

## What will you receive as part of our pension scheme?



### Retirement pension

Are you retiring? Then you will get retirement pension for as long as you live.

In some situations you will be entitled to additional pension. We call this conditional pension.

**Please note:** you need to meet or continue to meet certain conditions.

### Retirement pension

Are you working in the agricultural or green sector and are you at least 18 years of age? Then you accrue retirement pension with us on your wages up to € 75.864 (2025). You will receive this pension when you reach your retirement age. The retirement pension stops when you pass away.

### Top-up pension

If you earn more than € 75.864 (2025) a year, you may also receive top-up pension. Your employer must have agreed this with BPL Pensioen. The maximum wage over which your top-up pension is calculated is € 137.800 (2025) based on full-time employment.

BPL Pensioen has 2 types of top-up scheme: a top-up average pay scheme and a top-up defined contribution scheme. The top-up average pay scheme works in the same way as the basic scheme. You can read all about it in this Pension 1-2-3. The top-up defined contribution scheme is a different kind of arrangement. [Read more in layer 3](#) about the top-up defined contribution scheme.

### State pension

Our pension is a supplement to the [state retirement pension \(AOW\)](#). This is the pension you will receive from the government as of your state retirement age. For the amounts and the commencement date, go to [svb.nl](#). There, you will also find the [AOW calculator](#) and use it to calculate your personal state retirement age.

### Your BPL pension

How much pension will you receive? That depends mainly on your wages and the number of years during which you accrue pension. You can find the amount of your pension and the pension for your partner and children on your Uniform Pension Statement (UPS). We send this to you every year. You can also find the amounts on your personal page:

[Go to your personal page](#)

### Overall pension

Go to [mijnpensioenoverzicht.nl](#) for the overall pension you have accrued with us and any previous employers.

### Applying for your pension

Six months before you reach your state retirement age, we send you a letter. This letter tells you how you can apply for your pension. If you want to take early retirement, please do not hesitate to contact us. Make sure you do so at least 3 months before you want to retire.



### Partner pension and orphan's pension

If you pass away, your partner will receive a partner pension and your children an orphan's pension. BPL Pensioen also has a scheme for temporary partner pension. Your partner may get temporary partner pension for 4 years if you pass away and your partner has not reached state retirement age yet.

If you pass away when you are no longer a participant in our pension scheme, this coverage expires. The coverage will continue to apply if you retire following the period of active pension accrual at BPL Pensioen.

### Partner pension

If you pass away while accruing pension with us, your partner may be eligible for partner pension. In addition, there may be a temporary partner pension for your partner.

### Who do we consider your partner?

Your partner is the person with whom, before or on your retirement date, you:

- Have been married or had a registered partnership for at least one year.
- Have a notarised cohabitation agreement, or
- Have been living at the same address for at least 3 years.

You and your partner may not be first-degree relatives by blood or marriage. You may not have more than 1 partner.

### How much partner pension will your partner receive?

- Are you working in the agricultural or green sector and are you paying a contribution? Then your partner will receive approximately 70% of the retirement pension you could have accrued with BPL Pensioen until age 68.
- Are you no longer working in the agricultural sector and are you not paying a contribution? Then your partner will receive approximately 70% of the retirement pension you have accrued.
- If you pass away after you have retired, your partner will receive approximately 70% of the retirement pension. In that case, your partner will also receive a once-only death benefit. This equals 2 months of retirement pension.

*Have you started accruing pension with BPL Pensioen before 2013? Then the partner pension may be lower than the above-mentioned 70%. This is caused by past changes in BPL Pensioen's pension scheme.*

### Temporary partner pension

If you pass away, your partner may also receive a temporary partner pension. Your partner is entitled to this if they have not reached state retirement age yet. The coverage will continue to apply if you retire following the period of active pension accrual at BPL Pensioen. The amount of the temporary partner pension depends on your part-time component. The maximum amount is € 10.223 (2025). Every year, the BPL Pensioen pension board decides whether this amount will be increased. Your partner will receive the temporary partner pension for up to 4 years and no longer than until your partner receives state retirement pension themselves.

Part-time component	Amount of the temporary partner pension
75 – 100%	100%
50 – 75%	75%
25 – 50%	50%
1 – 25%	25%

### Additional temporary partner pension

It is possible that your employer has arranged additional temporary partner pension for you. If so, your partner is entitled to additional temporary partner pension in addition to the regular partner pension. Your partner will receive this additional pension if you pass away and your partner has not reached state retirement age yet. Inquire with your employer whether there is such an arrangement.

