

What do you receive as part of our pension scheme?



Retirement pension

Do you work in the agricultural or green sector and are you 21 years or older? In that case, you accrue retirement pension with us over your full-time wage up to € 57.232,- (2020). You will receive this pension when you reach your retirement age up until the moment you pass away.

Top-up pension

If you earn more than € 57.232,- (2020) per year, you may also qualify for a top-up pension, but only if your employer has arranged this with BPL Pensioen. The wage over which your top-up pension is to be calculated, is a maximum of € 110.111,- (2020), based on full-time employment.

BPL Pensioen has two kinds of top-up pension: a top-up pension based on an average wage scheme and a top-up contribution scheme. The top-up average wage scheme works the same way as the basic pension scheme. All information is, therefore, in this Pensioen 1-2-3. The top-up contribution scheme is a different scheme. Read more on outlines (layer 1) or elaborate (layer 2) about the pension scheme.

State Retirement Pension ('AOW')

Our pension is a supplement to the state retirement pension. AOW is the pension you get paid by the government, as of your state retirement date. Go to www.svb.nl for the amounts and commencement date. Here you will also find the [AOW calculator](#) you can use to calculate your personal AOW age.

My BPL Pensioen

How much pension will you receive? This depends mainly on your salary and the number of years you accrue pension. You can find how much pension you, your partner and your children will receive on your Uniform Pension Overview (UPO). You will receive this statement every year. You can also find the information on your personal page, www.bplpensioen.nl.

Total pension

You can also visit www.mijnpensioenoverzicht.nl for the overall pension you have accrued in the Netherlands.

Transitional measures

Did you accrue pre-pension with BPL Pensioen before 1 January 2007? In that case, transitional measures apply.

BPL Pension, therefore, offers conditional pension to a certain group of persons. You can use the conditional pension to retire early or to receive a higher benefit on your AOW age. All information about and the requirements for conditional pension can be found in article 45 of the pension scheme.

Do you no longer fulfill the requirements? Then you lose, in principle, the right to conditional pension. In that case, contact BPL Pensioen.



Partner's pension

If you pass away while accruing pension with us, your partner may qualify for a partner's pension. Also, there might be a temporary extra partner's pension for your partner.

Who qualifies as partner?

- the person to whom you have been married for a year or more, or with whom you signed a registered partnership a year or more ago;
- the person with whom you signed a cohabitation contract, ran a joint household and cohabited at least a year with before you passed away;
- the person with whom you have lived at the same address for at least five years, have shared a household and have been registered at the same address at the municipality.

You and your partner may not be related by blood or marriage in the first degree.
You can only have one partner.

How much partner's pension will your partner receive?

- Do you still work in the agricultural or green sector and do you pay contributions? Then your partner will receive 70% of the retirement pension you accrued, plus 70% of the retirement pension that you could have accrued until the age of 68.
- Do you no longer work in the agricultural sector and do you not pay any contributions? Then your partner will receive 70% of the old-age pension you accrued.
- Do you pass away after you retire? Then your partner will receive 70% of the retirement pension. Your partner will also receive a so-called death payment. This is a lump sum of two months' retirement pension.

Did you start accruing pension with BPL Pensioen before 2013? Then the partner's pension may be lower than 70%, due to changes to the pension scheme in the past.

Extra partner's pension for a limited period

If you pass away, your partner may temporarily qualify for extra partner's pension. This is the case if your partner has not yet reached the state retirement age. The amount of the temporary extra partner's pension depends on your part-time factor. It is a maximum of € 8.329,- per year (2020). Each year, the Board of BPL Pensioen decides if this amount is to be increased. Your partner may qualify for the temporary extra partner's pension for up to four years, or until your partner receives a state pension.

Part-time component	Amount of the temporary extra partner's pension
76 - 100%	100%
51 - 75%	75%
26 - 50%	50%
0 - 25%	25%

If you leave your employment, or if you retire, you are no longer insured for temporary extra partner's pension.

Orphan's pension

If your children are under the age of 24 when you pass away, they qualify for an orphan's pension. The orphan's pension is 20% of the partner's pension. If there is no other (foster) parent (anymore) when you pass away, this sum is increased to 40% of the partner's pension. Orphans will receive an orphan's pension until the age of 24 or until they pass away.

Who qualify as your children?

