

## Explanation of the Bpf Koopvaardij pension scheme

This Pension 1-2-3 explains what you will and will not receive in our pension scheme. That is important to know if, for instance, you are new to the sector, become occupationally disabled or sail under a foreign flag. Pension 1-2-3 does not provide personal information about your pension. Personal information can be found in My Koopvaardij (accessible using eIDAS) at [deelnemer.koopvaardij.nl](https://deelnemer.koopvaardij.nl) and on your annual uniform pension overview (UPO).

## Your pension information in layers 1, 2 and 3

Pension 1-2-3 consists of 3 layers.

- Layer 1 provides a brief summary of the most important information about your pension scheme.
- In this layer 2 you can read more information about all subjects in layer 1.
- Layer 3 provides legal and policy-related information about Bpf Koopvaardij.

You will find layer 1 and layer 3 at [www.koopvaardij.nl/en/pension123](https://www.koopvaardij.nl/en/pension123). In this layer 2, you can click through to documents or webpages for more information, these make up layer 3. You can also request layers 1 and 3 from our [Service Desk](#) by calling +31 88 007 98 99.

## What will you receive in our pension scheme?



### Occupational retirement pension

You will receive that occupational retirement pension when you reach your state pension age. Your occupational retirement pension is a supplement to the state pension (AOW). The AOW is the pension you receive from the government when you reach state pension age and have built up a state pension in the Netherlands.

How much pension you will receive from Bpf Koopvaardij depends mainly on the size of your salary, the details of your pension scheme, and the number of years that you have been building up pension. The occupational retirement pension will be paid out on a monthly basis from when you reach the state pension age, for as long as you live. Your occupational retirement pension is variable. Each year, Bpf Koopvaardij determines whether your pension can increase, decrease, or stay the same. The amount of the occupational retirement pension can be found in your annual Uniform Pension Overview (UPO) and at [www.mijnpensioenoverzicht.nl](https://www.mijnpensioenoverzicht.nl).

The pension scheme of which you are a member is a 'solidarity-based defined contribution scheme'. Each year, you pay in contributions on a portion of the salary you earned in that year. You do not build up pension on your entire salary. Under 'You build up pension in a solidarity-based defined contribution scheme', you can find information about the part of the salary on which you build up pension. You can find a calculation example under 'Contribution'.

### Net pre-pension

If you built up pension with us before 1 January 2015, you may also have built up net pre-pension. Bpf Koopvaardij has transferred the net pre-pension to Zwitserleven. Zwitserleven will inform you about your net pre-pension.



## Partner's pension

In addition to your occupational retirement pension, a pension has been arranged for your partner. When you pass away, your partner will receive a partner's pension, subject to certain conditions.

**This is how the partner's pension is arranged. How much pension your partner receives depends on when you pass away.**

### **a) You are building up pension and you pass away before your state pension date**

Then this is the amount of the partner's pension as long as you build up pension with Bpf Koopvaardij:

- Your partner receives 25% of the salary on which you build up pension for life. What if you already built up partner's pension before 2026? Then we will convert that pension to the new scheme. We will add the amount to the above amount.

### **b) You are retired and you pass away**

Then your partner will usually also receive a partner's pension. As standard, this amounts to 70% of the occupational retirement pension that you are receiving at that time. You can also opt for a higher or lower partner's pension for after you retire, but you must make the choice before you retire. What if you already built up partner's pension before 2026? Then we will convert that pension to the new scheme. We will add the amount to the above amount.

### **c) You have not yet retired, are no longer building up pension with Bpf Koopvaardij and you pass away**

In this situation, your partner is only entitled to a partner's pension if one of these conditions applies to you:

- You do not yet have a new job and you pass away within six months of leaving your employment.
- You are entitled to unemployment or sickness benefit (WW or ZW) at the time of your passing.
- You have continued the partner's pension voluntarily.

**Good to know:** what if you already built up a partner's pension before the effective date of the new pension rules? Then your partner is entitled to receive it, even if you no longer work in the Merchant Navy sector.

