



PENSIOENPEILING

Stichting Bedrijfspensioenfonds voor de Koopvaardij

Have you already looked at your Uniform Pension Overview 2016?

If you are building up pension at Bpf Koopvaardij, you will have recently received your Uniform Pension Overview 2016 (UPO) on paper. This provides you with an understanding of your pension situation. Your UPO shows you how much pension you have built up and how much you can expect to build up if you continue to work in the merchant navy.

UPO in digital form on MijnOverheid

To provide you with better service and to save paper, Bpf Koopvaardij wishes to communicate with you digitally more often. That is why we are preparing our digital communication. If you have a DigiD, you will find a copy of your 2016 UPO this year in your personal message box at www.mijnoverheid.nl. If you have registered using your e-mail address at MijnOverheid, you will receive an e-mail when your UPO 2016 is available. At www.mijnoverheid.nl under 'Instellingen' ('Settings'), you can see from which organisations you receive digital mail. The MijnOverheid e-mails do not contain links to the website.

This is to avoid you being directed to a false website via false e-mails (phishing, as it is called). If you nevertheless receive an e-mail with a link, it will not be from MijnOverheid.

Tip: save www.mijnoverheid.nl in your favourites and use it to access the website.

If you do not have a DigiD, you can request one via www.digid.nl/aanvragen*

Further digitisation

As part of the transition from paper to digital, your UPO will be available this year in both forms. As soon as we switch to complete digital communication, we will inform you. Needless to say, you can indicate at that time whether you wish to continue to receive your UPO on paper.

** If you live abroad, you can request a DigiD only if you have Dutch nationality.*

Pension 1-2-3: your pension information in three layers



The introduction of the Dutch Pension Communication Act (Wet Pensioencommunicatie) means that from this year, all pension funds will be providing information about the pension scheme in a new form: Pension 1-2-3. This provides information about your pension scheme in three layers. You can see quickly what is important for you and what you need to know more about. As this new form is used by all pension funds, you can easily compare the various pension schemes. For instance, you can assess whether you wish to transfer the pension that you built up at your previous employer outside the merchant navy.

You will find Pension 1-2-3 on our website

The Pension 1-2-3 layers are available digitally for everyone at www.koopvaardij.nl. The English version will be available on our website shortly. Layer 1 briefly explains what you receive in our pension scheme, how you build up pension and which choices you have. Layer 2 provides more information about the subjects in layer 1. Layer 3 contains documents such as the pension scheme rules in which you can read all details of our pension scheme.

New members will receive layer 1 of Pension 1-2-3 in writing, which will replace the current introductory letter.

Changes to your pension scheme rules

2015 pension scheme rules

Pension sunset clause

Bpf Koopvaardij makes every effort to trace persons who are entitled to a pension. Even so, they cannot always be traced. In such cases, the pension cannot be paid out and reverts to the pension fund after the death of the pensioner. The board has decided that this pension will not lapse if surviving dependants and/or heirs of the deceased request the non-paid pension. In that case, the pension will be paid out to the surviving dependants and/or heirs with a maximum retroactive force of five years before the death of the pensioner. Articles 14.1 and 14.2 of the pension scheme rules have been amended accordingly.

Miscellaneous

- The pension scheme rules have been supplemented by:
 - an Appendix 9 containing the build-up rates from 1 January 2015 and;
 - a provision stating that any surplus in the VPL scheme* will revert to the pension fund (Article 19.4, paragraph 8).
- As of 1 November 2015, the term ‘annual report’ in the Dutch Pension Act (Pensioenwet) has been changed to ‘directors’ report’. Consequently, this change has also been introduced in Article 15.3 of the pension scheme rules.
- Article 11.5 regarding conversion contained the phrase “guidelines to be drawn up by the board”. As these guidelines already exist, “to be drawn up” has been changed to “drawn up”.

* VPL stands for the Dutch Early Retirement, Prepension and Life Course Savings Act (Wet aanpassing fiscale behandeling VUT/ prepensioen en introductie Levensloopregeling – VPL Act). For members born in the period from 1 January 1951 up to and including 31 December 1972, a conditional scheme has been adopted (VPL scheme). On the basis of this scheme, members may, under conditions, obtain extra entitlements to occupational retirement pension and surviving dependant’s pension.

WGA shortfall scheme rules**

Adjustment to the calculation method for the WGA shortfall scheme rules

The description in Article 7 of the way in which the WGA shortfall benefit is calculated has been adjusted to the current method.

Scheme instead of insurance

In Article 10, paragraph 1, the term ‘insurance’ has been replaced by ‘scheme’. This is in line with the provisions of the rules and other communications.

** WGA stands for Return to Work (Partially Disabled Persons) Regulations (Werkhervatting Gedeeltelijk Arbeidsgeschikten). This is part of the Dutch Work and Income (Fitness for Work) Act (Wet Werk en Inkomen naar Arbeidsvermogen – WIA). Bpf Koopvaardij offers, under conditions, a WGA shortfall scheme as a supplement to the WGA follow-up benefit. You will find more information on our website at www.koopvaardij.nl under ‘I work in the merchant navy – What to do when – Occupationally disabled’.

Do you need more information?

You will find all rules on our website at www.koopvaardij.nl under ‘Downloads - Documenten - Reglementen en statuten’ (Dutch only). You can also request the rules by telephone from our Service Desk via +31 88 007 98 99.

Go to our website for more general information about our pension scheme, for an explanation of terms and the latest news. If you want an insight into your personal pension situation at Bpf Koopvaardij, go to My Pension Planner on our website, where you can calculate the effect of your pension choices.

