

### Explanation of 'Pension accrual above the salary threshold' with PME

This Pensioen 1-2-3 explains what you do and do not get in our 'Pension accrual above the salary threshold' pension scheme. This pension plus scheme supplements our standard pension scheme. Pensioen 1-2-3 does not provide any personal information about your pension. That can be found when you log in on [www.pmepensioen.nl](http://www.pmepensioen.nl) and on your annual Uniform Pension Overview (UPO). Your total pension can be found on [www.mijnpensioenoverzicht.nl](http://www.mijnpensioenoverzicht.nl).

### Your pension information in tiers 1, 2 and 3

Pensioen 1-2-3 consists of 3 tiers.

- Tier 1 gives a short overview of the most important information on your pension scheme.
- This tier 2 provides more information about all topics in tier 1.
- Tier 3 gives legal and policy-relation information about PME.

Tiers 1 and 3 can be found on [www.pmepensioen.nl/en/pension-scheme](http://www.pmepensioen.nl/en/pension-scheme). The content of tiers 1 and 3 can also be requested from us via [www.pmepensioen.nl/en/contact](http://www.pmepensioen.nl/en/contact).

## What do you get in our 'Pension accrual above the salary threshold' pension scheme?



### Old-age pension

As long as you work in the metals and technology sector, you automatically accrue pension with PME via your employer. In addition to your automatic pension accrual up to the gross salary threshold of € 89,382 (on full-time basis in 2024), you also accrue pension above the salary threshold in this scheme, up to a maximum annual gross salary of € 137,800 (in 2024). Employees in this sector can only participate if their employer has joined the 'Pension accrual above the salary threshold' pension plus scheme. You accrue pension above the salary threshold until your AOW date. This is the same as in the standard scheme. If you carry on working after your AOW date, you no longer accrue pension. You receive the old-age pension in the month you reach the AOW age. Your old-age pension supplements the AOW allowance. AOW is the monthly, life-long pension paid by the government, starting on your AOW age. You receive your old-age pension every month for the rest of your life. You can also take your old-age pension before or after your AOW date.

Your future pension amount from PME mainly depends on your salary, the conditions of your pension scheme, and the number of years of your pension accrual. The amount of old-age pension - based on the information currently known to us - is listed on your Uniform Pension Overview (UPO) on [www.pmepensioen.nl](http://www.pmepensioen.nl) and on [www.mijnpensioenoverzicht.nl](http://www.mijnpensioenoverzicht.nl).

Just like the standard scheme, PME's 'Pension accrual above the salary threshold' plus scheme is a benefit agreement. Every year you accrue pension from a part of your gross salary earned in that particular year. You do not accrue pension from your entire gross salary. Overtime, travel time, expenses, bonuses and profit share schemes do not count, for instance. All the salary parts that do count are called the pensionable salary.

### Calculation example:

You earn an annual gross salary of € 100,000. Up to the salary threshold of € 89,382 you accrue pension in the standard scheme. From the top part (€ 100,000 - € 89,382 = € 10,618) you accrue pension via the pension plus scheme. If your employer has a contract for a high accrual percentage, you will accrue 1.875% of old-age pension from this part. In 2024, you will have accrued a gross sum of € 199.09 from your salary above € 89,382. If your employer has a contract for a low accrual percentage, you will accrue 1.440% of old-age pension from this part. In 2024, you will have accrued a gross sum of € 152.90 from your salary above € 89,382.



### Partner pension

In addition to your old-age pension, you also accrue partner pension in this plus scheme. Your partner will get a partner pension from PME in case of your death. This means that your partner will receive a monthly, life-long allowance. If you carry on working after your AOW date, you no longer accrue partner pension.

The partner pension consists of three parts:



1. The part you may have already accrued.



2. The part you will accrue, which is 50% of the old-age pension you can accrue with PME from 1 January 2015 to your AOW date at the latest.



3. The part that is subject to insurance on a risk basis, which is 20% of the old-age pension you accrue from 1 January 2015 until you stop participating in the plus scheme.

Depending on the situation, your partner will get partner pension:

#### a) You accrue pension and you pass away before your AOW age

In this situation, your partner is entitled to the accrued part + the part that remains to be accrued + the risk-based part.

#### b) You no longer accrue pension and you pass away before retirement

In this situation your partner is only entitled to the accrued partner pension.

Note: this also applies if you retire after your AOW age.

#### c) You pass away after retirement

The amount of partner pension received by your partner depends in this situation on the choices you made when you retired. That is when you decide how your accrued pension is divided in old-age pension and partner pension.

The partner pension can be found on your Uniform Pension Overview (UPO) and when you log in on [www.pmepensioen.nl](http://www.pmepensioen.nl).