Your partner will receive a monthly partner's pension after your death, for as long as he or she lives. You can read more about the partner's in the Pension guide at [www.koopvaardij.nl/en/member/downloads](http://www.koopvaardij.nl/en/member/downloads) and in the Bpf Koopvaardij pension scheme rules (Dutch only) at [www.koopvaardij.nl/downloads](http://www.koopvaardij.nl/downloads). You can also read the conditions that your partner must meet in order to qualify for a partner's pension. The expected amount of pension for your partner in the event of your passing is shown in My Koopvaardij via [deelnemer.koopvaardij.nl](http://deelnemer.koopvaardij.nl), your Uniform Pension Overview (UPO), and [www.mijnpensioenoverzicht.nl](http://www.mijnpensioenoverzicht.nl).

When you pass away, your partner may be entitled to a surviving dependant's benefit – subject to conditions – on the basis of the General Surviving Dependant's Benefit Act (Algemene nabestaandenwet – ANW). Your partner must be having to care for 1 or more underage children or must be partially occupationally disabled. You will find more information about this on the Social Insurance Bank (SVB) website at [www.svb.nl](http://www.svb.nl).



## Orphan's pension

In addition to your occupational retirement pension, there is also an entitlement to orphan's pension. When you pass away, your children may receive orphan's pension. How much your children will receive depends on your situation when you pass away.

### **a) You work in the Merchant Navy and you pass away**

Then this is the amount of the orphan's pension for as long as you build up pension with Bpf Koopvaardij:

- Your children will receive 10% of the salary on which you build up pension until they reach the age of 25.
- What if your partner (or ex-partner) has also passed away? Then your children will receive 20% of the salary on which you are building up pension until they are 25. What if you were already building up orphan's pension before 2026? Then we will convert that pension to the new pension scheme. We will add the amount to the above amounts.

### **b) You are retired and you pass away**

Then this is the amount of the orphan's pension:

- Your children will receive 14% of the occupational retirement pension you are receiving at that time until they are 25 years old. What if you were already building up orphan's pension before 2026? Then we will also convert that pension to the new pension scheme. We will add the amount to the above amount.

**c) You have not yet retired, are no longer building up pension with Bpf Koopvaardij, and you pass away**

In this situation, your child is only entitled to the orphan's pension in one of these situations:

- You do not yet have a new job and you pass away within six months of leaving your employment.
- You were entitled to unemployment or sickness benefit (WW or ZW) at the time of your passing.
- You have continued the orphan's pension voluntarily.

**Good to know:** what if you already built up an orphan's pension before the effective date of the new pension rules? If so, your children are entitled to it, even if you no longer work in the Merchant Navy sector.

Your children will receive a monthly orphan's pension after your passing. They will receive this pension until they turn 25. If your children are still attending school or studying after they turn 18, they will receive the orphan's pension until they turn 27 at the latest. You can find out more about the orphan's pension in the Pension Guide and in the Bpf Koopvaardij pension scheme rules at [www.koopvaardij.nl/en/downloads](http://www.koopvaardij.nl/en/downloads). The amount of pension for your children in the event of your passing can be found in My Koopvaardij via [deelnemer.koopvaardij.nl](http://deelnemer.koopvaardij.nl), your Uniform Pension Overview (UPO), and [www.mijnpensioenoverzicht.nl](http://www.mijnpensioenoverzicht.nl).



**Non-contributory continuation of your pension build-up in the case of occupational disability**

If you are occupationally disabled for 35% or more, you will be entitled to a partial continuation of your pension build-up without you having to pay a pension contribution. This non-contributory pension build-up depends on the extent of your occupational disability. You will find more information about occupational disability and your pension on our [website](#).

Your pension scheme provides for an occupational disability pension. Subject to conditions, you may be eligible for a supplement to the WGA follow-up benefit. We call this the WGA shortfall scheme. If your membership ends while you are already receiving a WGA shortfall benefit from us, this benefit will continue for as long as you meet all the conditions. You will find more information on our website in the WGA shortfall scheme rules (Dutch only) at [www.koopvaardij.nl/downloads](http://www.koopvaardij.nl/downloads).



