



Pensions entitlements in the event of your death

Information about what arrangements
your partner and children will benefit from in
the event of your death.

What's the most important
thing I need to know?

What else is useful to know?

I want to know all about
partner pension



What's the most important thing I need to know?

What do you need to know? You are not only building up pension for your retirement, but also a pension for your partner and/or child(ren) in the event of your death. Below are the most important things you need to know.

- ▶ If you pass away while you are employed by Avebe, your partner's pension will be 70% of the pension you would have received upon your retirement. On top of that, your partner will receive another 30%. That pension will be paid out until your partner is entitled to the state pension.
- ▶ The orphan's pension is for your children. The orphan's pension is 14% of the old-age pension that you would have received upon your retirement.
- ▶ If you are no longer an Avebe employee at the time of your death, the partner's pension is 70% of the retirement pension accrued. If you would like to know how much you have already accrued, you can use the pension planner.
- ▶ It could be interesting to opt for an additional insurance policy for an extra partner's pension. This is particularly useful if your partner's income after your death is not sufficient to live on. This is called 'the Surviving Dependents Bridge Pension'. Click [here](#) to read more about this insurance policy.
- ▶ The pension scheme is administered by Achmea Pension Services.

Want to know more?
Please visit:





What else is useful to know?

It's good to know that we have arranged for a partner's pension for you. But it's still important to ask yourself whether your partner would have enough to live on in the event of your death.

Level of pension

If you pass away while employed by Avebe, the partner's pension is 70% of the old-age pension that you would have received upon your retirement.

If your partner is not yet receiving a state pension at that time, he or she will also receive a temporary partner's pension in addition to the partner's pension. That is another 30% of the old-age pension. The temporary partner's pension will stop when your partner starts to receive the state pension.

If you have already left employment

If you have already left employment if you die, the amount of the partner's pension will be calculated differently. The partner's pension will then be 70% of the old-age pension that you had accrued when you left employment.

If you would like to know how much old-age pension you have accrued, please look at your Uniform Pension Statement, visit the [pension planner](#) on our website or log on at www.mijnpensioenoverzicht.nl.



Extra pension

The partner’s pension is a supplement to the government ANW benefit. Fewer and fewer people are entitled to an ANW benefit. If your partner does not receive an ANW benefit, he or she may not have enough to live on. That is why you can opt into the Surviving Dependents Bridge Pension policy. This can only be done within 3 months of starting employment, when you are getting married or start living together.

In all cases, you must apply for the policy within 3 months. This is an insurance policy, which means that participation is voluntary and at your own expense. The Surviving Dependents Bridge Pension is payable in addition to the partner’s pension. If you would you like to know more, you can read more [here](#).

Pension for your children

If you die, your child(ren) will receive an orphan’s pension. By your children, we mean your own children (including adopted children) and any step children or foster children that you are raising and supporting yourself.

The amount of the orphan’s pension is 14% of the old-age pension. In principle, this benefit will end when your child reaches the age of 18. If your child is studying or disabled, the orphan’s pension will be paid out until your child reaches the age of 27.

What will your partner receive after your death?

	If you die while you are still employed, your partner will receive:	If you die when you are no longer employed, your partner will receive:
Up to statutory retirement age	Avebe partner’s pension + Avebe temporary partner’s pension + possibly ANW benefit + possibly Surviving Dependents Bridge pension	Avebe partner’s pension + possibly ANW
After statutory retirement age	Avebe partner’s pension + state pension	Avebe partner’s pension + state pension



I want to know everything

If you would like to know all the ins and outs of the survivor's pension, please continue reading.

When you retire

If you choose to exchange the partner's pension in full for an extra old-age pension on your retirement date, your partner will not receive a partner's pension. If you only exchange part of the pension for extra retirement pension, the partner's pension will be lower.

If you choose to exchange part of the old-age pension for a higher partner's pension, the partner's pension will be higher.

