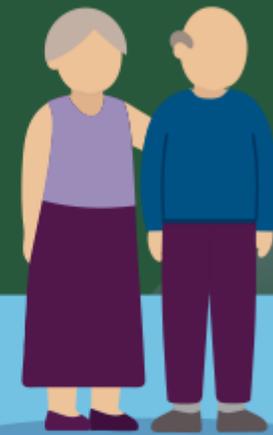
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# Pension Centre of Excellence

FEBRUARY, 2026

## Understanding and Communicating the Value of Workplace Retirement Plans



# Let's start a conversation...

SFU



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