**Pension scheme rules**

If you wish to know exactly what our pension scheme offers you, read the pension scheme rules (Dutch only) at [www.koopvaardij.nl/downloads](http://www.koopvaardij.nl/downloads) or request them from us.

**What will you not receive in our pension scheme?**

**Partner's and orphan's pension**

At Bpf Koopvaardij, there is no longer a partner's and orphan's pension if you leave the Merchant Navy before you retire. If you have a partner and children, it is important to consider whether it is necessary to make arrangements for them yourself. For example, you can take out insurance.

**Good to know:** your partner's and orphan's pension is not immediately cancelled if you leave the Merchant Navy sector. For more information, go to [www.koopvaardij.nl/en/riskcover](http://www.koopvaardij.nl/en/riskcover).

**Occupational disability pension**

If you become occupationally disabled, you will not receive an occupational disability pension from us. In other words, you will not receive any supplementary income from us if you become occupationally disabled. However, you may receive a state benefit. This is regulated by the WIA and is called a WGA or IVA benefit. This depends on the extent of your occupational disability. You can find out more about this at [www.uwv.nl](http://www.uwv.nl). You may, however, be eligible for a contribution exemption in the event of occupational disability. For more information, go to [www.koopvaardij.nl/en/member/situation/occupationally-disabled](http://www.koopvaardij.nl/en/member/situation/occupationally-disabled).

## How do you built up your pension?

---



You can build up pension in 3 ways:

### A. The General Old Age Pensions Act (AOW) – the state pension

The state pension is the statutory pension from the government. You build up a full state pension if you have lived in the Netherlands for 50 years before you reached the pension state age. If your state pension age is 67, you build up from the age of 17. Your state pension age depends on your date of birth. Visit the Social Insurance Bank (SVB) website to discover your state pension age. The state pension amounts are adjusted annually. To see the amounts and for further information about the state pension, go to [www.svb.nl/en](http://www.svb.nl/en).

**Remember:** if you have not always lived or worked in the Netherlands, your state pension may be lower.

### B. The pension you build up through your work

The amount of pension you build up with Bpf Koopvaardij can be found in your Uniform Pension Overview (UPO). You will receive the UPO annually for as long as you build up pension with Bpf Koopvaardij. The UPO shows the assets intended for your occupational retirement pension that you have built up at that time and the expected pension that you can build up if you continue to build up with Bpf Koopvaardij until your state pension age. The UPO also tells you about the expected partner's and orphan's pension. That is the pension for your partner and children after your passing. At [www.mijnpensioenoverzicht.nl](http://www.mijnpensioenoverzicht.nl) you can find a complete overview of all the pensions you have built up at all your employers and your state pension.

### C. The pension supplement that you take care of yourself

You can arrange a supplement to your state pension and the pension you build up through your employer yourself, for example by means of a savings account or insurance (such as an annuity). You can do this if you think that the pension you are building up with Bpf Koopvaardij is insufficient for your future plans.



## You build up a pension in a solidarity-based defined contribution scheme

Each year, you pay in contributions on a portion of the gross salary that you earned in that year. You do not build up pension on your entire salary. That is because Bpf Koopvaardij takes account of the state pension that you receive from the government when you retire.

The part of your salary on which you do not build up pension is called the 'state pension offset' [franchise]. In 2026, the state pension offset is €18,258.64. On the part of your salary higher than the salary limit (in 2026 €117,081.05), you also do not build up pension in this pension scheme. On your pensionable salary (which may be maximised) minus the state pension offset, you pay an annual contribution. The contribution is 25.9%. Of this, you pay 20.9% of contribution into your pension assets every year. The remaining contribution is for partner's and orphan's pensions, the contribution exemption in the event of occupational disability, and administration costs. You can find a calculation example of this under 'Contribution'. The total pension assets that you build up include the contributions that you and your employer pay in, plus the returns on investment.

This way of building up pension is called a 'solidarity-based defined contribution scheme'. When you retire, we calculate how much pension you will receive each month based on your pension assets. You will receive that pension for as long as you live.



### Contributions

Under 'You build up pension in a solidarity-based defined contribution scheme', you can find information about the part of the salary on which you build up pension. A calculation example of how your pension assets are built up is presented below.