- your legal and natural children;
- your foster children.
- your stepchildren



Incapacity for work

If you fall ill, you are entitled to continued payment of your wages by your employer for a period of two years. Your employer is obliged to pay a minimum of 70% of the wages. Your pension accrual also continues as normal. If after being ill for two years you are still not able to work, you are classed as incapacitated for work. You then qualify for a WIA benefit (WIA is short for Work and Income according to Labour Capacity Act).

Income

How much WIA you will get depends on your wages and on the extent to which you are still capable to work. In other words: What are you able to do? This is determined by the UWV, and expressed as a percentage.

If you are incapacitated for work, your pension accrual will continue. The pension fund pays part of the pension contribution in that case. How much it will pay depends on the degree of incapacity for work and whether or not you receive a WIA benefit:

Incapacity for work	Continuation
65% or more	100%
45 - 65%	50%
35 - 45%	25%
Less than 35%	0%

Sick before 2006?

Were you sick before 1 January 2006? Then the WAO ('Disablement Benefits Act') scheme applies to you. [Click here](#) for more information.



Unemployed

If you become unemployed, your pension accrual also stops. Do you receive unemployment benefit (WW)? Your pension accrual will continue for a maximum of six months. You will no longer pay contributions. Does your unemployment benefit stop sooner? Then your non-contributory continuation will also stop. BPL Pensioen will be informed by the UWV. It is important that you carefully consider the implications of your unemployment for your pension. We recommend that you have someone advise you.

What will you not receive as part of our pension scheme?



No disability pension

You will not receive a disability pension from us if you become incapacitated for work. Your pension accrual continues (in part), but you do not pay any, or only some, pension contributions.

If you are incapacitated for work and receive invalidity benefits, you may qualify for an invalidity pension from BPL Pensioen. This is a supplement to the Invalidity Benefits Act benefit. Click [here](#) for more information.

How do you accrue pension?



How do you accrue pension?

In the Netherlands, most people work until a certain age, after which they retire. After retirement, they also need income. The government pays everyone who has lived or worked in the Netherlands a pension from the day they reach the state retirement age.

The State Retirement Pension (or AOW for short) is a basic pension. Most employees receive additional pension via their employer. Employees can also set aside money for their pension (private pension facilities).

'A pension' may therefore consist of three components:

A. State Retirement Pension, or AOW

The AOW is the statutory pension from the government. You accrue this in 50 years. You only accrue AOW if you live and/or work in The Netherlands. Did you not always live or work in the Netherlands? Then your AOW might be lower. The age when you receive AOW depends on your birth date. The AOW age increases in the coming years. Also, the amount is not the same for everyone. The AOW sums are adjusted annually. For information about the AOW and your AOW age, go to www.svb.nl.

B. Pension you accrue via your work

BPL Pensioen offers two pension accrual systems:

- The average wage scheme for pension accrual based on a full-time wage up to € 57.232,- gross per year (2020).
- Do you earn more than € 57.232,-? Then BPL Pensioen offers a top-up scheme to accrue pension over the extra part of your salary (up to a maximum full-time wage of € 110.111,- (2020)). Your employer may have agreed this with BPL Pensioen. Ask your employer for more information.

The Uniform Pension Overview (UPO) tells you exactly how much your pension is, and that of your surviving dependents. You will receive a statement once every year. You can also find this information on your personal page www.bplpensioen.nl. You can also visit www.mijnpensioenoverzicht.nl for the overall pension you have accrued, including the accrued pension with any previous employers.

C. Pension you arrange yourself

You can also save for additional pension, for example by means of an annuity or bank savings. In addition to accruing extra pension, you may consider other options. Ask your financial adviser.



Average pay scheme

You work in the agricultural or green sector and you are 21 years or older. You accrue pension over your gross wages up to € 57.232,- (2020). BPL Pensioen offers an average pay scheme. This means that your pension is calculated based on the average wage you earned during your career in agriculture.

Each year, you accrue part of your pension. You stop accruing pension when you retire, terminate your employment with an employer covered under the pension scheme, or pass away. You receive a pension from your retirement date for as long as you live.

Top-up pension

Do your wages exceed € 57.232,-? Then you can accrue a top-up pension with us, provided your employer offers this scheme. Contact your employer for more details.

