

Why are we providing this checklist?

Pensions are an important employment condition for your employees. So you are an important contact for employees who have questions about pensions. We understand that pensions are not something you have to deal with every day, which is why we are keen to help you explain the Bpf Koopvaardij pension scheme. This checklist will help you to prepare your employment conditions interview with your employees and when answering questions about pensions. This checklist is in line with Pension 1-2-3 for your employees.

Pension 1-2-3 consists of 3 layers:

- Layer 1 provides the most important pension information. Your new employee will receive this information within 3 months of your registration.
- Layer 2 provides more information about all subjects in layer 1.
- Layer 3 provides legal and policy-related information about Bpf Koopvaardij.





You will find layers 1, 2 and 3 at www.koopvaardij.nl/en/pension123.

Preparing an employment conditions interview in 4 steps


1. Read and print layer 1 of Pension 1-2-3 at www.koopvaardij.nl/en/pension123.
2. Know where you can find layer 2 information at www.koopvaardij.nl/en/pension123.
3. Go through the checklist **on the rear side** with your employee. Give layer 1 to your employee.
4. Ask our Employers' Desk for advice if you have any questions. You will find the contact details on the rear side.

You can then tell your employees ...

-  **... what is and what is not covered by the pension scheme**
Read the following sections of layer 1 together with your employee: 'What do you receive in our pension scheme?' and 'What do you not receive in our pension scheme?' Discuss these sections and give your new employee layer 1 of Pension 1-2-3 when the interview ends.
-  **... where they can see how much pension they will receive**
Your employees can see how much pension they will receive at Bpf Koopvaardij on their Uniform Pension Overview (UPO). They will receive this overview every year. In My Koopvaardij at www.mijnkoopvaardij.nl they can find an up-to-date overview of their built-up pension. My Koopvaardij is accessible using DigiD or eIDAS. Employees can obtain information about their total pension at www.mijnpensioenoverzicht.nl. This site contains an overview of the pension built-up at all their employers in the Netherlands and the pension for their partner. You can log on to mijnpensioenoverzicht.nl with DigiD or eIDAS. Go to www.government.nl for more information about eIDAS and the current status of approved countries.
-  **... what they pay for the pension scheme**
You and your employees pay the pension scheme contribution together. Tell your employees that they pay half the contribution and that you pay the other half. Your employees can see how much the contribution is on their salary slip.
-  **... that they can transfer previously built up pension**
If your employees have already built up pension elsewhere, they can transfer it to Bpf Koopvaardij. This is called pension transfer. Your employees can request pension transfer in My Koopvaardij or using the application form (Aanvraagformulier waardeoverdracht) (Dutch only) at www.koopvaardij.nl/downloads.
-  **... if they must register a partner**
New employees who are married or who have a registered partnership and live in the Netherlands do not need to register their partner. Bpf Koopvaardij is automatically notified by the municipality where they live. Employees must register their partner themselves if they are unmarried but are living together based on a notarial cohabitation contract or if they live outside the Netherlands. Foreign employees must always register their partner, married or cohabiting, at Bpf Koopvaardij. They can contact our Service Desk by calling +31 88 007 98 99.
-  **... what information about the pension is available**
At www.koopvaardij.nl/en/employer/toolkit you can read more about informing new employees. Employees who want to know more about their pension can visit www.koopvaardij.nl/en/pension123. Employees can also request layers 2 and 3 from our Service Desk by calling +31 88 007 98 99.

The pension scheme rules of Bpf Koopvaardij will always take precedence. You can find them at www.koopvaardij.nl/downloads (Dutch only).

Do you have any questions?

-  You can put your question to our Employers' Desk:
- | | |
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| Telephone number | : +31 88 007 98 91 |
| Monday to Thursday, inclusive, | : 8 a.m. to 5.30 p.m. |
| Friday | : 8 a.m. to 5.00 p.m. |
| E-mail | : servicedesk@koopvaardij.nl |
| Website | : www.koopvaardij.nl/en |

If you wish to have an information meeting for your employees, please let us know by contacting the [administrative office](#).

Correspondence address

Bpf Koopvaardij
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2509 GA Den Haag
The Netherlands
E-mail: info@bpfkoopvaardij.nl