If you pass away before your partner reaches state retirement age, your partner will receive a partner pension as well, for a period of up to 4 years, a temporary partner pension of € 10.223 a year (2025). Adding this 'additional temporary partner pension', your partner will, instead of € 10.223, receive € 20.355 a year (2025, based on full-time employment). Your partner will receive this amount every year until they reach state retirement age, rather than for up to 4 years.

### Orphan's pension

If your children are not yet 24 when you pass away, they will receive orphan's pension. The orphan's pension amounts to 20% of the partner pension. If there is no other parent or foster parent when you die, this amount will be 40% of the partner's pension. Orphans will receive the orphan's pension until they turn 24 or until their death before this age.

### Who do we consider your children?

- Your legitimate children.
- Your foster children.
- Your stepchildren.



### Waiver of contribution in the event of incapacity for work

If you become incapacitated for work, your pension accrual will continue (in part), but you will no longer pay any contributions yourself.

If you fall ill, you are entitled to continued payment of your wages by your employer for 2 years. Your employer has the obligation to continue to pay at least 70% of your wages. You will also continue to accrue pension. If you are still unable to work after 2 years of illness, you are incapacitated for work. In that case, you will be eligible for a WIA benefit (WIA is short for Work and Income (Capacity for Work) Act).

## Income

The amount of WIA benefits depends on your wages and the extent to which you are able to work. In other words: how much you can still do. The UWV Employee Insurance Agency determines this and expresses it as a percentage.

You will continue to accrue pension when you are incapacitated for work. In that case, the pension fund will pay part of the pension contribution for you. How much they pay depends on the degree of incapacity for work and whether or not you receive WIA benefits.

The degree of incapacity for work is determined by the UWV Employee Insurance Agency. You are incapacitated for work for:	You will continue to accrue non-contributory pension for the following percentage:
A. 65% or more	100% based on 90% of your wages in the year before the first day of illness
B. 45-65%	50% based on 90% of your wages in the year before the first day of illness
C. 35-45%	25% based on 90% of your wages in the year before the first day of illness
D. Less than 35%	0%

### Were you ill before 1 January 2006?

Then the arrangement under the Invalidity Insurance Act (WAO) applies to you. Click [here](#) for more information.



### Pension accrual in the event of unemployment

Do you become unemployed? Then your pension accrual will continue for up to 6 months. You will no longer pay any contributions yourself.

If you become unemployed, your pension accrual also stops. Are you receiving unemployment benefit (WW)? Then your pension accrual in the basic scheme will continue for up to six months. You will no longer pay any contributions. Does your unemployment benefit stop sooner? Then your non-contributory continuation also ends. BPL Pensioen gets this information from [UWV](#). It is important to find out how your unemployment will affect your pension. Make sure to get the necessary information about this.

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



### No disability pension

If you become incapacitated for work, you will not receive a disability pension from us.

Your pension accrual will continue (in part), but you will no longer pay any pension contribution yourself, or only a partial contribution.

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

## How do you accrue pension?



### How do you accrue pension?

You accrue pension in 3 ways:

- State retirement pension (AOW). You receive this pension from the government. Read more about AOW at [svb.nl](#).
- Pension from BPL Pensioen. You accrue this pension through your employer. This is explained in this Pension 1-2-3.
- Pension you arrange yourself. By way of an annuity or bank savings, for instance.

People in the Netherlands usually work until they reach a certain age. After that, they retire. But they also need an income after that. So the government gives everyone who has lived and/or worked in the Netherlands a benefit after their state retirement age.

This state retirement pension (abbreviated to AOW in Dutch) is a basic pension. Most employees receive a supplementary pension from their employer. Employees can also set aside money for their pension themselves (own pension provisions).

So a pension may consist of 3 parts:

### A. Pension under the General Old Age Pensions Act (state retirement pension, AOW)

State retirement pension is the government's statutory pension. You accrue state retirement pension over a period of 50 years. You only accrue state retirement pension when you live and/or work in the Netherlands. Have you not always lived or worked in the Netherlands? Then your state retirement pension may be lower. The age at which you receive state retirement pension depends on your date of birth because the state retirement age will be increasing in the coming years. Moreover, the amount is not the same for everyone. The state retirement pension amounts are adjusted each year. Information on the state retirement pension and your state retirement age can be found on [svb.nl](#).

