Pension in progress
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Tomorrow is today

Tomorrow is today is APC’s motto
This conveys the message that APC works hard every day to ensure tomorrow’s pensions. It underscores that a good pension in the future is only possible with the foundation of a sound long-term investment strategy and robust pension management today.
You are involved in governing a pension fund, an important responsibility. Your participants and stakeholders are counting on meticulousness, transparency and good performance throughout the years. Good and bad times alike.

A solid foundation
With APG you build a solid foundation for your pension administration. With us you can choose among executive consultancy, asset management, pension administration and pension communication. We provide services across the board, focused on sound and affordable pensions for current and future generations. Our focus on achieving a stable long-term return with responsible risks contributes substantially to realizing this goal.

An optimal balance
The advantages of the Dutch pension system are up for discussion. Increased life expectancy has put affordability under pressure. This takes a heavy toll on the governance and policy of pension funds. As a solid pension provider with knowledge and experience in all subareas, APG advises and supports you, in managing risks and complying with commitments.

Integrated advice
An integrated approach is crucial for good pension administration. In every advisory process we outline the legal, financial and fiscal consequences of any given decision and clarify the effects on pension administration and communication.

Knowledge and quality
Our size ensures that we have all specialties in-house. We use this knowledge for our clients and to keep the Dutch pension system future-proof. In addition to knowledge development, we also invest in knowledge transfer, among other ways by funding a number of university chairs.

Worldwide
APG has offices in Heerlen, Amsterdam, Brussels, New York and Hong Kong. From our Brussels office we bring the interests of our clients to the attention of EU policymakers. From our New York office we invest in private and public funds in the Americas. From our Hong Kong office we invest in emerging markets such as Korea, China and South East Asia.
Governing a pension fund has become more complex than ever due to the quick succession of changes in legislation and regulations. APG can help you keep your finger on the pulse and take carefully considered decisions in a responsible manner. Pension funds are also being faced with a call for more transparency and media scrutiny, which demands that these decisions are explained to your stakeholders properly and proactively in plain language.

Policy advice
APG is well informed and closely involved in new developments in the pension market. We use this knowledge to advise you, so you can anticipate changes faster and best substantiate your decisions. At APG you will get integrated policy advice. We take into account not only the legal possibilities, but also the impact on pension costs, communication and practical implementation.

Healthy balance
APG supports you in maintaining the balance between the pension fund’s investments and its liabilities. Our Asset Liability Management specialists incorporate their knowledge with output from scenario models to arrive at clear advice. So, you get a complete picture of the risks and investment opportunities relevant to you, tailored both to the current position and to the future of your pension fund.

Insight and overview
Our actuarial and legal support is aimed at providing insight into different possible impacts and outcomes of policy decisions. Technical matters are presented to highlight what is relevant for you, enabling you to weigh the options. We also ensure that you receive the reports that allow you to comply with your obligations towards supervisory bodies.

Personal
Your account manager at APG is your first point of contact. This individual provides you with insight and, if required, direct access to all the expertise APG has in house.
Long-term return

As a pension fund Board Member, you are responsible for investing the contributions received so that pension commitments can be satisfied. APG has the ability to outline different future scenarios and respond quickly when the dynamics of the financial markets require, so you can count on an optimal balance between risk and return. We take care of all additional administrative matters for you competently and carefully, in compliance with legislation, regulations, and under the flag of your pension fund.

Asset Management

Strategic choices
Our service provision starts with analyzing your investment policy, the liabilities and your fund’s risk appetite. This results in strategic investment advice, with all the options from coordination and implementation to adjusting course.

Your portfolio is composed of 14 investment funds which, as a whole, encompass all possible asset classes. These can be combined in various ways to match the liabilities of your pension fund. The majority of the investment funds are managed by APG itself, which enables us to guarantee an optimal match with your risk profile.

Integrated asset management
The many facets of asset management are not separate components at APG, but links in a chain. We consciously seek out investments which are consistent with your pension fund’s profile and objectives. And the reporting structure ties in with the schedules of the supervisory authorities, for instance.

Responsible investing
Socially responsible investing is closely embedded in the investment process at APG. For example, we invest in sustainable energy, forestry and technology. Environmental and social aspects as well as governance principles are consistently taken into account in all our investment decisions.