### Calculation example

Suppose you earn € 47,953.00 gross per year. The state pension offset is € 18,258.60. The contribution rate for your pension assets is 20.9%. To calculate your annual contribution to your pension assets, you must first subtract the state pension offset from your salary. This determines your pensionable earnings. In this example, that is € 47,953.00 minus € 18,258.60 = € 29,694.40. You calculate the contribution based on your pensionable earnings. In this example, that is € 29,694.40 × 20.9% = € 6,206.13. This means that you pay € 6,206.12 into your pension assets in the year concerned. When you retire, we calculate how much pension you will receive each month based on your pension assets. Your pension assets are the total of all the contributions you have made in all your years as a member plus the investment results.



### You and your employer both pay for your pension

You and your employer pay a pension contribution every month. This contribution is, in fact, the price of your pension. The contribution is paid on your pensionable earnings. Your pensionable earnings consist of your pensionable salary (which may be maximised) less the state pension offset. In 2025, you and your employer each pay 12.95% in contribution. Your employer withholds your contribution every month from your salary. Your employer pays the pension contribution to Bpf Koopvaardij on a monthly basis. The exact amount that you pay is stated on your salary slip. The contribution that the employer pays is not stated on your salary slip.

## What options do you have?



What if you are changing jobs and are therefore switching to a different pension scheme? The amount of your expected pension each year determines what happens to your pension.

If your expected pension is more than €632.63 (2026) per year? Then you decide for yourself whether to transfer your pension. You must apply for the pension transfer to your new pension administrator (insurer, defined contribution pension institution (PPI), or pension fund). Make sure that you obtain enough information in advance. Whether a pension transfer is a favourable option depends, among other things, on the financial situation of your former and new pension administrator. But you should also check what pension options you have. You can find out more about this on our website. If you decide not to request a pension transfer, your pension will remain with Bpf Koopvaardij. You will then receive it when you reach retirement age in the Bpf Koopvaardij scheme.

If your expected pension is less than €632.63 (2026) per year and more than €2 per year, Bpf Koopvaardij will automatically ensure that your pension moves with you to your new pension administrator. Bpf Koopvaardij therefore checks annually in [www.mijnpensioenoverzicht.nl](http://www.mijnpensioenoverzicht.nl) whether you are building up pension with a new pension administrator. If you do not have a new pension administrator, then your pension will remain with Bpf Koopvaardij.

If your expected pension is €2 a year or less, then you will not receive it. That is stipulated by law. The assets from these very small pensions with Bpf Koopvaardij then flow back into the fund.



### Comparing pension schemes

You can use the pension comparison tool to compare 2 pension schemes quickly and easily. If you wish to compare 2 schemes, use the Pension comparison tool (Pensioenvergelijker) at [www.koopvaardij.nl/en/pension123](http://www.koopvaardij.nl/en/pension123).



### Exchanging occupational retirement pension for partner's pension

It is possible to exchange part of your occupational retirement pension for additional partner's pension

on your retirement date. If you select this option, your partner will receive a higher partner's pension after your passing. Do not forget that your occupational retirement pension will then be lower. The new partner's pension is not allowed to be any more than 70% of your occupational retirement pension. The partner's pension, together with any special partner's pension (for your ex-partner), is not allowed to be any more than 100% of your occupational retirement pension.

If you exchange occupational retirement pension on the pension commencement date, then that is a definitive choice! You can no longer re-exchange the partner's pension for occupational retirement pension.

You can find out more about exchanging your occupational retirement pension in the pension scheme rules at [www.koopvaardij.nl/en/downloads](http://www.koopvaardij.nl/en/downloads).



### Exchanging partner's pension for occupational retirement pension

Besides occupational retirement pension, our pension scheme also includes a partner's pension arrangement. There may be reasons why you wish to exchange the partner's pension for a higher occupational retirement pension. Your partner may already have a satisfactory pension or you may no longer have a partner when you retire.

What if you get a new partner after your pension has begun being paid? Then your new partner will not be eligible for the partner's pension.

You can calculate the effect of this choice on your pension yourself in My Koopvaardij.