The top-up scheme applies to full-time wages of up to € 110.111,- (2020). Does your full-time wage exceed € 110.111,- and do you want to make arrangements for the part that exceeds € 110.111,-? Then consult your financial advisor to discuss options outside of BPL Pensioen.



Accrue pension

You accrue a part of your pension each year that you work. How much pension you accrue depends on your wages and the number of years you accrue pension. Besides your wages, your holiday allowance and other supplements are also taken into consideration. If you work part-time rather than full-time, this is taken into account. Then you accrue less pension annually.

Offset

Part of your wages is not taken into account when calculating your pension. When you reach the state retirement age, you qualify for a pension from the government, the so-called [AOW pension](#). You do not accrue pension over € 14.167,- (2020). This is the (full-time) offset. The remaining amount is referred to as the pensionable base. Each year, you accrue a specific percentage in pension over this sum. If your wages are higher or lower in any given year, the pension you accrue that year also changes. The BPL Pensioen Board sets the offset each year.

Calculation example

Henk works for a horticultural business. He earns € 34.167,- gross per year. The offset is set at € 14.167,-. Henk therefore accrues pension over a pensionable base of € 20.000,-.

Pensionable wage	€ 34.167,-
Offset	€ 14.167,-
Pensionable base	€ 20.000,-

Of the pensionable base, Henk accrues 1,875%* in pension. That is € 375,- per year. Henk wants to retire when he turns 68. That will be after working in agriculture for 40 years. Henk will receive a pension of 40 years x € 375,- = € 15.000,- gross per year.

For the sake of convenience, we assume that Henk earns the same every year. However, his wages are likely to change every year. The pension he accrues changes annually accordingly.

* The annual accrual percentage depends on your employer. You can find this on your annual UPO.



You and your employer both pay for your pension

You pay a contribution towards your pension each month. Your employer does the same. Ask your employer about how much you pay and how much your employer pays. The contribution you pay is also stated on your pay slip. Every year, BPL Pensioen establishes the contribution.

For the contribution percentage for 2020, check the [Calculation figures overview](#).

What choices do you have?



Value transfer

If you change jobs, you may transfer the pension you have accrued. There are several possibilities:

1. You are new to the sector

If you have accrued pension outside the agricultural or green sector you can transfer this pension to BPL Pensioen. This is called value transfer.

How to apply for a value transfer

You apply for a value transfer by filling in the application form. BPL Pensioen will then send you an offer. Applications can be made without obligations. You do not bind yourself in any way until you agree to the offer.

Should you transfer the value of your pension?

The advantage of a value transfer is that your pension is kept in one place. However, it has to be worth it. This depends on the differences between the pension schemes, among other things. You can always ask us for an offer without obligation. Based on the offer, you may decide if you wish to transfer your accrued benefits.

Conditions for value transfer

If you are considering value transfer, the financial situation of the pension fund is important. The reason is that we are only allowed to cooperate in a value transfer if our policy funding ratio exceeds 100%. The financial situation of the other pension fund must be sufficient as well.

If this is not the case, you may apply for value transfer, but we will not take action yet. Your accrued pension will remain with your previous pension fund until the funding ratio is adequate, and we will let you know when that happens.

2. New job within the sector

Do you change jobs within the agricultural and green sector? And is your new employer also a member of BPL Pensioen? Then you simply stay in the same pension scheme. You do not need to apply for a value transfer.

3. You are leaving the sector

If you leave your employer to work outside the agricultural and green sector, your pension stays with BPL Pensioen. You may opt to transfer this pension to your new pension fund or insurer. Your new pension fund or insurer will inform you about this value transfer. If you do not hear from them, please contact them. If you terminate your employment because you retire, we will pay you a pension.



Exchanging retirement pension for partner's pension

You may decide to exchange part of your accrued retirement pension for partner's pension. This could be interesting, for instance if a small amount of partner's pension was accrued for your partner.

You may opt for an exchange if you no longer take part in the BPL Pensioen pension scheme, and when you retire.

Use the Pension Planner to calculate the implications of your choice. Log in on www.bplpensioen.nl.



Exchanging partner's pension for retirement pension

You also accrue a partner's pension for your partner. Your partner will receive this pension after you pass away. Has your partner accrued a good pension? Then you may opt to exchange (part of) the partner's pension into a higher retirement pension. You need your partner's permission in that case.