#### Arranging additional pension for your partner

Upon retirement or if you leave the sector before retiring, you can convert a part of your old-age pension to partner pension. This means your old-age pension becomes lower. Your partner will receive a higher partner pension from PME in case of your death.

In case of your death, your partner may be entitled to survivor's benefits paid by the government: the so-called Anw scheme. This scheme is subject to conditions. For more information, go to [www.svb.nl](http://www.svb.nl).



### Orphan's pension

In addition to old-age pension and partner pension, you also accrue orphan's pension. Do you have children? In that case, they receive an allowance from PME until the age of 25 in case of your death. This is called orphan's pension.

The amount of orphan's pension can be found on your Uniform Pension Overview (UPO) and when you log in on [www.pmepensioen.nl](http://www.pmepensioen.nl).

Note: it is possible that your employer has taken out temporary risk insurance for partner pension and orphan's pension. If so, you will be notified automatically.

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Depending on the situation, your child will receive orphan's pension:

**a) You pass away while working in the sector**

The amount of orphan's pension for your child is a percentage of the old-age pension you could have accrued. The actual percentage your child will get after your death depends on whether or not you already accrued pension with PME previously. From 2015, you accrue 14% of orphan's pension of the old-age pension you could have accrued.

**b) You no longer work in the sector and you pass away before retirement**

The amount of orphan's pension for your child is a percentage of the old-age pension you have accrued with PME.

**c) You pass away after retirement**

The amount of orphan's pension for your child is a percentage of the old-age pension you have accrued with PME.

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**Non-contributory pension accrual in case of occupational disability**

If you have been declared disabled at least 35%, you receive disability benefits from UWV. In this case, the WIA (Wet Werk en Inkomen naar Arbeidsvermogen), or Work and Income according to Labour Capacity Act, applies to you. If you are declared disabled at least 35% and you meet the requirements, you accrue pension from the disability portion. You do not pay contributions for that part.

When you log in on [www.pmepensioen.nl](http://www.pmepensioen.nl) and on your Uniform Pension Overview (UPO), you can find the amount of pension accrued during disability. This information does not become visible until the next calendar year, once you have received confirmation that your disability has been processed in our systems.

**Partial occupational disability (between 35% and 80%)?**

You accrue pension from the disability portion. PME pays contributions for the disability portion (old-age pension, partner pension, orphan's pension).

Your total non-contributory pension accrual depends on the degree of your disability and the salary you still earn. You accrue normal pension from the part that you still work. Together with your employer, you pay normal contributions for your pension accrual from that part.

**Complete occupational disability (more than 80%)?**

You are no longer required to pay contributions for the accrual of old-age pension, partner pension and orphan's pension. PME pays your contributions. You accrue pension from the disability portion. You only accrue normal pension from the part that you may still work: together with your employer, you pay normal contributions for your pension accrual from that part. If you have taken out insurance for additional partner pension (survivor's bridging pension insurance or Anw gap insurance) with PME, you can request a (partial) waiver of contribution.

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**Pension plus pension scheme**

For pension accrual above the gross annual salary threshold of € 89,382 (2024 on full-time basis) up to a maximum of € 137,800 (2024), PME offers a plus scheme. Employees within the sector can only participate if their employer takes part in the 'Pension accrual above the salary threshold' plus scheme. The employer can choose between a low or high percentage of pension accrual.

Would you like to know exactly what our 'Pension accrual above the salary threshold' plus scheme has to offer? Find out on [www.pmepensioen.nl](http://www.pmepensioen.nl).

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## What you do not get in our pension scheme



### No pension accrual from a gross annual salary above € 137,800

Pension accrual from a gross annual salary over € 137,800 (2024) is not possible with PME.



### No occupational disability pension

You do not get a disability pension from PME in case of occupational disability. If you do become disabled, there is no entitlement to a disability pension on top of the disability allowance (IVA/WIA) paid by the government.

#### *Additional disability pension via your employer*

It is possible that your employer has taken out insurance to supplement your WIA allowance. If this is the case, you will be notified by us. PME's WIA top-up insurance is an additional disability pension that applies to a salary over € 66,956 (2024) up to € 137,800 (2024).

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## How do you accrue pension?



### Three ways of pension accrual

After retirement, your income consists of 3 parts at most:

#### A. General Old-age Pension (AOW)

AOW is the state pension paid by the government. It applies to everyone who has lived or worked in the Netherlands. You receive a full AOW pension if you have always had insurance in the 50 years prior to your AOW age. The AOW age is no longer the same for everyone and is adjusted annually. For more information about AOW, go to [www.svb.nl](http://www.svb.nl).

