

# Pensioen **PEILING** G

→ NEWS ABOUT YOUR PENSION AND PENSION FUND

## Your built-up pension has been increased by 0.44%

**As of 1 January 2022, all pensions built up at Bpf Koopvaardij were increased by 0.44%. The conditional entitlements to extra pension from the VPL scheme are subject to an additional increase of 4.86%.**

Each year, we assess whether the pensions can be increased (to some extent) in line with the cost of living in the past year. In 2021 our financial situation was good enough to do so. You do not pay a contribution for an increase in your pension. Pension increases are paid from investment returns. The return must be such that there is enough money for current and future pensions and an extra reserve. For every euro in pension, there must be at least € 1.10 available to facilitate an increase.

### Correction of previous reduction of extra pension in the VPL scheme

If you were born between 1962 and 1972, you may be entitled to an extra pension on the basis of the conditional pension scheme (VPL). We reserve money for this. This reserve is large enough to correct the reduction in the extra VPL pension in 2020. In addition to the 0.44% increase, the conditional VPL entitlements are therefore being increased by a further 4.86%. ←

You can find more information about our financial situation by going to [www.koopvaardij.nl/en/funding-ratio](http://www.koopvaardij.nl/en/funding-ratio).

## Changes to the partner's pension

**Bpf Koopvaardij also ensures a surviving dependants' pensions for your family (if any) in the event of your passing. There is a partner's pension for your partner. You build up part of this partner's pension during your work as a seafarer. Another part is insured on a risk basis. In 2022, you will build up a slightly lower partner's pension; the part on risk basis will increase.**

The contribution you pay now for your pension is not sufficient for your annual pension build-up. Social partners wish to keep the pension scheme affordable. They therefore do not want an increase in the contribution. As an alternative, it was decided to adjust the ratio of the build-up of the partner's pension.

### Two-part partner's pension

Your partner's pension consists of two parts, which changed as of 1 January 2022:

1. You automatically build up a partner's pension until the age of 67 at the latest. This partner's pension will be reserved for your partner, even if your membership of the pension scheme ends or if you retire. The build-up of the partner's pension has been reduced to 37.2% of the occupational retirement pension (2021: 42.9%).
2. The other part of the partner's pension is insured on a risk basis. This part will be cancelled if your

membership of the pension scheme ends (after three months) or upon your retirement.

The partner's pension will therefore be less in those cases. The partner's pension on a risk basis is now 53.9% (2021: 48.2%).

The total partner's pension during your membership of the pension scheme remains the same in the light of these changes. If you pass away after retirement or if you are no longer a member of the pension scheme, your partner's pension will be lower, because your partner will no longer be receiving the (larger) risk-based part.

You will find the level of your partner's pension at My Koopvaardij (log in with DigiD or eIDAS) and your Uniform Pension Overview.

If you have already retired, nothing will change for you.

### A higher pension partner's pension?

If your membership of the pension scheme ends or if you retire, you can exchange part of your occupational retirement pension at those times for a higher partner's pension for your partner. ←

You can read more about this at [www.koopvaardij.nl/en/member/about-pension/pension-options/](http://www.koopvaardij.nl/en/member/about-pension/pension-options/).

## Are you curious to know the level of your pension?

My Koopvaardij is your personal secure pension environment at [Bpf Koopvaardij](#). You log in with DigiD or eIDAS and you can see your personal pension situation immediately. What can you do at My Koopvaardij?:

- View your pension post in 'Mijn berichten' ('My messages').
- Indicate whether you would like to receive your post digitally in the future. Enter your e-mail address and indicate your choice at 'Hoe ontvang ik mijn post?' ('How do I receive my post?').
- You can use the pension planner to calculate what effect the various pension options could have on your pension.
- You can see what your partner and children, if any, receive when you pass away. You can see the level of the partner's and orphan's pension immediately.
- Transfer pension that you have built up at your previous employers. ←

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## Key figures of the 2022 pension scheme

	2022	2021
Pension build-up*	1.233%	1.233%
Pension contribution*	25.9%	25.9%
Maximum pensionable annual salary	€ 95,067.90 (€ 260.46 per day)	€ 93,498.40 (€ 256.16 per day)
State pension offset (AOW threshold amount over which no pension is built up)	€ 14,804.40 (€ 40.56 per day)	€ 14,545.25 (€ 39.85 per day)
Retirement age	67	67
Partner's pension in the case of your passing:**		
• Annual build-up	37.2%	42.9%
• Annual part on a risk basis (is cancelled on retirement or employment outside the merchant navy)	53.9%	48.2%

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

\*\* The stated percentages are calculated on the occupational retirement pension that you are building up until you turn 67 at the latest. ←

A number of changes will be made to your pension scheme rules. Below you can read which subjects this applies to. At [www.koopvaardij.nl/en/pension-scheme-rule-changes-2022](https://www.koopvaardij.nl/en/pension-scheme-rule-changes-2022), you can find detailed information on the relevant changes:

- 2022 key figures
- calculation factors and years
- VPL entitlements percentage
- salary of €0 is not taken into account for the partner's pension
- authentication of civil-law notary's signature in case of exchange of partner's pension is no longer necessary
- application for postponement of pension is no longer necessary
- required number of membership years and commencement date of membership years' pension
- prepension rules 2015 calculation factors.

### Pension scheme rules

You can find all pension scheme rules at [www.koopvaardij.nl](https://www.koopvaardij.nl) under 'Reglementen en statuten' (Dutch only). You can also request the pension scheme rules by telephone from our Service Desk via +31 88 007 98 99. ←