If you do not, or no longer, have a partner, BPL Pensioen automatically converts the partner's pension into a higher retirement pension for you.

You may opt for an exchange when you retire.

Use the Pension Planner to calculate the implications of your choice. For this, log in on www.bplpensioen.nl.



Early or later retirement

You may, if you want, retire before the age of 68. Early or later retirement is possible from the age of 60 up to 5 years after your AOW age. However, if you decide to take early retirement, you must realize that you will receive less pension than if you were to work until the age of 68. That is because you accrue pension for a shorter period, while the pension must cover a longer period. Moreover, you may not yet receive a state pension. To cover the shortfall, you can decide to receive a temporary retirement pension from BPL Pensioen.

Partial retirement

From the age of 60 you may take partial retirement. For instance, for one day a week. You then take part-time retirement. You accrue pension for the days you continue to work. Taking part-time retirement means that you accrue less pension than if you were to continue working full-time until the age of 68.

Use the Pension Planner to calculate the implications of your choices. Log in on www.bplpensioen.nl.

Do you retire more than five years before your AOW age?

If you, partially or fully, retire on your 60th, you have to declare that you do stop working. Up until now we did not really check if you (partially) stopped working. That was not required by the Tax Authorities if you wanted to retire five years or less before your AOW age. This has not changed. But the AOW age changed. As long as you retire 5 years or less before your AOW age, you still do not have to declare that you stop working. But if you (partially) retire before, you do have to declare that you (partially) stop working.

Request pension

Do you want to retire earlier or partial? Contact us. At the latest three months before you want to retire.



Higher or lower pension

You will receive a fixed amount in pension benefits when you retire. But you may also decide to receive a higher pension for the first few years, followed by a lower pension. Or the other way around. The lower amount may not be lower than 75% of the higher pension.

Use the Pension Planner to calculate the consequences of your choice. Log in on www.bplpensioen.nl.



Pension Comparer

Did you accrue pension with your previous employer? Then use the Pension Comparer to compare both pension schemes.

This way the Pension Comparer assists you with making a choice regarding value transfer.

How ensured is your pension?



What are the risks?

The accrual and payment of pensions cover a very long period of time. The world changes during such a period and risks may present themselves that could threaten your pension, possibly leading to a pension shortfall.

Higher life expectancy

Our fund aims to be prepared for any risks that could threaten your pension. This was not always the case. Take the rapidly rising life expectancy, for instance. The increase has exceeded the increase we allowed for. If the participants of BPL Pensioen generally get older, their pensions must be paid over a longer period of time, and the pension fund needs more money than initially calculated.

Low interest rates

Interest rates affect the value of pensions. Pension funds make an advance estimate of the funds they will need to be able to pay out the pensions. The lower the interest, the more money we have to have 'in cash' to be able to pay all pensions in the future. If interest rates continue to stay low, the pensions will become expensive.

Return on investment

Investment results may be disappointing. BPL Pensioen, therefore, spreads its investments. Higher interest rates on one investment could compensate losses on another investment. BPL Pensioen may also decide to hedge investment risks. However, this costs money.

There are other risks we need to take into account in order to protect your pension in the best possible way. BPL must, therefore, literally 'manage' those risks. For more information about BPL Pensioen's risk management, go to www.bplpensioen.nl.

Policy funding ratio

The BPL Pensioen management takes decisions about the policy, contributions and indexation. These decisions are largely based on the BPL Pensioen policy funding ratio. From 2015 onwards pension funds must base their policy decisions on the policy funding ratio. The policy funding ratio is the average of the funding ratios over the past twelve months. Go to www.bplpensioen.nl for more information about our financial situation and our policy funding ratio.



Inflation-proof pension

Because of inflation, your money loses value each year. The same amount will buy you less. This means that your (accrued) pension from BPL Pensioen will also be worth less. To prevent this, we aim to increase pensions each year by means of a surcharge that equals the price index.

Whether or not we can pay this indexation depends on the [financial situation](#) of the pension fund. You do not automatically qualify for an indexation. We do not have a 'savings fund' from which to pay such increases.

Annual decision

Every year, BPL Pensioen decides whether or not to increase its pensions. This is based on the policy funding ratio. The funding ratio indicates if the pension fund is financially healthy.

Indexation

Your BPL pension was not indexed on 1 January 2019. The financial position of the fund was insufficient to award indexation.

