



YEAR	OVERALL INDEX VALUE	SUB-INDEX VALUES			OVERALL INDEX GRADE	INDEX RANKING
		Adequacy	Sustainability	Integrity		
2009	76.1	80.5	62.5	88.2	B+	1 st of 11
2010	78.3	76.1	71.6	91.4	B+	1 st of 14
2011	77.9	75.9	70.8	91.4	B+	1 st of 16
2012	78.9	77.0	73.0	90.3	B+	2 nd of 18
2013	78.3	76.6	74.1	87.0	B+	2 nd of 20
2014	79.2	75.3	76.3	89.4	B+	3 rd of 25
2015	80.5	80.5	74.3	89.3	A	2 nd of 25
2016	80.1	78.2	77.0	87.7	A	2 nd of 27
2017	78.8	78.0	73.5	87.5	B+	2 nd of 30

The Netherlands's Retirement Income System comprises a flat-rate public pension and a quasi-mandatory earnings-related occupational pension linked to industrial agreements. Most employees belong to these occupational schemes which are industry-wide defined benefit plans with the earnings measure based on lifetime average earnings.

*Reminder: Each year, the Index undergoes some small changes. These changes include questions being added, removed or altered, as well the addition or removal of nations participating in the Index. Although the effects of these changes are very minimal, some of the information in this table can be impacted. A more detailed outline of these changes can be found in Chapter 3 of the Full Report for each edition.

The 2017 Report's Policy Recommendations

The overall index value for the Dutch system could be increased by:

- Introducing a minimum access age so that it is clear that benefits are preserved for retirement purposes
- Raising the level of household savings
- Increasing the labour force participation rate at older ages as life expectancies rise
- Providing greater protection of members' accrued benefits in the case of fraud, mismanagement or employer insolvency.

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- [Danish and Dutch pensions top Mercer index](#)

Media 2014

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- [Nederland daalt nog verder op ranglijst pensioenstelsels](#)
- [Nederland derde op ranglijst pensioenstelsels](#)
- [Nederland zakt weer een plaats op wereldranglijst pensioenen](#)
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