## B. Pension you accrue through your work

At BPL Pensioen, you can accrue pension in 2 ways:

- Up to full-time wages of € 75.864 gross per year (2025) you accrue pension using the average pay scheme.
- Do you earn more than € 75.864 (2025)? Then you may accrue pension over that additional part of your wages under the top-up scheme (up to maximum full-time wages of € 137.800 (2025)). Your employer may have agreed this with BPL Pensioen. Ask your employer about this. BPL Pensioen has 2 types of top-up schemes: a top-up average pay scheme and a top-up defined contribution scheme. The top-up average pay scheme works in the same way as the basic scheme. You can read all about it in this Pension 1-2-3. The top-up defined contribution scheme is a different kind of arrangement. Read more about the top-up defined contribution scheme in [outline \(layer 1\)](#) or [in detail \(layer 2\)](#).

You can find the amount of your pension and the pension for your surviving dependants on your Uniform Pension Statement (UPS). You can find your UPS on [your personal page](#). Go to [mijnpensioenoverzicht.nl](#) for the overall pension you have accrued with us and any previous employers.

## C. Pension you arrange yourself

You can also save for additional pension yourself. By way of an annuity or bank savings, for instance. In addition to building up additional pension, there also are other options. Ask your financial adviser for advice.



### Average pay

Each year, you accrue part of your pension over your gross wages up to € 75.864 (2025). Your pension is the sum total of all those pieces. This is referred to as the average pay scheme. You will receive this pension from your retirement date for as long as you live.

Are you working in the agricultural or green sector and are you at least 18 years of age? Then you accrue pension over your gross wages up to € 75.864 (2025). BPL Pensioen has an average pay scheme. This means that the amount of your pension depends on the average wages you earned during your career in the agricultural sector.

You accrue pension from the first day of the month in which you turn 18. Do you retire at age 68? Then pension accrual stops from the first day of the month in which you turn 68.

You accrue part of your pension each year. Accrual stops when you retire, leave employment with an employer covered by the pension scheme, or die. You will receive your pension from your retirement date for as long as you live.

### Top-up pension

If your gross salary is higher than € 75.864 (2025), you can accrue top-up pension with us. This is only possible if your employer offers this scheme. Ask your employer about this.

For the top-up scheme, your full-time maximum salary may not be more than € 137.800 (2025). Is your full-time salary higher than € 137.800 (2025) and would you like to make arrangements for the part over € 137.800 (2025)? Then ask your financial adviser to discuss your options outside BPL Pensioen.



### Pension accrual

You accrue part of your pension each year. You will not do so over your entire wages. If you have a full-time position, for example, you will not accrue pension over an amount of € 16.655 (2025). Every year, you accrue 1.788% pension over your gross wages up to € 75.864 (2025) minus this amount.

It is possible that your employer has an additional arrangement (top-up scheme) for pension accrual over your gross wages from € 75.864 to € 137.800 (2025). Ask your employer about this.

### Pension accrual

For every year that you work, you accrue part of your pension. How much pension you accrue depends mainly on your wages and the number of years during which you accrue pension. In addition to your wages, we also count your holiday allowance and any other allowances. If you work [part time](#), this is also taken into account. In that case, the part of your pension that you accrue every year is smaller.

### Pension offset

Part of your wages does not count for the calculation of your pension. From your state retirement age, you will receive [state retirement pension](#) from the government. You do not accrue pension over an amount of € 16.655 (2025). This is the full-time pension offset. The amount that remains, is called the pensionable base. You accrue a pension percentage over this pensionable base every year. If your wage is higher or lower in a year, the amount of the pension you accrue in that year will also change.

The BPL Pensioen pension board determines the amount of the pension offset every year.

### Calculation example

Harry works for a horticulture company. He earns € 36.655 gross per year. The offset is set at € 16.655 (2025). So Harry accrues pension over a pensionable base of € 20.000.

Pensionable wage	€ 36.655
Pension offset	€ 16.655 (2025)
Pensionable base	€ 20.000

Harry accrues 1.788%\* pension over the pension base. That is €357 per year. Harry will retire at age 68. He will have worked in the agricultural sector for 40 years by then. All in all, Harry will get a pension equalling 40 years x € 357 = € 14.280 gross per year.