Note: have you lived or worked abroad? In that case, your AOW may be reduced.

#### B. The pension you accrue via your employer

This pension amount can be found on your Uniform Pension Overview (UPO). You receive the UPO once a year as long as you accrue pension with PME. The UPO lists the old-age pension, partner pension and orphan's pension you have accrued so far. On [www.pmepensioen.nl](http://www.pmepensioen.nl) you also find information about the pension you have accrued with PME. For a total overview of the pension you have accrued with all your employers, please check out [www.mijnpensioenoverzicht.nl](http://www.mijnpensioenoverzicht.nl).

#### C. The additional pension you have arranged yourself

You can make arrangements for extra pension in addition to the AOW and the pension you accrue via your employer, for instance via retirement annuities or additional insurance.



### You accrue pension in an average pay scheme

Each year you accrue pension from a part of the gross salary earned in that particular year. Pension accrual does not apply to your entire gross salary.

You also accrue pension from your salary above the salary threshold (€ 89,382 in 2024) up to a maximum of € 137,800 per year (in 2024). Your employer can choose between two accrual percentages. In 2024, these accrual percentages are 1.875% and 1.440%. The total pension accrued is the sum of your annual pension accrual plus any pension increase (indexation) or cut. You will get your life-long, monthly pension when you retire. This is called an average pay scheme.

Note: your pension calculation is an estimate. Your pension can become higher or lower than expected.



### Accrual percentage

Each year, you accrue old-age pension from the gross annual salary above the salary threshold between € 89,382 and € 137,800 (in 2024). Ask your employer which accrual percentage (2024: high 1.875% or low 1.440%) applies to you.

**Note:** the gross pensionable salary can consist of a number of salary portions, such as holiday allowance, a 13th month, a guaranteed profit share and a commission. You only accrue pension from any variable salary allowances, such as a shift work or SAO allowance, if this has been arranged with your employer. Find out your pensionable salary with your employer.

#### Calculation example of annual pension accrual:

Pensionable annual salary 2024:	€ 100,000
Franchise (2024):	€ 17,545
Salary threshold standard scheme (2024):	€ 89,382
Pension basis standard scheme :	€ 89,382 - € 17,545 = € 71,837
Accrual percentage standard scheme:	1.875%
Pension accrual standard scheme per year:	€ 71,837 x 0,01875 = € 1,346.94
Pension basis above salary thresholds:	€ 100,000 - € 89,382 = € 10,618
Accrual percentage above salary threshold high:	1.875%
Pension accrual above salary threshold per year:	€ 10,618 x 0,01875 = € 199,09
Total accrual in 2024:	€ 1,346.94 + € 199.09 = € 1,546.03

In this example the person in question has accrued a gross annual pension of € 1,546.03. This life-long pension will be paid out every year, starting on the AOW date.



#### You and your employer both contribute towards your pension

Every month, you and your employer pay pension contributions. These pension contributions are withheld from your salary and paid to PME. You can find your portion of pension contributions on your pay slip. The contributions paid by your employer are not listed on your salary slip. Ask your employer for the amounts.

## What are your options?



#### Pension value transfer

If you change jobs and, therefore, switch to another pension scheme, the amount of pension you have accrued per year determines what happens to your pension. Transferring your accrued pension from one pension fund to another is called pension value transfer. If your accrued pension exceeds the sum of € 592,51 (in 2024) per year, it is up to you to decide whether or not you want to transfer your pension.

Pension value transfer is arranged by your new pensions provider. Make sure you are well informed beforehand. Consider if pension value transfer benefits your situation. Whether or not transfer is a good choice depends on the financial position of your current and your future pension provider, among other things.

Pay attention to the following:

- A financially healthy pensions provider with a higher coverage ratio, will, for instance, increase your accrued pension sooner. Information about the coverage ratio of a pension fund can often be found on their website. Take into consideration that the financial position of a pension fund can change.
- Check if the amount of partner pension changes. Partner pension is often a percentage of the old-age pension. The amount of partner pension (in relation to the old-age pension) is listed in the pension scheme.
- Make sure you check whether you have to continue accruing pension in order for your partner to be entitled to partner pension after your death. Or does your partner also get partner pension after your death when you no longer accrue pension with the previous fund?

If you want to apply for pension value transfer, please fill out, sign and return the 'Transferring your pension' application form. You can also apply via [www.pmepensioen.nl](http://www.pmepensioen.nl). You can log in with DigiD.

If the coverage ratio of your previous pension fund(s) and/or PME is lower than 100%, your application procedure will be temporarily halted. As soon as the financial position of both your previous pension fund(s) and of PME is 100% or higher, we will take your application into consideration. Find out PME's current coverage ratio on [www.pmepensioen.nl/en/financial-position](http://www.pmepensioen.nl/en/financial-position).