**Remember:** this is a definitive choice! If you opt to exchange your pension, then you cannot reverse your decision. If you have a partner, he or she must approve your choice. You can find out more about exchanging a partner's pension for a higher occupational retirement pension in the pension scheme rules at [www.koopvaardij.nl/en/downloads](http://www.koopvaardij.nl/en/downloads).



### Bringing forward or postponing pension

You can choose to have your pension start earlier than your state pension age. That does mean, however, that your monthly pension will be lower, because your pension build-up will cease at an earlier date and you will be receiving your pension over a longer period. Retiring earlier therefore has financial consequences. You should also remember that your state pension may commence later than your early occupational retirement pension. Go to [www.svb.nl](http://www.svb.nl) to see when your state pension commences.

Instead of retiring at your state pension age, you can also choose to keep working for longer. If you want to do so, then you can postpone starting to receive your occupational retirement pension until the age at which you actually retire. That can be up to a maximum of five years after your state pension age. If you retire later than your state pension age, you will no longer build up a pension. However, your monthly pension may perhaps be higher, because you will be receiving it for a shorter period. You can find the conditions for postponing your pension in the pension scheme rules at [www.koopvaardij.nl/en/downloads](http://www.koopvaardij.nl/en/downloads).

#### Important!

What happens if you continue working after your state pension age and you pass away? Then your partner will only be entitled to the partner's pension that you built up until 1 January 2026. Is that is not enough, then you can continue the risk cover for the partner's and/or orphan's pension voluntarily. We pay the contributions for this continuation from your pension assets. That means that your occupational retirement pension will be lower as a result. For more information, go to [www.koopvaardij.nl/en/riskcover](http://www.koopvaardij.nl/en/riskcover).



### Starting with a higher or lower pension

You can also opt to divide your pension. You can choose to receive a higher occupational retirement pension for the first few years, followed by a lower occupational retirement pension. You could do this, for example, if

you think you need more money in the first few years of your retirement for your mortgage or for going on a trip around the world. We refer to this as a 'high-low occupational retirement pension'. From the time when the lower occupational retirement pension commences, it will be less than stated in your Uniform Pension Overview (UPO). You can also arrange things the other way round; in other words, first a lower occupational retirement pension for a few years and then a higher occupational retirement pension.

What if you don't yet receive any other benefits in addition to your occupational retirement pension, for example not yet any state pension? Then you can opt to exchange part of your occupational retirement pension for more pension temporarily until you reach the state pension age. You will then receive less pension from the point when you reach state pension age.

To find out more about the options for a high-low or low-high occupational retirement pension, you can use the pension planner in My Koopvaardij to calculate the effect of the various pension options. You can find My Koopvaardij (accessible with DigiD and eIDAS) at [deelnemer.koopvaardij.nl](https://deelnemer.koopvaardij.nl).

**Remember:** this is a definitive choice! Once you have made your decision, it cannot be reversed.

## How secure is your pension?

---



### What are the risks?

The build-up and payment of your pension covers a very long period. It may be 60 years from the start of the build-up to the final benefit payment. During such a long period, the world may of course change, so that risks may arise that affect your pension.

Bpf Koopvaardij tries to anticipate the risks that may influence your pension, but that not a simple matter. In the past, for example, we had to respond to a rapid increase in life expectancy. That increase was more than we had expected. If members are living longer on average, then their pensions need to be paid out over a longer period.

Interest rates also affect the value of pensions. If they remain low for a long period, pensions will become more expensive as a result. Investment results may also be disappointing. That's why Bpf Koopvaardij ensures that the investments are spread over multiple types of investment. A profit on one investment can compensate for a loss on another. Pension administrators can also hedge investment risks, but that involves costs.

The amount of your pension is not fixed in advance. In the pension scheme from 2026, your pension may rise faster if the economy is doing well. That's because we need to keep less money on hand. If the state of the economy is less favourable, pensions can also go down. The increase or decrease is smaller if you have retired (or are almost retired). We also keep pensions as stable as possible by means of a buffer for setbacks, namely the solidarity reserve.