In this example we assume, for the sake of convenience that Harry earns the same every year. But his wages probably change every year. As a result, the part of the pension he accrues every year also changes.

\*The exact amount of the annual accrual percentage depends on the employer you work for. You can find it on your annual UPO (Uniform Pensioenoverzicht).



### 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 how much you pay and how much your employer pays. The contribution you pay is also stated on your pay slip.

The contribution you pay is also stated on your pay slip. BPL Pensioen determines the amount of the contribution every year.

The overview [Rekencijfers](#) shows the contribution percentage for 2025.

## What choices do you have?



If you start accruing pension with BPL Pensioen, you can take any pension accrued elsewhere with you to BPL Pensioen. Taking your pension with you is called value transfer.

### General

Examine whether value transfer is worth your while. Pension schemes vary. You can use Pension 1-2-3 or the pension comparer to compare schemes.

Also look at the increase or decrease of your pension in your old and new pension schemes. Sometimes pensions are increased less quickly if you no longer actively accrue pension within a pension scheme.

If you are considering value transfer, you can always ask us for an offer without obligation. You can then decide whether or not you want to continue with value transfer. Value transfer is only possible if the policy funding ratios of the two pension funds exceed 100%.

Do you change jobs but are you staying in the agricultural and green sector? And is your employer affiliated with BPL Pensioen? Then your pension scheme remains the same. You do not need to apply for a value transfer.

Are you changing jobs and switching to a different pension scheme as a result? Then the amount of pension you have accrued per year determines what happens with your pension.

### If you leave BPL Pensioen

There are 3 potential situations:

1. Is your accrued pension more than € 613,52 per year (2025)? Then you decide for yourself whether to take your pension with you. This can be favourable, for example if your new employer has a better pension scheme. Or if you want to have a single administrator for all your pensions. In that case, let your new pension administrator know that you want to transfer your pension. Taking your pension with you must be arranged with your new pension administrator. If you do not want to take your pension with you, your pension remains with BPL Pensioen.
2. Is your accrued pension less than € 613,52 per year (2025) and more than € 2 per year? Then BPL Pensioen automatically ensures that your pension is transferred to your new pension administrator. To that end, BPL Pensioen checks annually at [www.mijnpensioenoverzicht.nl](http://www.mijnpensioenoverzicht.nl) whether you are accruing pension with a new pension administrator. We try this for up to 5 years. If this does not work, you can choose to buy off your pension. If you do not have a new pension administrator, your pension remains with BPL Pensioen.

3. If your pension accrual stopped after 1 January 2019 and your accrued pension is € 2 or less per year, you will not receive that pension. Your pension reverts to the pension fund. This is regulated by law.

[Request your value transfer online!](#)



#### Exchanging retirement pension for partner pension

You can choose to exchange part of your accrued retirement pension for additional partner pension. This may be interesting, for instance if you have accrued little partner pension for your partner.

You can opt for exchange within 6 months if you no longer participate in the BPL Pensioen pension scheme and you retire.

Use the pension planner to calculate the consequences of your choice.

Go to the [pension planner](#).



#### Exchanging partner pension for retirement pension

You can choose to exchange (part of) your partner pension for additional retirement pension.

You also accrue partner pension for your partner. Your partner will receive this pension after you pass away. Does your partner have a good pension themselves? Then you can choose to exchange the partner pension in whole or in part for a higher retirement pension. This requires your partner's consent.

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

You can opt for exchange when you retire.

Use the pension planner to calculate the consequences of your choice.

Go to the [pension planner](#).



#### Retiring early, late or partially

Many of our participants choose to retire at their state retirement age. That is why the Uniform Pension Statement and the pension planner show your pension from your state retirement age. However, you can accrue pension until age 68. Would you like to retire early, late or partially? Then you must apply for this at least 1 month before your retirement date. Discuss this with your employer.

You can retire either before or after your state retirement age. This is possible from age 60 until no more than 5 years after your state retirement age. You should realise, however, that if you retire early, you will receive less pension than when you continue working until you turn 68. This is because you miss a number of years of pension accrual and your pension is paid out over a longer period. Moreover, you may not receive state retirement pension yet. In that case, you can buy temporary retirement pension from BPL Pensioen to cover the difference.

#### Partial retirement

You can take partial retirement from age 60. For instance for 1 day a week. This is called part-time retirement. You continue to accrue pension over the days you continue to work. Taking part-time retirement means you accrue less pension than if you were to continue working full-time until your state retirement age.

