



## Joining the company

Information about joining the company as a new employee

What you need to know

What else is useful to  
know?

I want to know everything



## What you need to know

Congratulations on your new job! From now on, you will be accruing pension with the Avebe Pension Fund. It is good to know which pension arrangements have been made for you and what you can do for yourself.

- ▶ If you live with a partner and you are not married, it is important that you notify us of your partnership. You must also send us a copy of your cohabitation agreement signed by a notary. Then your partner will be entitled to a partner's pension in the event of your death. You can use [this form](#) to arrange for this.
- ▶ You have the option of taking out a Surviving Dependents Bridge Pension. This is a policy that provides extra income for your partner if you pass away. You will pay the premium yourself. You have 3 months to arrange this after your employment commences.
- ▶ You can transfer the pension you have accrued with your previous pension provider to Avebe Pension Fund. We call this value transfer. You can use [this form](#) to request a value transfer.
- ▶ The pension scheme is administered by Achmea Pensioenservices.

**Want to know more?**  
Please visit:





## What else is useful to know?

It is good to know that from now on you will accrue pension with Avebe Pension Fund. Avebe has a pension plan which provides for an income in all kinds of situations. Would you like to know more about this? Please refer to the [Pensioen 1-2-3](#) on our website.

### Your pension scheme

Your pension scheme enables you to build up an old-age pension. You also build up a partner's pension for your partner. If you die during your employment with Avebe (and your partner is not yet receiving the state pension), your partner will also receive a temporary partner's pension. If you become incapacitated for work, then you may receive a disability pension from the pension fund. You can read more about this in the [Pensioen 1-2-3](#) or the [brochure](#) on disability and pension.

### Surviving Dependents Bridge pension

The Surviving Dependents Bridge pension is a voluntary policy offered by your employer Avebe. You pay the premium yourself. If you opt into this policy, your partner will receive an additional amount from us each month after you pass away. The benefit stops when your partner reaches the statutory retirement age. If you leave your job, the policy will automatically be terminated. If you would like to know more about this, you can read about it in the [brochure](#).

If you would you like to apply for the Surviving Dependents Bridge Pension, you need to complete [this form](#). You have 3 months to arrange this after your employment commences.

### Value transfer (WO)

If you have accrued a pension of more than € 503.24 per year, you can decide for yourself whether to move your pension to another fund. This may be beneficial if, for example, your new employer has a better pension scheme. Or perhaps you would like to have your total pension with one administrator. In this case, let your new pension provider know that you want to bring your pension with you. You can arrange for your pension to be transferred to your new pension provider. If you prefer not to take your pension with you, your pension will stay with us. If you would like help to make this decision, we will be happy to provide this. If you have accrued less than € 503.24 per year but more than € 2 per year, we will automatically ensure that your pension is moved to your new pension provider. We will therefore check every year whether you are accruing pension with a new pension provider at [www.mijnpensioenoverzicht.nl](http://www.mijnpensioenoverzicht.nl) If you do not have a new pension provider, your pension will remain with us. If your pension accrual stops after 1 January 2019 and is less than € 2 a year, you will not receive that pension. This is stipulated by law.

You can request a quotation for value transfer from Achmea Pension Services. Complete [this form](#) to do this. The Pension Fund always recommends that you do this; the offer does not oblige you to do anything. On the basis of the offer, you can decide whether you will opt for value transfer.



## I want to know everything about retirement and moving to a new job

If you want to know all the ins-and-outs about what to consider, please continue reading.

### Value transfer

Value transfer is beneficial in many cases, but not always. Whether or not value transfer is sensible depends mainly on the extent to which your pension is increased by your previous pension administrator (indexation) and how this indexation policy relates to the indexation policy of Avebe Pension Fund. You can read more about the indexation policy of Avebe Pension Fund below. If you have received an offer and you have questions about it, please contact the pension fund.

If you would like to compare your new and old pension schemes, you can use the [pension comparison form](#).

### Indexation at Avebe Pension Fund

Avebe Pension Fund tries to increase your pension each year on the basis of the increase in wages at Avebe. We call this 'indexation'.

Below, you can see how Avebe Pension Fund has increased pensions in recent years.

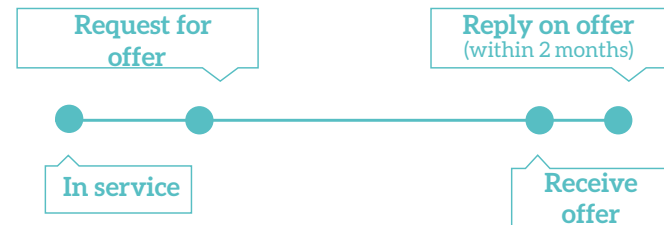
Year	Indexation	Inflation
2021	1,70%	2,30%
2020	0,80%	0,60%
2019	3,00%	2,30%

### Process of value transfer

After you have submitted your request using this [form](#), Achmea Pension Services will contact your previous pension provider(s). Based on the information provided, you will be sent an offer and sometime later you will receive a letter in which you will be asked to make your choice.

The whole process can take up to a year and a half. It's good to know that value transfer is only possible if both pension providers have a coverage ratio of at least 100%.

### Deadlines for value transfer



### Indexation policy

Every year, we try to increase your pension. The level of your pension is not fixed. It is possible that we will not be able to increase your pension in line with the increase in wages at Avebe.

This is because we need to take the following risks into account:

- As life expectancy increases, we will have to pay out pensions for longer.
- The interest rate may fall. The pension fund will then need more money to pay out the same pension.
- Investments may yield less than expected.

We will inform you of the indexation rate every year.

### What if your personal situation changes?

Of course, your personal situation can always change. You may become incapacitated for work or wish to work part-time, for instance. Many changes in your personal or work situation will affect your pension. On our website, you can find out what pensions arrangements you need to make if your personal situation changes.

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## Useful sources

You can contact the websites of the following institutions 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.



Here you will find information about the law of divorce equalisation.

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## 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](mailto: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 regulations

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 regulations. Ultimately, the pension regulations are leading.

You can find the pension regulations on our website [www.pensioenfondsavebe.nl](http://www.pensioenfondsavebe.nl).



Pensioenfonds Avebe