**Good to know:** we spread out windfalls and setbacks over several years.

### The solidarity reserve

We collectively build up a buffer in the form of the solidarity reserve. We build this up in more favourable times so that we can absorb or mitigate a fall in pension benefits in less favourable times. The solidarity reserve is filled up with a small portion of the income from investments. By far the largest part of the income from investments is intended for members' pension assets. You can find out more about the solidarity reserve on our website.

### More information

To find out more about how Bpf Koopvaardij manages the various risks, go to the Risk Management section of our Annual Report at [www.koopvaardij.nl/over-ons/publicaties](https://www.koopvaardij.nl/over-ons/publicaties) (Dutch only).



## Annual adjustment of your pension

In the pension scheme from 2026, your pension may rise faster if the economy is doing well. It can also decrease in less favourable times. These kinds of changes do become smaller, however, when you have retired. We take care of that with the 'distribution capital'. The distribution capital is an important part of the benefit payment phase. It consists of the financial windfalls and setbacks from our investments during the benefit payment phase. On 1 January each year, we increase or decrease your pension by a portion of the distribution capital. You will always be notified about this in good time, so you know what you will receive. All pensions increase or decrease by an equal percentage.

The following overview shows the increases in your pension in the past five years.

**Good to know:** this is about increases in the old pension system.

	Increase	Price increase previous year*
2025	1,27%	2,71%
2024	3,26%	3,26%
2023	10,84%	12,44%
2022	0,44%	1,29%
2021	0,00%	1,56%

\* Price increases over the period 1 July - 1 July prior to the year, based on data from the Central Bureau for Statistics.



## What costs do we incur?

Bpf Koopvaardij incurs various costs in administering the pension scheme. These costs include the costs of paying the pension benefits and collecting the pension contributions. We also incur costs for communication, e.g. for compiling and sending this Pension 1-2-3 and the Uniform Pension Overview (UPO).

There are also asset management costs. Investing capital costs money. We have to pay the parties who we request to invest the assets. We also incur transaction costs. These are, for instance, the costs that the stock exchange charges when shares or bonds are purchased or sold.

You will find a specification of the costs we incur in Bpf Koopvaardij's annual report (Dutch only) at [www.koopvaardij.nl/over-ons/publicaties](http://www.koopvaardij.nl/over-ons/publicaties).

## When must you take action?



### Pension transfer

If you switch to a different employer and therefore become a member of a different pension scheme, you can opt to transfer the pension that you have built up. We refer to this as a pension transfer. You must apply for the pension transfer to your new pension administrator (insurer, defined contribution pension institution (PPI) or pension fund). Make sure that you obtain enough information in advance.

Whether a pension transfer is a favourable option depends, for example, on the financial situation and investment policy of your current and new pension administrator. Check, for example, whether the pensions are increased. That depends, among other things, on the investment returns. But you should also check what pension options you have. You can find out more about this on our website. If you decide not to request a pension transfer, your pension will remain with Bpf Koopvaardij. Is your expected pension less than €632.63 (2026) per year and higher than €2 per year? If so, Bpf Koopvaardij will automatically ensure that your pension is transferred to your new pension administrator.



### If you become occupationally disabled

If you become occupationally disabled for 35% or more, you will be entitled to a partial continuation of your pension build-up without having to pay a pension contribution. This non-contributory pension build-up depends on the extent of your occupational disability. It is important that you determine the consequences that your occupational disability will have for your pension. You can find out more about occupational disability under ‘What will you receive in our pension scheme?’ at ‘Non-contributory continuation of your pension build-up in the case of occupational disability’.



### If you are getting married or entering into a registered partnership

Check carefully whether your partner will be entitled to a partner’s pension upon your passing. For example, you must be married, in a registered partnership or have a cohabitation declaration before your pension commences. Getting married or entering into a registered partnership are the same thing as far as your pension scheme is concerned. You can find out about the relevant conditions on our website. If you think the partner’s pension will not be enough, then you should arrange for something extra. You can see the amount of the partner’s pension in My Koopvaardij and in your UPO.