Use the pension planner to calculate the consequences of these choices. Go to the [pension planner](#).

#### Applying for your pension

Do you want to take early or partial retirement? Please do not hesitate to contact us. Make sure you do so at least 3 months before you want to retire.



#### Higher or lower pension

Would you like to receive a higher pension first and a lower pension later? Or the other way around? You can make this choice when you retire.

Upon retirement you will receive a fixed pension amount. However, you can also opt to receive a higher pension for a number of years first, and a lower pension later. Or the other way around. The lower payment may in any case not be less than 75% of the higher payment.

Use the pension planner to calculate the consequences of this choice. Go to the [pension planner](#).



### Pension comparer

Have you accrued pension with a previous employer? Then click on to the pension comparer to compare both pension schemes.

Have you also accrued pension with a previous employer? Then use the pension comparer to compare both pension schemes. The pension comparer helps you make a choice regarding value transfer. The pension comparer can be provided to you upon request (hard copy or electronic version).

[Download the pension comparer](#)

## How secure is your pension?



### How secure is your pension?

The amount of your pension is not fixed. We may be unable to increase your pension in line with price developments, as we are faced with a number of risks, including the following:

- The average age of people in the Netherlands is increasing. This means that we have to pay their pension for a longer period of time.
- Low interest rates mean that pensions become more expensive. This means that we require more money to be able to pay the same pension.
- The results of our investments may be disappointing.

#### What are the risks?

The accrual and payment of pensions cover a very long period of time. During that period, a lot may change in the world, causing risks for your pension. These risks may result in a shortfall.

#### Increase in life expectancy

Our fund tries to be prepared for the risks that may threaten your pension. In the past, we have not always been able to do so. For instance due to the rapid increase in life expectancy. That increase is larger than the increase we had factored in. If the average life expectancy of participants increases, their pension must be paid out for longer. That means the pension fund must have more money than originally assumed.

#### Low interest rates

The interest rate affects the value of the pensions. Pension funds estimate in advance how much money they need to pay all pensions. The lower the interest rate, the more BPL Pensioen must have 'in the kitty' to be able to pay out all pensions later. If interest rates remain low for a long period of time, pensions become expensive.

#### Returns on investment

Returns on investment may also be disappointing. That is why BPL Pensioen ensures that the investments are spread over several investment types. A higher return on one investment could compensate a loss on another investment. BPL Pensioen may also decide to hedge investment risks. This does, however, involve costs.

There are more risks we must take into account to optimally protect your pension. It is important that BPL Pensioen manages these risks properly.

#### Policy funding ratio

The BPL Pensioen pension board decides on policy, the amount of the contribution and indexation.

Its decisions are based largely on BPL Pensioen's policy funding ratio. As of 2015, pension funds have had to base their policy decisions on what is known as the policy funding ratio. The policy funding ratio is the average of the funding ratios of the last 12 months. [Click here](#) for more information about our financial situation and the policy funding ratio.



### Index-linked pension

We do our utmost to increase your pension in line with price developments every year. This is called indexation. We can award indexation only if the financial situation of our pension fund is sufficient. In 2023, 2024 and as of 1 January 2025 we were able to increase the pensions for participants.

Because of rising prices, your money loses value each year (inflation). That means the same amount will buy you less. That also means that your (accrued) pension with BPL Pensioen loses value. To prevent this, we try to increase the pensions every year by an indexation equal to the price index.

Whether we can award this indexation depends on the [financial situation](#) of the pension fund. You do not automatically qualify for an increase. We have not saved up for an increase.

#### Annual decision

Every year, BPL Pensioen decides on whether or not to increase pensions. To determine this, we look at the policy funding ratio. The policy funding ratio is an indicator of a pension fund's financial health.

## Indexation

If prices increase and your pension does not, your pension will be worth less. After all, you can buy less with the same amount of pension money. Every year we check whether we can increase your pension. On 1 January 2025, we increased all pensions by 2,5%. Go to [bplpensioen.nl/verhoging-pensioen](https://bplpensioen.nl/verhoging-pensioen) for more information. This increase is possible due to relaxed regulations from the government. To take advantage of this, we need to prepare a bridging plan annually.

See [bplpensioen.nl/overbruggingsplan](https://bplpensioen.nl/overbruggingsplan).

