

### Why compare your pension scheme?

Pension schemes differ. This pension comparison tool shows you the differences between two pension schemes. You see, for instance, what you will and will not receive. You can see what the differences are compared with the Bpf Koopvaardij pension scheme and what this means for you. You can then opt to arrange something extra for yourself. An understanding of the differences is one of the aspects when deciding whether or not to transfer your pension to Bpf Koopvaardij. More information about pension transfer is available on our website at [www.koopvaardij.nl/en](http://www.koopvaardij.nl/en) under 'Member - Your situation - New employment'. You will find details of our financial situation and the funding ratio at [www.koopvaardij.nl/en/about-us/financial-situation](http://www.koopvaardij.nl/en/about-us/financial-situation).



### Compare your pension scheme in five steps

Use this pension comparison tool step by step. The terms used are explained in layer 1 at [www.koopvaardij.nl/en/pension123](http://www.koopvaardij.nl/en/pension123). We have already entered the main points of the Bpf Koopvaardij pension scheme for you below.

**Remember:** the pension scheme rules take precedence regarding your rights and obligations.

## STEP 1: What will you receive and what will you not receive in the pension schemes?

### Explanation

This step allows you to compare what you will and will not receive in your current and future pension scheme. If you will not receive something, you can see that from the cross that is placed on an icon.



Are you building up occupational retirement pension? If so, what is the retirement age?



Will your partner receive a pension benefit when you pass away?



Will your children receive a pension benefit when you pass away?



Will your pension build-up continue if you become fully or partially occupationally disabled?

Will you receive a supplementary pension if you become occupationally disabled?

### Name of pension fund, insurer or employer

Bpf Koopvaardij

Yes, retirement age 67  
 No

Yes  
 Yes, as long as I work at this employer.  
 No

Yes  
 Yes, as long as I work at this employer.  
 No

Yes  
 No

Yes  
 No

### Name of pension fund, insurer or employer

.....

Yes, retirement age .....  
 No

Yes  
 Yes, as long as I work at this employer.  
 No

Yes  
 Yes, as long as I work at this employer.  
 No

Yes  
 No

Yes  
 No

## STEP 2: How do you build up pension?

### Explanation

There are different types of occupational retirement pension. In layer 1 in the *How do you build up pension?* section, you can see how you build up pension. You will then see one of the adjacent icons. You will not see the other icons. Which icon is being used?

The *How do you build up pension?* section then offers more information about the following elements:



How high is the state pension offset? **Remember:** in the case of a lower state pension offset, you build up more pension than in the case of a higher amount.

What is the percentage of the pension that you build up annually? **Remember:** You can complete this only in the case of a final salary or career average scheme.

FINAL PAY  AVERAGE PAY  
 CONTRIBUTION  CAPITAL

State pension offset  
€ 15,544.62 (in 2023)

1.233%  
 Not applicable

FINAL PAY  AVERAGE PAY  
 CONTRIBUTION  CAPITAL

State pension offset  
€.....

..... %  
 Not applicable



Up to what maximum salary can you build up pension? This maximum salary is called the maximum pensionable salary. If you earn more than the maximum pensionable salary, you will not build up pension above that amount.



Do you pay a personal contribution to your pension? **Remember:** this is not in layer 1. See your salary slip or ask your employer whether you pay a personal contribution and, if so, how much.

Name of pension fund, insurer or employer

Bpf Koopvaardij

Maximum salary  
€ 97,739.70 (in 2023)

Yes, € .....  
 No

Name of pension fund, insurer or employer

.....

Maximum salary  
€ .....

Yes, € .....  
 No

### STEP 3: What options do you have?

#### Explanation

In step 1, you were able to see what you will and will not receive as standard features in the pension schemes. In addition, you can sometimes opt for a number of things yourself. In this step, you see what options you have in both pension schemes.



Can you opt to arrange a voluntary or supplementary partner's pension, orphan's pension or occupational disability pension?

#### Voluntary

Partner's pension  
 Orphan's pension  
 Occupational disability pension  
 Not applicable

#### Voluntary

Partner's pension  
 Orphan's pension  
 Occupational disability pension  
 Not applicable



Can you opt to arrange extra occupational retirement pension?

Yes  
 No

Yes  
 No



If you earn more than € 128,810 per year, can you opt to become a member of a separate pension scheme?

Yes  
 No

Yes  
 No

### STEP 4: How secure is your pension?

#### Explanation

The amount of pension that you will finally receive is still uncertain in many cases. In this step, you see whether the level of your pension has been fixed or not, whether your pension increases in line with the rise in prices or wages and whether your pension may be reduced due to, for instance, an excessively low funding ratio. **Remember:** the lower the policy funding ratio, the greater the risk that your pension will be reduced.



Has the level of the pension benefit already been fixed?

Yes  
 No

Yes  
 No

Does the level of the pension benefit depend on the investment results?

Yes  
 No

Yes  
 No



Does the pension increase in line with prices or wages (indexation)? If so, what was the percentage increase in recent years? **Remember:** you can complete this question only if you entered final salary or career average scheme in step 2.

No  
 Yes, over indexation  
2022 0.44%  
2021 0.00%  
2020 0.41%

No  
 Yes, over indexation  
..... %  
..... %  
..... %



Can the pension be reduced due to, for instance, an excessively low funding ratio? **Remember:** you can complete this question only if you entered final salary or career average scheme in step 2.

No  
 Yes, over reduction  
2022 0.00%  
2021 0.00%  
2020 0.00%

No  
 Yes, over reduction  
..... %  
..... %  
..... %

### STEP 5: Assess how important the differences are for you.

You now know what the differences are between both pension schemes. **Assess how important these differences are for you and consider what the differences mean for you.** You may want to arrange something extra yourself. If you want to know more about the differences and what they will mean for the level of your pension, contact our [Service Desk](#) by calling +31 88 007 98 99 or sending an e-mail to [servicedesk@koopvaardij.nl](mailto:servicedesk@koopvaardij.nl).