**Remember:** if you are cohabiting without being married, your partner will not be automatically entitled to a partner’s pension when you pass away. To ensure that your partner is eligible, you have to meet certain conditions. For example, you must have a notarised cohabitation contract or a cohabitation declaration signed by you and your partner. At a minimum, the cohabitation declaration must state that you and your partner have a joint household and that you in fact take care of each other. Send the contract or declaration to us. You can find out more about this on our website and in the Pension Guide at [www.koopvaardij.nl/en/downloads](http://www.koopvaardij.nl/en/downloads).



### If you are getting divorced or terminating your registered partnership

Your ex-partner will be entitled to half the occupational retirement pension you built up during your marriage or registered partnership. This is called equalisation. You can make alternative arrangements about this with your ex-partner. These arrangements must be laid down in, for instance, your prenuptial agreement, partnership conditions or a divorce agreement. You or your ex-partner must inform Bpf Koopvaardij of the divorce within 2 years and of any alternative arrangements.

**Remember:** the right to equalisation does not apply to unmarried couples who are cohabiting. Unmarried cohabiting couples must make their own arrangements regarding the division of the occupational retirement pension. Your ex-partner is also entitled to the partner’s pension that you built up before the date of divorce or termination of the registered partnership. You do not need to do anything regarding the right to the partner’s pension, unless your ex-partner waives his or her right, in which case you must inform Bpf Koopvaardij.

**Remember:** unmarried couples who are cohabiting with a notarised cohabitation contract or a cohabitation declaration may also be entitled to part of the partner’s pension.

You will find more information on our website and in the Pension guide at [www.koopvaardij.nl/en/member/downloads](http://www.koopvaardij.nl/en/member/downloads).



### If you move in or to a foreign country

Inform the Non-Resident Register (Registratie Niet-Ingezetenen – RNI), so you can be sure to receive all of our correspondence. You can do so via 1 of the RNI municipalities. We will then automatically receive your new address abroad. Visit the central government website for more information.

Living abroad often has an effect on your AOW. You can find more information about this on [www.svb.nl](http://www.svb.nl).



### If you become unemployed

If you become unemployed, the build-up of your pension will cease. It is important that you determine the consequences that your unemployment will have for your occupational retirement pension and for the partner's and orphan's pension. If losing your job is not through your own fault, it will be possible for you to continue your pension build-up voluntarily. In that case, you will pay 50% of the contribution yourself. Bpf Koopvaardij will pay the other part of the contribution (50%). You can find out more about this in the pension scheme rules or the Pension Guide at [www.koopvaardij.nl/en/downloads](http://www.koopvaardij.nl/en/downloads). Rights for your dependents There are a number of situations in which your partner and/or children may be entitled to a partner's or orphan's pension if you become unemployed. That is if one of these conditions applies to you:

- You do not yet have a new job and you pass away within six months of leaving your employment.
- You are entitled to unemployment or sickness benefit (WW or ZW) at the time of your passing.
- You have continued the partner's pension and/or orphan's pension voluntarily.

**Good to know:** what if you already built up a partner's and orphan's pension before the effective date of the new pension rules? If so, your dependents will be entitled to it, even if you no longer work in the Merchant Navy sector.



### If you wish to continue your pension build-up voluntarily

If you wish to continue your pension build-up or the partner and/or orphan's pension voluntarily You can also choose to continue your pension build-up voluntarily after your employment ends. In that case, you will need to pay the entire contribution yourself. Voluntary continuation is subject to a number of conditions, however. You can find out more about this in the Pension Guide and in the pension scheme rules at [www.koopvaardij.nl/en/downloads](http://www.koopvaardij.nl/en/downloads). In some cases, you can also opt to voluntarily continue only the partner's and/or orphan's pension. We deduct the contributions from your pension assets each month. This does reduce your final pension, however. For more information, go to [www.koopvaardij.nl/en/riskcover](http://www.koopvaardij.nl/en/riskcover).



### If you use an option

You will find the options under 'What options do you have?'



### If you have any questions

If you have any questions or if you are taking action and/or making choices, get in touch using the contact form at [www.koopvaardij.nl/en/contact](http://www.koopvaardij.nl/en/contact) or contact us directly by calling +31 88 007 98 99 or by sending an e-mail to [servicedesk@koopvaardij.nl](mailto:servicedesk@koopvaardij.nl).