In the last years, we have increased the pensions as follows:

Date	Pension increase	Price increase*
1 January 2025	2,5%	2,5%
1 January 2024	4,2%	5,3%
1 January 2023	8%	9,8%
1 August 2022	2,6%	N/A
1 August 2022	2,6%	N/A

Date	Pension increase	Price increase*
1 January 2021	0%	1,0%
1 January 2020	0%	1,0%
1 January 2019	0%	1,6%
1 January 2018	0%	1,5%
1 January 2017	0%	1,5%

\* Based on data from Statistics Netherlands about the price increase in the period from September to September.



## Deficit

Because we have a deficit, we have drawn up a recovery plan to improve our financial situation. If our funding ratio does not increase sufficiently, we may have to take measures to become financially healthy again:

- Your contribution increases.
- Your pension is not increased.
- Your accrual percentage is reduced.
- Your pension is reduced. We only do this as a last resort.

Despite all additional measures, a situation may occur in which BPL Pensioen does not have enough financial resources to pay all pensions in the long term. If that is the case, something will have to change. That is why we have drawn up what is known as a recovery plan. In the recovery plan, we have carefully considered what the best solution is to achieve the required funding ratio within 11 years.

The most important measure is not to increase the pensions (indexation) or not entirely in line with the price increase during this period. Recovery may be more quickly than expected, but also more slowly. In the latter case, additional measures may be necessary, such as a longer delay in indexation, lowering the accrual percentage or, as a last resort, a reduction in pensions.

In the last five years BPL Pensioen has not lowered pensions.

Year	Pension decrease
2025	0%
2024	0%
2023	0%
2022	0%
2021	0%



## What costs do we incur?



BPL Pensioen incurs the following costs when administering the pension scheme:

- Administrative costs, including communication costs.
- Costs of asset management.

### Costs

BPL Pensioen incurs costs to administer the pension scheme. These costs are related to managing the pension fund, handling all paperwork, paying out the pensions, managing the pension assets and collecting contributions. We also incur costs for communication, such as letters, the Uniform Pension Statement (UPS) and the website.

BPL Pensioen wants to be transparent about the costs. After all, costs largely determine the pension result and, as such, your pension. That is why we include the costs in our annual report.

Asset management costs as a percentage of average invested capital	
Year	BPL Pensioen
2023	0,35%
2022	0,29%
2021	0,26%
2019	0,278%
2018	0,324%
2017	0,36%
2016	0,42%
2015	0,39%
2014	0,38%

## When should you take action?



### If you change jobs

You can transfer the pension you have accrued with us to your new pension fund or pension insurer.

If you change jobs, you can transfer the value of your accrued pension. Whether value transfer is a good option depends on such factors as the financial situation of your current and new pension fund or pension insurer.

[Read more about value transfer here](#)



### If you become incapacitated for work

The UWV Employee Insurance Agency informs us if you become incapacitated for work. You do not have to inform us directly. But you should carefully consider what the consequences are for your pension.

[Read more about incapacity for work here](#)



### If you get married or enter into a registered partnership

The municipality informs us if you get married or enter into a registered partnership. You do not have to inform us directly. But you should carefully consider what the consequences are for your pension and that of your partner.

[Read more about partner pension here](#)



### If you divorce or your registered partnership ends

Carefully consider the consequences for your pension and that of your ex-partner. Let us know within 2 years what arrangements you and your ex-partner have made.

If you divorce or your registered partnership ends, this affects your pension. Your ex-partner is entitled to part of the retirement pension that you accrued during your marriage or registered partnership.

In addition, your ex-partner is entitled to (part of) the partner pension accrued until the end of the marriage or registered partnership. You can mutually agree on:

#### ▪ The division of the retirement pension (equalisation)

Your ex-partner is entitled to part of the retirement pension that you accrued during the marriage/registered partnership. Normally this is half, but you can also make other agreements about this. Record your agreements with the civil-law notary and inform us accordingly. For more information, read the government [brochure](#) on equalisation of retirement pension in case of divorce.

#### ▪ The 'special' partner pension

Your ex-partner is entitled to the retirement pension that you accrued until the end of the marriage/registered partnership. This is called special partner pension. Your ex-partner receives this after you pass away. If you do not want this, you and your ex-partner may agree that your ex-partner waives special partner pension. But whatever you agree, make sure to record it in writing and inform us accordingly.

