

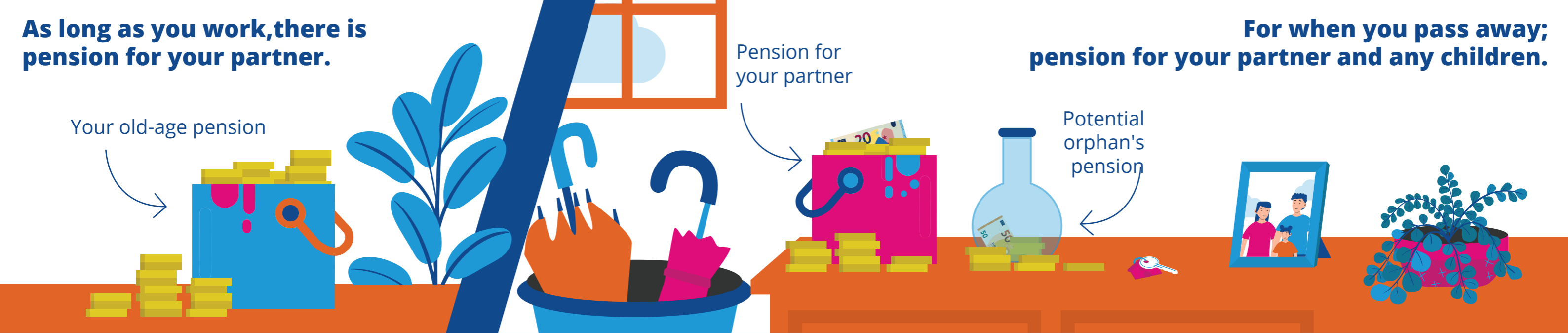
**As long as you work, there is pension for your partner.**

Your old-age pension

Pension for your partner

**For when you pass away; pension for your partner and any children.**

Potential orphan's pension

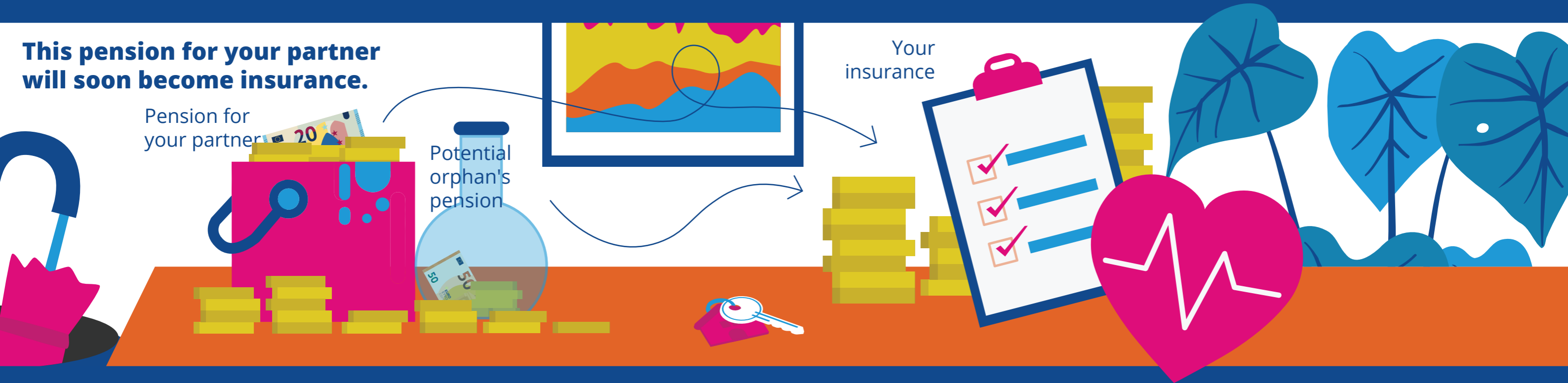


**This pension for your partner will soon become insurance.**

Pension for your partner

Potential orphan's pension

Your insurance



**New job?**

**Then your pension for your dependents is also insured with your new employer.**



Is there also a pension for my partner?

- In your current pension plan, you build up an amount of pension for your partner.
- In your new pension plan, it will be an insured amount.
- That insurance will end when you stop working.
- Are you going to work somewhere else? Then the pension for your partner is also insured with your new employer.
- Are you already retired? Then nothing will change.
- Are you getting divorced? Then you and your ex-partner divide the pension you accrued when you were together.
- However, your partner's pension will move with the economy and returns, just like your own pension.

Stichting  
Pensioenfonds APF  
New rules for pension  
are coming

For a complete overview of your pension and state pension, visit [www.mijnpensioenoverzicht.nl](http://www.mijnpensioenoverzicht.nl)