



Condensed Wtp communication plan

Bpf Koopvaardij

July 2025

Introduction

Bpf Koopvaardij intends to switch to a **new pension scheme** on **1 January 2026**. The communication plan tells you how the pension fund informs members and employers about this. When we refer to members, we are talking about all of them. So people who are building up or have built up pension with us and people who receive pension from us.

The choices regarding the new pension scheme are set out in the transition plan, which was jointly developed by the employers' and employees' organisations in the merchant navy sector. You can read how we ensure that the new scheme is properly implemented in the implementation plan.

Aim of the plan

The Wtp communication plan tells you how we will inform you about the new pension scheme and the transition to that scheme. And what objectives we have set in doing so. The ultimate aim is for you to understand the impact of the transition on your personal situation. We are working hard to achieve this aim. In doing so, we communicate in the most effective and appropriate way for you. We communicate openly and realistically. In doing so, we align with regular communication as much as possible and ensure that you do not get too little, but also not too much information.

The aims are:

- Members and employers **understand** what is changing.
 - They know **what this means for them**.
 - They gain **confidence** in the new scheme.
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Key moments

There are six communication milestones:

June 2025 – The implementation and communication plan has been submitted to DNB/AFM.

Second half of 2025 – Process update and clarification of the scheme. What have we already done, and what will happen in the coming period?

End 2025 – Insight into the pension amounts in advance: preliminary calculation with an estimate of the pension in the new scheme.

January 2026 – Start of new pension scheme. We recap the most important changes once again.

First half of 2026 – Insight into the final pension amounts: a second calculation with the final amounts you will receive under the new scheme.

Second half of 2026- Aftercare phase: we are here for you. Even after the transition, you can always contact us if you have any questions.

Strategy

By communicating during the transition phase, we want to give you confidence in the new pension scheme and the transition to it. Then we increase this confidence. Both among our members and our employers.

We developed a Wtp communication strategy. The guiding principles for this strategy are:

- The member is central
- You will receive all communications in phases
- We communicate digitally as much as possible
- You receive all the information in measured, layered doses.
- We communicate changes openly and realistically
- We align with market initiatives

Target groups: for whom is the communication intended?

The communication plan states which target groups we distinguish. You can also see for each target group what knowledge, attitudes and behaviour they have regarding pensions. We also describe the information needs and which parts of the new pension scheme are relevant for which target group. And here you can see the consequences of these changes. We also look closely at the stage of life a member is in. The communication is provided in Dutch at a minimum, and a significant portion is also available in English.

The different target groups are:

- Active members (employed)
- Former members (no longer build up a pension with us)
- Pensioners (already receiving a pension)
- Partners and children of members
- Employers

How do you receive our communications?

- In **three stages**: before, during and after the transition.
- Via **digital channels** (website, e-mail, My Koopvaardij), but also by post if you have indicated that as a preference.
- In **simple language (B1)** and in **layers**: from brief explanations to more details.
- In **Dutch and English**.

Aims

First, you will read what you need to know about the new pension scheme. What will remain the same and what will change?

What will remain the same?

- The retirement age aligns with the state pension age and remains **at 67 until 2028**.
- You will continue to receive a **lifelong** pension.
- You will still build up pension for **your partner and children**.
- You will continue to build up pension in the event of **occupational disability**.
- We will share the risks of higher life expectancy, passing, and occupational disability with each other.
- We keep costs down by investing pensions collectively.

What will change?

- You no longer build up a defined pension scheme, but **personal pension assets**.
- Your pension may go up or down even more.
- There will be a **solidarity reserve** as a buffer.
- There are **new rules for partner's and orphan's pensions**.
- Everyone gains **insight into their own pension pot**.
- **Compensation** will be provided if you are disadvantaged by the transition.

There is also the following main objective, with sub-objectives:

Main objective: Members and employers are confident about Bpf Koopvaardij's new pension scheme and the transition to it.

To achieve this goal, Bpf Koopvaardij has formulated three sub-objectives.

Knowledge

Members and employers know:

- that the pension scheme at Bpf Koopvaardij will change
- what the change to the pension scheme entails
- what the impact of the change means for them personally.

Attitude

Members and employers feel that it has been arranged in a transparent, careful, and clear manner.

Behaviour

In our communications, we help members learn about their own pension, so they know when they need to take action themselves.

Monitoring and evaluation

In the summer of 2024, we conducted a survey among our members on their knowledge of the new pension scheme (baseline measurement). This survey is the basis for the objectives in the communication plan. We continue to closely monitor progress towards achieving these targets. We will continue to engage with you. In addition, we continuously measure, analyse and improve. And make adjustments when necessary. We also include relevant industry insights. And, of course, the signals you pass on to our Service Desk.