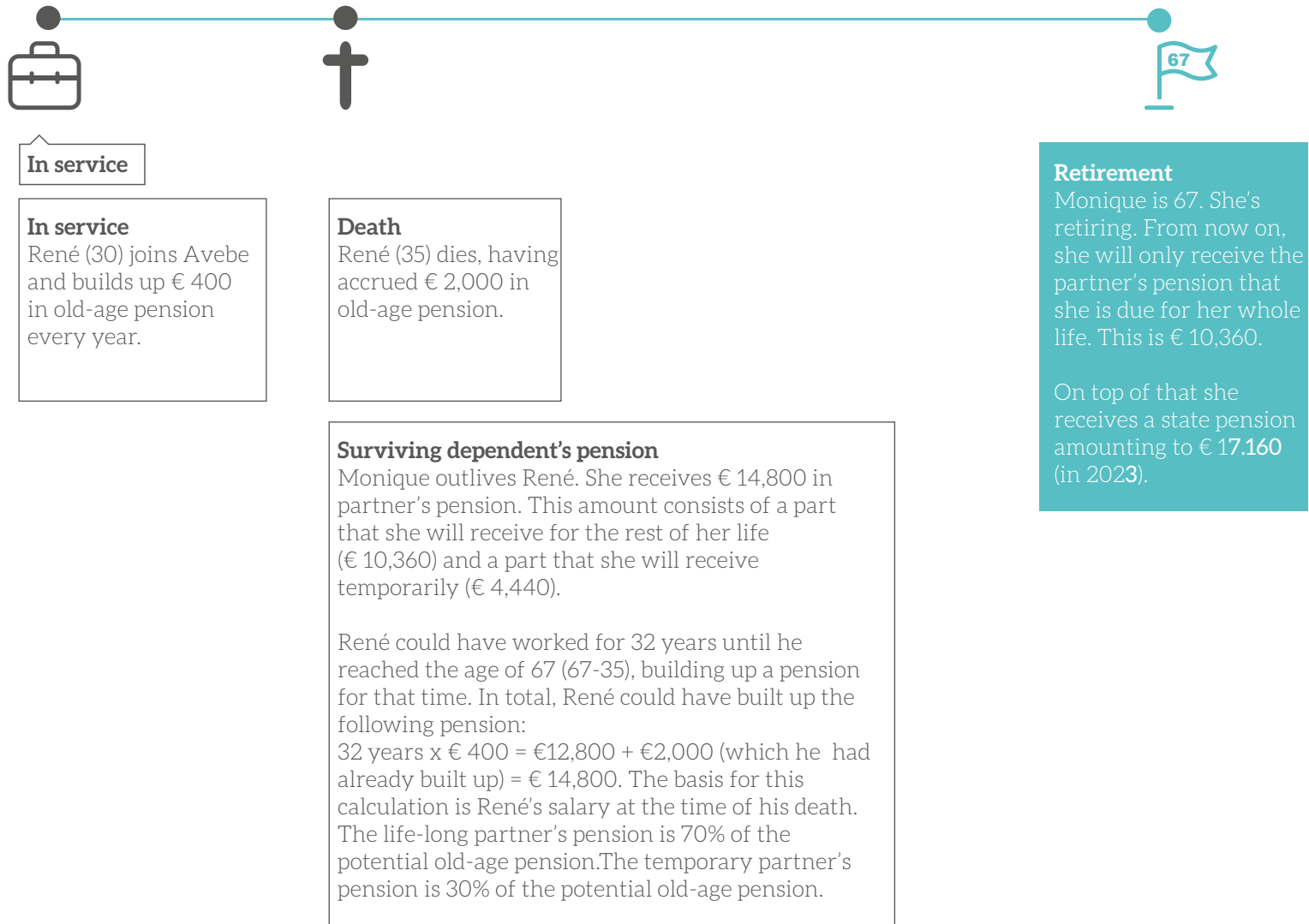
Register your partner

If you live with your partner without marrying, we will not automatically be notified of this by your municipality. You must therefore register your partnership with us. You will need to provide a cohabitation agreement signed by a civil-law notary. Only then will the partner who you live with be entitled to a partner's pension.

You can use [this form](#) to register your partner.

Calculation example. What your partner receives after your death

In this calculation example, we explain how the partner's pension is calculated. We have not taken into account any government ANW payment or Surviving Dependents Bridge Pension payable through the employer. If your partner is entitled to this, the income will be higher.



Useful sources

You can contact the websites of the following organizations for more information about your pension.



You can log in here on the pension planner and check your accrued pension at Avebe.



Check your pension and adjust it if your situation changes. View on the website from Wijzer in geldzaken, 'what you can do yourself'.



Do you also have accrued pension with other employers? Then please use the pension register to review all of your accrued pension rights. You will need to log in with your Digi-D.



This is the institution responsible for national insurance schemes in the Netherlands.

Contact

If you have questions about your pension, please contact the pensions helpdesk.

The pensions helpdesk

The helpdesk can be contacted on working days from 8.30 a.m. to 5 p.m. on telephone number 013 - 462 93 00.

You can also send an e-mail to:
pensioenfondsavebe@achmea.nl.

You can also send a letter to:
Pensioenfonds Avebe pensioenhelpdesk
p/a Achmea Pensioenservices
P.O. Box 90170
5000 LM Tilburg

Pension scheme

In order to keep the texts easy to read, the information in this brochure is an abridged and simple version of the information from the pension scheme. Ultimately, the pension regulations are leading.

You can find the pension scheme on our website
www.pensioenfondsavebe.nl

Pensioenfonds Avebe