

Pensioen **PEILING** G

→ NEWS ABOUT YOUR PENSION AND PENSION FUND

Your built-up pension has been increased by 10.84%

As of 1 January 2023, all pensions built up at Bpf Koopvaardij were increased by 10.84%. We sent you a letter about this in December.

On 20 July 2022, the board of Bpf Koopvaardij decided to grant an additional supplement of 0.84% as of 1 January 2023. The fund is doing this on top of the 0.44% supplement that had already been granted with effect from 1 January 2022. In addition, on 30 November 2022, the board decided to further increase pension benefits and pension entitlements by 10%. That increase will also

be implemented with effect from 1 January 2023. The increases could be made because the government has temporarily relaxed the rules on pension supplementation (indexation). If you would like to know more about this supplementation, please visit www.koopvaardij.nl/en/indexation2023. ←

You can find more information about our financial situation by going to www.koopvaardij.nl/en/funding-ratio

Changes to the partner's pension

Bpf Koopvaardij also ensures a surviving dependants' pension 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 employment. Another part is insured on a risk basis. In 2023 – as was the case in 2022 – you will build up slightly less partner's pension than last year; the risk-based portion will increase. The total partner's pension remains the same during your membership of the pension scheme.

This year too, the contribution you pay now for your pension is not sufficient for the same pension build-up as last year. 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 2023:

1. You automatically build up a partner's pension until the age of 67 at the latest. The partner's pension is reserved for your partner after your passing. Even if your membership of the pension scheme ends or if you retire, you retain this partner's pension. The build-up of the partner's pension has been reduced to 33.1% of the occupational retirement pension (2022: 37.18%).

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 (three months after leaving employment at the latest) 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 58% (2022: 53.88%).

The total partner's pension during your membership of the pension scheme remains the same in the light of these changes. You can find the amount of your partner's pension on My Koopvaardij (log in with DigiD or eIDAS) and on your Uniform Pension Overview.

A higher partner's pension after retirement or end of membership?

If you pass away after retirement or if your membership of the pension scheme ceases, your partner's pension will be reduced. This is because the partner's pension on a risk basis lapses upon retirement or termination of your membership. Your partner will no longer receive the (larger) risk-based part. If you want to avoid this, you should take action when your membership of the pension scheme stops or when you retire. You may exchange part of your occupational retirement pension for a higher partner's pension at those times.

Have you already retired?

In that case, nothing will change. ←

You can read more about this at www.koopvaardij.nl/en/taking-retirement/.

Are you curious to know the level of your pension?

My Koopvaardij is your personal secure pension environment at Bpf Koopvaardij (www.mijnkoopvaardij.nl). You log in with DigiD or eIDAS and you can see your personal pension situation immediately. What can you arrange yourself at My Koopvaardij?

- View your pension post in 'My documents'.
- Indicate whether you would like to receive your post digitally in the future. Enter your e-mail address and indicate your choice at 'Postal preferences'.
- Applying for your pension digitally.
- 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.
- Applying for a transfer of pension that you have built up at your previous employers. ←

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 www.linkedin.com/company/bpfkoopvaardij

 www.facebook.com/bpfkoopvaardij

Key figures of the 2023 pension scheme

	2023	2022
Pension build-up*	1.233%	1.233%
Pension contribution*	25.9%	25.9%
Maximum pensionable annual salary	€ 97,739.70 (€ 267.78 per day)	€ 95,067.90 (€ 260.46 per day)
State pension offset (State pension [AOW] threshold amount over which no pension is built up)	€ 15,544.62 (€ 42.59 per day)	€ 14,804.40 (€ 40.56 per day)
Retirement age	67	67
Partner's pension in the case of your passing:**		
• Annual build-up	33.1%	37.18%
• Annual part on a risk basis	58%	53.88%

* 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. ←

You will find more information about the terms at www.koopvaardij.nl/en/definitions.

Pension scheme rule changes 2023

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-2023, you can find detailed information about the changes:

- 2023 key figures
- calculation factors and years
- clarification of cancellation of partner's pension on a risk basis no later than the standard retirement date
- a child born after the pension has commenced is also entitled to orphan's pension
- restriction of early retirement or high/low pension if the pension falls below the commutation limit as a result
- digital pension application
- cancellation of VPL scheme (conditional pension)
- increase in retirement age for membership years pension

Rules

You can find all pension scheme rules at www.koopvaardij.nl under 'Deelnemer - Downloads - 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. ←

→ If you would like more information about our pension scheme, an explanation of terms and the latest news, go to www.koopvaardij.nl/en. Disclaimer: No rights can be derived from the contents of this PensioenPeiling.