A special option is conversion. Conversion means that you have the divided pension, together with the special partner pension, converted into a pension for your ex-partner. This must be notarised. And BPL Pensioen must agree to it. Would you like to know more about conversion? Please contact us.

#### What rules apply to cohabiting?

##### Cohabitation contract

Your ex-partner is not entitled to half of the retirement pension that you accrued during the period that you were living together.

If you pass away, your partner may in some cases be entitled to special partner pension. If you terminate your cohabitation contract at the civil-law notary's office, you can also determine whether and, if so, how you will divide the pension. Make sure to inform us of any agreements made.

##### No cohabitation contract

Your ex-partner is not entitled to part of your retirement pension and partner pension if you were living together for less than 3 years. You are also not entitled to a part of the pension accrued by your ex-partner. Have you lived together for 3 years or more? Then you had a joint household. In that case, your ex-partner is entitled to special partner pension under certain [conditions](#). You must have the end date of the joint household recorded by the civil-law notary and inform us accordingly.

##### When to notify BPL Pensioen yourself

If you divorce or your registered partnership ends, the municipality automatically informs us.

However, if you were divorced abroad, you must inform us yourself. You can do so by [sending us](#) a copy of the divorce deed together with copies of the proof of identity of you and your ex-partner. The municipality does not inform us if you stop living together with your partner. You must record the termination of the cohabitation at the civil-law notary's office and [report it to us](#).

Always inform us of the agreements that you and your ex-partner have made about the division of the retirement pension and the special partner pension. If you do this within 2 years, we will pay the equalised retirement pension directly to your ex-partner from your retirement date onwards.



#### If you are moving abroad

You must always let us know if you are moving abroad or within another country. You should also carefully consider the consequences for your state retirement pension.

##### Registration of residential address if you are moving abroad.

If you are moving abroad, we will receive your address there from the Register of Non-Residents (RNI). This is a register of persons who are not living in the Netherlands but do have a relationship with the Dutch government. We have a link with the RNI to receive new residential addresses abroad. You must deregister from the Key Register of Person (BRP) as a resident at your municipality. After deregistration from the BRP, the overview with your personal details will be transferred to the RNI.

If you provide us with a residential address abroad yourself, we cannot register this. We can, however, include a correspondence address in our administration.

##### Registration of correspondence address

You can inform us of a correspondence address by means of a signed letter or online via [My BPL pension](#). There is a form on our website for this, which you can [download](#) here.

##### Are you already living abroad and does your address change?

You can report your change of address at any Dutch municipality with a counter for non-residents (RNI counter); you can, for instance, send an email to [info@rvig.nl](mailto:info@rvig.nl). This counter will then process the change of address. After your address has been modified in the RNI, we will automatically receive your new address from the RNI and include it in our records.

You must state both your old and your new address in the email. You must also add a copy of a valid proof of identity/passport. Your current address will then be included in the RNI within four weeks. Registration of your address is free. For more information about the RNI, visit the website of the [national government](#).

### Marital status

Please let us know if your marital status changes after you emigrate. We are not automatically informed about this.

### State pension

A move to another country may affect your [state retirement pension](#).

### Certificate of Existence

If you receive pension payments from BPL Pensioen and you move to another country, we ask that you send us a 'Certificate of Existence'. This Certificate of Existence must be signed and stamped by a competent authority, such as the municipal council or the police. You can [contact](#) us to request our Certificate of Existence form.

If you are registered with the Social Insurance Bank, you do not have to send us a Certificate of Existence. You also do not have to do so if you are living in Belgium, Germany, Surinam or Australia. Unless we ask for it.

If you continue to live elsewhere in the European Union, we ask you to send a Certificate of Existence every year.

If you move outside the European Union, you must also send a Certificate of Existence every year in order to receive your monthly benefit.



### If you become unemployed

You are not required to notify us, but you should carefully consider the consequences for your pension.

If you become unemployed or leave employment, this may affect your pension. The exact consequences depend on your situation.

### New job outside the sector

Have you found a new job outside the agricultural and green sector? Then your pension accrual at BPL Pensioen stops. Read what this means for you [here](#).

### Unemployed

If you become unemployed, your pension accrual will, in principle, also stop. This applies to both retirement pension and partner pension. Are you receiving unemployment benefit (WW)? Then your pension accrual may continue for up to 6 months. You will no longer pay any contributions. Does your unemployment benefit stop sooner? Then your non-contributory continuation also ends. BPL Pensioen gets this information from UWV.

