

Pensioenpeiling

→ NEWS ABOUT YOUR PENSION AND PENSION FUND

New pension scheme in 2026

Bpf Koopvaardij switched to the new pension scheme on 1 January 2026. This means that a whole new set of rules now applies to the scheme. You can find the new rules on our website. To find out more about what has changed for you and your pension, go to www.koopvaardij.nl/en/new-pension-system. There, you will find detailed information about the new pension scheme and the plans for introducing it. ←

In the coming months, we will convert all pensions

In the spring of 2026, you will receive a physical or digital letter from us with the final calculation of your pension. The letter will tell you what your pension and the pension for your surviving dependants will look like in the new scheme. Are you already receiving a pension from us? In that case, you will receive your new pension amount by April at the latest. If you received too little pension in January, February and March 2026, then you will receive the difference in April 2026. If you temporarily received too much pension, you will not need to pay anything back. ←

For more information about your letter with the final amounts,
go to www.koopvaardij.nl/en/new-pension-system/

Key figures for the pension scheme 2026

| | 2026 | 2025 |
|---|-----------------------------------|----------------------------------|
| Pension build-up* | See explanation below | 1.657% |
| Pension contribution* | 25.90% | 25.90% |
| Maximum pensionable annual salary | €117,081.05 (€320.77* per day) | €111,230.10 (€304.74 per day) |
| State pension offset (State pension threshold amount over which you do not build up pension) | €18,258.64 (€50.02* per day) | €17,595.20 (€48.21* per day) |
| Retirement age | State pension age | 67 |
| Partner's pension in the event of your passing:** • Annual build-up • Annual part on a risk basis | See explanation below | 33.8% 36.2% |

*The stated percentage is calculated on your pensionable salary minus the state pension offset.

** The stated percentages are calculated on the occupational retirement pension that you are building up until your state pension age at the latest.

You can find more information about the various terms at www.koopvaardij.nl/en/member/definitions.

Pension scheme rules

You can find all the pension scheme rules at www.koopvaardij.nl under 'Deelnemer – Downloads – Reglementen en statuten' (Dutch only). You can also request the pension scheme rules by phoning our Service Desk on +31 (0)88 007 9899. ←

Your pension is changing

In the old pension scheme, arrangements were made about the amount of your pension – in other words, about how much pension you would receive when you retired.

Under the new pension scheme, there are arrangements for the amount of money (the contributions) that you and your employer contribute, but not about the amount of your pension. The contributions that you and your employer make go into your ‘pension assets’. This is a pot of money specifically for your retirement.

We invest your pension assets so that they can grow. What happens when you retire? Then we pay your monthly pension from your pension assets. What if you pass away on or after your retirement date? Then we will also pay the pension for your partner and/or children from those pension assets. ↫

For more information about your personal pension assets, go to www.koopvaardij.nl/en/new-pension-system/my-pension-assets-from-2026.

The pension your partner receives when you pass away will change

How much pension your partner receives in the new scheme depends on when you pass away.

- **What if you pass away before your retirement date?**

Your partner will receive 25% of the salary on which you are building up pension for as long as your partner lives.

- **What if you pass away after your retirement date?**

Then your partner will usually also receive a partner’s pension. This amounts to 70% of the occupational retirement pension that you are receiving at that time. This was also the case in the old scheme. 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.

The arrangements for the orphan’s pension are also somewhat different in the old and new pension schemes. ↫

You can find full details of the partner’s and orphan’s pensions in the new scheme at:
www.koopvaardij.nl/en/new-pension-system/surviving-dependants.

Find out all about the new pension scheme on our website

For full details of the new pension scheme, go to www.koopvaardij.nl/en/new-pension-system, where you can find out about your pension assets and the surviving dependants’ pension, and also about compensation. You can also find answers to frequently asked questions and all the plans for the new pension scheme.

Implementation of WGA shortfall scheme

With effect from 1 January 2026, implementation of the WGA shortfall scheme has been transferred from the fund to De Goudse insurance company. ↫

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View your details in My Koopvaardij

My Koopvaardij is your personal secure pension environment at Bpf Koopvaardij (deelnemer.koopvaardij.nl). Log in with DigiD or eIDAS and you will immediately see your personal pension situation and can easily make calculations for your pension. You can also see what your partner and children will receive if you pass away, and you can read all the mail that you get from us. ↫

My Koopvaardij temporarily less available

From 1 January 2026, we will be gradually converting all pensions to the new pension scheme. We need to do that very carefully. My Koopvaardij will therefore have limited availability in the first quarter of 2026. We will keep you informed via the website. ↫