At home in all markets
APG’s size provides access to specialized investment opportunities around the world. We have specialists and networks in all important markets. APG has set up the treasury center for liquidity management and the execution of non-listed derivatives; we can also charge lower costs for international transactions. All this benefits the results of your pension fund.

Stable performance
APG manages approximately 425 billion euros in pension assets for various clients. We have a good reputation as the manager of the largest pension money box in the Netherlands, and rightfully so, given our stable investment performance of just over 7% over 20 years.
With APG you have the security that your participants’ pension accrual is administered correctly. The payout of pensions and collection of premiums is also executed accurately, down to the day and to the eurocent.

**Efficient security**

**Trusted and personal**

APG manages the participant details of more than 4.5 million people. APG provides the record keeping and pension administration for more than 15 funds (pension funds, early retirement and social investment funds) in the public and private sectors. This includes premium collection via employers, pension granting and payout, individual calculations each month and personal statements each year. This enables us to calculate the correct pension accrual for every participant at any given time.

**Efficient administration**

APG’s service provision guarantees you efficient administration in a properly secured environment. We work with two systems. One is suitable for large pension funds and the other for small and medium-sized funds. A team of IT specialists takes care of development, construction and support and, last but not least, how the system ties in seamlessly with your pension fund’s specific requirements and wishes. You always have the latest technology at the lowest possible cost.

**Reliable income flow**

The collection and enforcement processes are almost entirely automated. In practice this results in a collection result of virtually 100%, and therefore a reliable income flow for your pension fund.

**Data for customized information**

The data from the administration is reliable and can be used for communication resources, such as the legally required Uniform Pension Overview (UPO) or for a personal digital pension overview, but the data may also be used for communication at moments when your participants need additional information on the financial impact of life changes, such as getting married, divorced or changing employer.

**Permanent account team**

APG services your pension fund with a permanent account team that knows the pension scheme through and through, and safeguards the continuity of knowledge about your fund. It goes without saying that this team takes into account your wishes and requirements and ensures that the service provision ties in with these seamlessly.
Your participants and stakeholders have increasingly higher demands. Not only for the technical aspects of pension administration, but also for how you provide insight and clarification. More than ever before, pension funds are realizing the importance of (re)gaining and retaining trust. This requires transparent communication. APG helps you provide clear and timely information.

On all fronts
Fluctuating funding ratios and pension deficits cause uncertainty among participants. Supervisory authorities are becoming stricter and journalists are asking more pressing questions. APG assists you with strategic communication by offering clear advice and various communication resources to service different target groups appropriately. We have the expertise to answer questions from participants quickly and competently, but also to provide information in such a way that participants’ questions are already answered.

From strategy to implementation
We formulate the offline and online communication strategy in consultation with your management. Within the frameworks set, APG can act as a spokesperson and maintain contact with the media. As far as the communication with participants is concerned, we present you with a number of scenarios. You decide which approach ties in optimally with your pension fund’s objectives and profile. We can also assist the employers affiliated with your fund in educating their employees about their pension, for example via intranet, information meetings or personal discussions on location.

Client-oriented
You can choose from a broad package of communication resources which tie in with your pension fund’s identity. These resources will satisfy legally required communication, such as the Uniform Pension Overview, but also include a personal digital dossier, magazines, e-mail campaigns and information provision on location. Your participants can always count on excellent customer service, also accessible via e-mail or chat.

Cost conscious
APG aims for a multi-channel approach in which the communication resources and channels reinforce each other. This ensures you achieve a maximum effect at the lowest possible cost. The effectiveness of the communication is measured continuously and tested against objectives set in advance. This means you have timely insight into when and where you need to make changes along the way.
About APG

APG provides executive consultancy, asset management, pension administration and communication for pension funds in the collective pension market. We do this on behalf of our clients and their participants in education, the government, construction, the cleaning and window-cleaning sector, housing corporations, power providers and public utilities, social work and the medical specialists. We manage approximately 425 billion euros in pension assets for these sectors. APG works for over 40,000 employers, providing the pension for one in five families in the Netherlands (approximately 4.5 million participants).

For more information, visit www.apg.nl.