

Our new pension scheme

Bpf Koopvaardij switched to a new pension scheme on 1 January 2026. Merchant navy employers' and employees' organisations have made arrangements for this. Here's an overview of what we are keeping and what will change.

Our basic principle

Your pension is properly arranged, and will remain so.

This is what we're keeping

You will receive your state pension (AOW) and your Bpf Koopvaardij pension for as long as you live.

What you already have now will remain yours: the pension you have built up will be transferred to the new pension scheme, and that includes the pension for your surviving dependants.

Pensions will remain a collective endeavour: we share the risks and the costs with one another, for example in the event of occupational disability or death.

Your dependents will receive an income when you pass away.

Shared buffer

There'll be a shared buffer, the 'solidarity reserve'. In favourable years we'll add to the buffer and in less favourable years we'll use it to absorb deficits. This is how we ensure a more stable pension when you have retired.

Your contribution

The social partners have agreed on the amount of the contribution made by you and your employer. How much pension that will provide for you depends on the return on the investments. You can follow how your pension is developing in My Koopvaardij.

This is what we're updating

Your pension

In the new pension scheme, we'll continue to invest your pension. That's necessary for you to achieve a good pension. The older you are, the less risk we take when investing.

Partner's pension

In the new scheme, the partner's pension is insured for as long as you are building up pension with us. What if you pass away before your retirement date? Then your partner will receive 25% of the salary on which you have built up pension. What if you pass away if you have already retired? Then there will also be a pension for your partner: about 70% of the pension you are receiving at the time of your passing.