

Partner's pension as accrual and as insurance.

Currently, you have a pension for your partner that consists of a defined benefit amount. You build up that pension year by year. You can see the value of your partner's pension on your Uniform Pension Statement or on MyPension on our website.

New pension plan

In the new pension plan, the partner's pension for when you pass away before you retire works differently.

Are you already retired? If you have not opted for partner pension conversion, nothing will change, but your partner's pension will become variable.

Are you still working? The pension for your partner a kind of insurance on a risk basis. You are insured as long as you pay premiums.

If you leave your employer, coverage expires after six months. But usually you go to a new employer and they probably also have insurance for your partner's pension. So you are assured of a partner's pension during your working life.

Do you stop working but don't retire yet? Then be careful, because then you may be uninsured for your partner's pension. By the way, you can voluntarily insure yourself for 15 years when you leave employment.

Are you retiring? Do you choose to exchange your partner's pension for old age pension? Then, of course, there is no more pension for your partner.



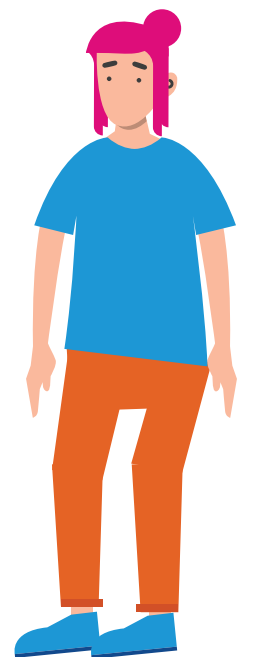
How high is your partner's pension?

The amount of the survivor's pension in the event of decease before retirement date is 32.5% of the salary on which you accrue pension.

For new employees in particular, this is a step forward. To prevent anyone from losing out due to the transition to the new scheme, there is a supplementary insurance for another five years.

Who is a partner and therefore for whom is there a partner's pension when you pass away?

Under the new pension plan, it is sufficient if you have a joint household with your partner. It is no longer necessary to be married or have a cohabitation contract to qualify.



More information

If you would like to know more, please contact us. You can reach us from Monday to Friday between 8:30 a.m. and 12:30 p.m. on telephone number: 013-462 33 12.

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