



Living together and your pension

Important information for you and your partner if you are cohabiting

What you need to know

What else do you need to know?

Everything you need to know about pension and living together



What you need to know

You're going to move in together. A new step in your life. It's probably not the first thing you think of, but it will also have consequences for your pension. Here are the most important things that you need to know.

- ▶ If you live together without getting married, your partner is not automatically eligible for a partner's pension. The partner's pension is paid to your partner in the event of your death. You need to register your partner.
- ▶ If you are planning to live together without marrying, you need to register your partner with us. You can use [this form](#) to do that. We also need a copy of a cohabitation agreement signed by a civil-law notary. Once we have these documents, your partner will be entitled to a partner's pension.
- ▶ You can currently opt for a Surviving Dependents Bridge pension. This guarantees an extra income on top of the partner's pension in the event of your death. You will pay the premiums yourself. After the date you start living together, you have three months to apply for the Surviving Dependents Bridge pension
- ▶ If your relationship comes to an end, your ex-partner is entitled to the partner's pension that has been accrued. Similarly, you are entitled to the partner's pension accrued by your ex-partner. It is important that you realize this.
- ▶ The pension fund is administered by Achmea Pensioenservices.

Want to know more?
Please visit:





What else do you need to know?

It is good to know that arrangements have been made for your partner in your pension scheme. But it is still important to ask yourself whether your partner will have enough to live on if you pass away.

Partner pension

After your death, your partner will receive a partner's pension. If you die while still employed by Avebe, that partner's pension is 70% of the old-age pension that you would have received upon your retirement. On top of that, there's a temporary partner's pension. That's another 30% of the old-age pension.

You can read more about this in the [brochure](#) on partner's pension.

Criteria

If you live together without marrying, you will need to meet the following criteria in order to be eligible for a partner's pension;

- You and your partner live at the same address according to the official Municipal Data Register;
- You have entered into a cohabitation agreement with a civil-law notary;
- You have lived together for at least 6 months. We use the starting date shown in the cohabitation agreement state to calculate this.

Surviving Dependents Bridge pension

The Surviving Dependents Bridge pension is voluntary and you therefore pay the premiums yourself. If you decide to opt into this pension, your partner will receive an additional amount from us each month after your death (€ 1,488 per month in 2023). This will continue until your partner reaches the statutory retirement age. You can only opt into this policy at certain times. You can do so within 3 months after commencing employment, getting married or start living together.

The premium for participants up to 24 years of age is € 20.96 per month, for participants aged 25 to 35, € 24.88, for participants aged 35 to 45, € 36.74, for participants aged 45 to 55 € 61,39 and € 70.13 for participants aged 55 years or over.

Would you like to know more? Please refer to the [brochure](#) about the Surviving Dependents Bridge pension for more information.

End of relationship

If your relationship comes to an end, your ex-partner is entitled to the partner's pension accrued during the relationship. If you were married or in a registered partnership, your ex-partner is also entitled to part of the old-age pension you have accrued. Similarly, you are entitled to the pensions accrued by your partner. This is regulated by law. If you wish to split the pension, you can use [this form](#). You must apply to split the pension within two years of the end of your relationship.

What would your partner receive in the event of your death?

	If you die while still in employment, your partner will receive:	If you die after leaving Avebe, your partner will receive:
Up to the statutory retirement age	Avebe partnerpension + Avebe temporary partner's pension + possibly ANW benefit + Surviving Dependents Bridge pension if applicable	Avebe partnerpension + possibly ANW benefit (see brochure on the partner's pension)
After the statutory retirement age	Avebe partnerpension + state pension	Avebe partnerpension + state pension



Everything you need to know about retirement and living together

If you want to know all the ins-and-outs of cohabitation and pensions, please continue reading.

Cohabitation agreement

We have a number of requirements regarding the cohabitation agreement. You and your partner need to provide a cohabitation agreement drawn up by a notary. The agreement must include your dates of birth and the civil status of you and your partner, as well as the date on which you set up the joint household. Finally, 'some property matters' must be settled. Send a copy of the cohabitation agreement together with [this form](#) to the pension fund.

Register a partner

If you get married or register your partnership with the municipality, your partner will automatically be eligible for the partner's pension from the pension fund. In that case, you do not need to do anything else. Your municipality will notify us as soon as your marriage or partnership is confirmed. If you get married abroad, it is important to send a copy of your marriage certificate to the HR department. We will then ensure that your partner is registered for the partner's pension with us.

Calculation example. What your partner will receive in the event of your death

In this example, we explain how the partner's pension is calculated. We have excluded any government ANW payments that may be due and any surviving dependents' pension from the pension fund that is payable. If your partner is entitled to these, the amount will be higher than shown here.



In service

In service
René (30) comes into service. Per year he builds up € 400 on retirement pension.

Death
René (35) dies. He will then have an old-age pension of € 2,000.

Retired
Monique is 67. She's retiring. From now on, she will only receive the life-long partner's pension. This is € 10,360.

On top of that, she will receive a state pension of € 17.160 (in 2023).

Surviving dependents' pension
Monique's partner passes away. She receives €14,800 in old-age pension. This amount consists of a portion that she receives for life (€10,360) and a portion that she receives temporarily (€4,440)

René was able to build up a pension for 32 years until his 67th birthday (67-35). In total, René was able to build up the following until he was 67 years old:
 $32 \text{ years} \times € 400 = € 12,800 + € 2,000$ (which he had already built up) = € 14,800.

The basis for the calculation is the salary at the time of death. The life-long partner's pension is 70% of the attainable retirement pension. The temporary partner's pension is 30% of the attainable retirement pension.

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. Visit the website Wijzer in geldzaken to see 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.



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 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 scheme. Ultimately, the pension regulations are leading.

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