### Accrued pension

If you leave the company, the pension you accrued with BPL Pensioen will remain. This pension will be paid starting from your retirement date in accordance with the BPL Pensioen pension scheme.

### Partner pension

The partner pension insurance stops when you leave the company. The partner pension you had already accrued will remain. This means your partner will not receive full partner pension from BPL Pensioen. You can use part of your retirement pension to increase the partner pension. You can request a calculation for this within 3 months after you have received the pension statement that includes your termination of employment. A few months before your retirement date, we will ask you again if you want to exchange part of your retirement pension.

### Voluntary continuation

At BPL Pensioen, you can voluntarily continue pension accrual. This prevents a gap in your pension accrual. The pension contribution is normally paid by you and your employer. With voluntary continuation, you pay the [total contribution](#) yourself. You can continue to participate voluntarily in the pension scheme for a maximum of 3 years. In a number of situations, this maximum is 10 years. [Read carefully which conditions apply](#).

### Employer bankrupt

Your employer may go bankrupt. This unpleasant situation may also have consequences for your pension.

If your employer goes bankrupt, your employment contract ends. You no longer receive a salary. Nor can you claim any overdue salary from your employer. In due course, your pension accrual also stops. If you receive unemployment benefit, the pension fund will take over the costs of pension accrual for you during the first 6 months.

### UWV Employee Insurance Agency

If your employer is or goes bankrupt, you must immediately contact UWV. They will give you all the information you need and help you where necessary. You can often reclaim part of any overdue salary via UWV. UWV pays the wages that you are still owed for a maximum of 13 weeks before the termination date. Your registration with UWV is also important for the pension fund. If your employer has not paid all the pension contributions, or not paid them in full, the pension fund may reclaim part of the contribution via UWV.



### If you take unpaid leave

There are different kinds of [unpaid leave](#), which may have different consequences for your pension accrual. Please consider this carefully.

If you take unpaid leave, this may affect your pension. Examples of unpaid leave are parental leave, additional partner leave or care and adoption leave. It depends on the [Collective Labour Agreement](#) whether pension accrual continues or stops during your leave.

The government often changes the rules in this respect. Your employer will know what rules currently apply.

### Consequences for pension accrual

If pension accrual stops in whole or in part during unpaid leave, this affects your retirement pension and partner pension. If you are thinking about unpaid leave, you should also consider the consequences for your pension. Ask your employer for more information.

### Voluntary pension accrual

If you take unpaid leave, you can continue to build up your pension with BPL Pensioen at your own expense for a maximum of 3 years. In that case, you pay the full pension contribution yourself, including the contribution your employer usually pays for you.



### If you start working part-time

Discuss this with your employer. If you start working [more or fewer hours](#), your wages will change and, as a result, so will your pension accrual.

If you start working fewer hours, you normally also receive less wages. The amounts that are set aside for your pension are based on your wages and the number of hours you work. If you work fewer hours or get a lower wage, you accrue less pension. This applies to both retirement pension and partner and orphan's pension.

Use the pension planner to calculate the consequences for your pension if you decide to start working part-time.

Go to the [pension planner](#).



### If you have an addition to the family

You are not required to inform us, but you might want to take parental leave. Please contact your employer about this.

### Parental leave and additional partner leave

If you are having a child, you can use parental leave and additional partner leave. These are forms of [unpaid leave](#). You should consider the consequences for your pension. Ask your employer about this.

### Orphan's pension

Upon your decease, any children you have may receive an orphan's pension. We receive the data on your children from the municipality. Incidentally, this is only the case if you live in the Netherlands. If you were living abroad, your surviving dependants must inform us of your death.



### My pension statement

Would you like to know the overall pension you have accrued, with us and with other pension funds and pension insurers? Go to [mijnpensioenoverzicht.nl](#).

Go to [mijnpensioenoverzicht.nl](#).



### Questions?

Do you have any questions or would you like help making a choice? You can contact us at [+31 50 522 30 00](#).

You can also chat with us on our website. You can, of course, also send an email to: [deelnemer@bplpensioen.nl](mailto:deelnemer@bplpensioen.nl).

Curious about your overall pension? Go to [mijnpensioenoverzicht.nl](#).

Do you want to know more about your pension? Then go to [bplpensioen.nl/pensioenregeling](#)