Next year, the pension fund will again check if supplementation may be granted. Over the past few years, your pension has increased as follows:

	Indexation	Price increase
2019	0,00%	1,60%
2018	0.00%	1.50%
2017	0.00%	1.50%
2016	0.00%	0.00%
2015	0.00%	0.30%
2014	0.00%	0.60%
2013	0.00%	1.10%
2012	0.00%	2.10%
2011	0.00%	2.50%
2010	0.10%	1.40%
2009	2.80%	0.10%



If there is a shortfall

It is possible that, despite its additional measures, BPL Pensioen does not have sufficient funds to pay all pensions in the long term. In that case, something has to change. A so-called recovery plan has been drawn up. In the recovery plan, we have carefully considered what would be the best solution to attain the required funding ratio in 10 years' time, or sooner. The key measure is refraining from increasing (indexing) the pensions, either in full or in part, based on the price increases during this period. The recovery can occur sooner or later than anticipated. If it occurs later, additional measures may be required, such as postponing indexation or, as a last resort, lowering the pensions.

We have not lowered the pensions over the past few years.

For more information about BPL Pensioen's financial position, go to www.bplpensioen.nl

What costs do we incur?



Costs

BPL Pensioen incurs costs to administer the pension scheme. Costs are made to administer the pension fund, provide the administration, pay out the pensions, manage the pension capital and collect the premiums. Furthermore, costs are made for communication, such as letters, the Uniform Pension Overview (UPO) and the website.

BPL Pensioen wants to be transparent regarding costs. The costs determine a large part of the pension result and consequently your pension. Therefore, the costs are published in the annual report. BPL Pensioen thereby follows the recommendations of the Pension Federation. This ensures a good comparison between our costs and the costs of other pension funds. To, eventually, determine this BPL Pensioen also takes part in independent researches in which administration costs of pension funds are compared to each other. This is the so-called CEM-research. The tables below show the results for BPL Pensioen.

Pension administration costs per participant		
Year	BPL Pensioen	CEM-comparison
2018	€ 102	No participation
2017	€ 105	No participation
2016	€ 111	No participation
2015	€ 109	€ 131
2014	€ 105	€ 108

Asset Management Fees as a percentage of average invested capital		
Year	BPL Pensioen	CEM-comparison
2017	0.36%	0.50%
2016	0.42%	0,48%
2015	0.39%	0.49%
2014	0.38%	0.48%
2013	0.37%	0.45%

When should you take action?



If you change jobs

If you change jobs, you may transfer the value of the pension you have accrued. Whether or not you should transfer the value of your pension depends on a number of factors, such as the financial situation of your current and new pension fund or insurer.



If you become incapacitated for work

You do not have to inform us of this. If you become incapacitated for work, we are informed by the UWV.



When you get married or enter into a registered partnership

You do not have to inform us of this. The municipality passes this information on to us.



If you divorce or end your registered partnership

The municipality will inform us if you are getting a divorce or if you terminate your registered partnership in the Netherlands. If you divorce abroad, you must inform us yourself. You can do so by sending us a copy of the divorce deed, together with a copy of your ID and your partner's ID.

Equalization

A divorce will often impact your pension too. If you were married or had a registered partner, your ex-partner is entitled to part of your retirement pension. How it will affect you, depends on your situation. Please check it carefully. For more information, read the government [brochure](#) on equalization of retirement pension in case of divorce.

Special partner's pension

If you separate, your ex-partner is entitled to a partner's pension. This is the special partner's pension. If you have a new partner, the special partner's pension is deducted from the partner's pension of the new partner. Your ex-partner will receive the special partner's pension from the moment you pass away. Your ex-partner may waive the right to special partner's pension. You must record this in writing and notify us.

Cohabitation ends

The municipality will not inform us if you no longer live with someone outside of marriage. If you pass away, your ex-partner is entitled to a special partner's pension, provided you record in writing the termination of the cohabitation and report it to us.



If you are moving abroad

Always inform us about your move abroad. You can inform us in writing, or via www.bplpensioen.nl. You can also indicate if you wish to receive your mail at a different address. Always let us know if your civil status changes.

Take note: Moving abroad could have consequences for your [AOW](#).

Moving within the Netherlands

If you move within the Netherlands, you do not need to inform us. The municipality automatically notifies us of your new address. Therefore, remember to inform your new council of your move.



Becoming unemployed

If you become unemployed or terminate your employment with the company, it may affect your pension. How this will affect you depends on your personal situation.

New job outside the sector

Do you have a new job outside the agricultural and green sector? Then your pension accrual with BPL Pensioen ends. Please [contact](#) us to see how this affects you.

Unemployed

In principle, if you become unemployed, your pension accrual also stops. This applies to the retirement pension and the partner's pension. Will you receive unemployment benefit? In that case, your pension accrual may continue for up to six months. You will not pay any contributions in that case. Does your unemployment benefit stop sooner? Then your non-contributory continuation will also stop. The UWV informs BPL Pensioen accordingly.

Accrued pension

If you leave the company, the pension you accrued with BPL Pensioen will be kept available. This pension will commence on the retirement date pursuant to the BPL Pensioen pension scheme.

Partner's pension

If you leave the company, the partner's pension is no longer insured. The part you had accrued as partner's pension will be maintained. Your partner will not get a full partner's pension from BPL Pensioen. You may use part of your retirement pension to increase the partner's pension. You can apply for a calculation within three months after you receive your pension statement that takes into account you leaving the company. Some months before your pension date we will ask you again if you wish to convert part of your retirement pension.

Voluntary continuation

At BPL Pensioen you may choose to continue your pension accrual voluntarily. This helps you to avoid a gap in your pension accrual. The pension contribution is normally paid by you and your employer. In case of voluntary continuation you pay [the total contribution](#). You may continue your participation in the pension scheme voluntarily for up to three years. This period may be extended to up to ten years in some cases. Please read which conditions apply.

Employer bankrupt

Your employer may go bankrupt. This unfortunate situation could affect your pension.

If your employer goes bankrupt, your employment contract ends. You no longer receive a salary. You may not claim overdue salary from your employer. Your pension accrual will eventually also stop. If you receive unemployment benefit, the pension fund will pay for the costs of your pension accrual for a maximum of six months.

Employee Insurance Agency ('UWV')

If your employer is bankrupt or is likely to go bankrupt, contact the [UWV](#) immediately. The UWV will give you the information you need, and will help you. You may often claim part of your salary due via the UWV.

The UWV pays the wages you are owed for a maximum of thirteen weeks before the termination date. Your registration with the UWV is also important for the pension fund. If your employer has not paid the pension contributions (in full), the pension fund may claim back part of the contribution from the UWV.



Leave

Taking unpaid leave may affect your pension. Examples of unpaid leave are parental leave and care and adoption leave. Depending on the [collective wage agreement](#), your pension accrual during your leave may continue or stop.

The government frequently changes relevant rules and regulations. Your employer knows which rules apply.

Consequences of pension accrual

If your pension accrual stops (in part) during unpaid leave, it will affect your retirement pension and partner's pension. If you are considering unpaid leave, carefully consider how it will affect your pension. Ask your employer for further information.

Voluntary continuation

If you take unpaid leave, you may continue to accrue pension for your own account for up to three years under the BPL Pensioen scheme. In some cases, this period may be extended to up to ten years. This is referred to as voluntary continuation. You pay the entire pension contributions, including the contributions your employer would normally pay.



If you start working part-time

If you work less, you generally earn less. All of your pension reservations are based on your salary and the hours you work. The less you work or earn, the less pension you accrue. This applies to the retirement pension and the partner's and orphan's pension.

Use the Pension Planner to calculate the implications for your pension when you start working part-time. Log in to www.bplpensioen.nl.



Having children

You do not need to inform us if you have had a baby.

Parental leave

If you have a baby, you qualify for parental leave. Parental leave is a form of unpaid leave. Carefully consider how parental leave will affect your pension. Contact your employer if you have any questions.

Orphan's pension

If you pass away, your children may receive an orphan's pension. Your municipality will send us the relevant details for your children. Please note that this is the case for people residing in the Netherlands only. If you live abroad, your surviving dependents must inform us if you pass away.



www.mijnpensioenoverzicht.nl

Do you want to know the total pension you have accrued, including the pension accrued with other pension funds and insurers? Go to www.mijnpensioenoverzicht.nl.



Questions?

Do you have any questions, or would you like help making a decision? Please contact the Pension Desk, telephone +31 50 522 30 00. Or by sending an email to deelnemer@bplpensioen.nl.