If your accrued pension is less than € 592,51 (in 2024) per year and more than € 2 per year, PME will automatically make sure your pension is transferred to your new pensions provider. For that purpose, PME will check each year on [www.mijnpensioenoverzicht.nl](http://www.mijnpensioenoverzicht.nl) whether you are accruing pension with another pensions provider. If this is not the case, your pension remains with PME.

Any accrued pension of € 2 per year or less is not paid out, as laid down by the law. The value of such small pensions will flow back to the fund.



### Comparing pension schemes

The pension comparison tool can be used to compare two pension schemes quickly and easily. If you are interested, you can use the pension comparison tool listed under 'miscellaneous documents' on [www.pmepensioen.nl/en/legal-information-policy-and-documents](http://www.pmepensioen.nl/en/legal-information-policy-and-documents).



### Converting old-age pension to partner pension

If there is no or insufficient partner pension for your partner after your death, you can convert part of your old-age pension to additional partner pension when you retire or leave the sector early. Your old-age pension will be reduced, but your partner will get a higher pension from PME in case of your death.

**Note:** If you convert old-age pension prior to your retirement, you can convert it back on the day of your retirement. If you convert old-age pension on the day of your retirement, this will be a final choice! You will not be able to convert the partner pension back to old-age pension.



### Converting partner pension to old-age pension

You accrue partner pension in addition to old-age pension. There may be a good reason to convert the partner pension, or a part, to a higher old-age pension. Perhaps your partner has a good pension of their own or perhaps you do not have a partner (anymore). If you do have a partner, he or she must agree with this choice and co-sign the form.

**Note:** you can convert partner pension to old-age pension when you actually retire. You can only make this choice once! You cannot change your mind afterwards.

If you get a partner after your retirement has started, then this partner will not be eligible for partner pension.

*What if you do not have a partner?*

In that case, always convert your partner pension to additional old-age pension when you retire, because the accrued partner pension will not be of any use to you.



### In case of partial retirement

Do you want more time off before your AOW date, but are you reluctant to stop working entirely? Discuss options within the company with your employer. Partial retirement is an option. This means retiring part of your work time. You carry on working the rest of your hours and accruing pension from that portion. Your total pension will be somewhat reduced, because you take part of it early. You can take a partial retirement at 55 years of age at the earliest. You retire fully 5 years after your AOW age at the latest. Your partial pension is at least 20% of the full pension.

Request a partial pension at least 3 months prior to the desired starting date.

Please contact us if you are interested.



### Retiring early or later

You can retire early. Your monthly pension will be reduced, because we have to spread out the accrued pension over a longer period of time. If you retire before your AOW age, you should take into account that the AOW will start later than your early old-age pension. You can find your AOW age on [www.svb.nl](http://www.svb.nl).

You can also carry on working and choose to take your retirement later. You can do so up to 5 years after your AOW age. Your monthly pension will, therefore, be increased. You no longer accrue pension after you have reached the AOW date.

You can easily calculate the implications of early or later retirement for your pension. Just use the pension planner on [www.pmepensioen.nl](http://www.pmepensioen.nl).



### Starting with a higher or lower pension

You can choose to receive a higher old-age pension in the first few years, followed by a lower old-age pension later on. You can also choose to receive a lower old-age pension in the first few years, followed by a higher old-age pension later on.

Note: you can only make this choice once! Once you have made your choice, it becomes final.

Starting with a higher pension can be convenient if you have a younger partner who does not yet get an AOW allowance. Or to increase your PME pension until you get your AOW allowance from the government. The Dutch Tax and Customs Administration does set certain limits in this regard. PME takes these limits into account when your application is processed.

## How certain is your pension?



### What are the risks?

There may be 60 years between the moment you start accruing pension and the final pension payment. In that time span, the world changes and risks may arise that jeopardise your pension. When the average life span increases, pensions have to be paid out longer. PME will need more money than initially anticipated and calculated. Interest rates affect the value of pensions. Pensions providers make a preliminary estimate to gauge how much money is needed in order to pay out all pensions. The lower the interest, the more money PME needs to have 'in escrow' in order to pay all pensions later on. Investment results may disappoint, too. This is why PME fosters a variety of investment types.

PME's executive board of directors decides the policy regarding contributions and indexation. The indexation policy is based on PME's policy coverage ratio. The policy coverage ratio is an average of the coverage ratios in the past 12 months.

#### Coverage ratio

The coverage ratio shows PME's financial position. If a policy coverage ratio drops below 110%, pensions cannot be increased. This means your pension cannot go up in line with the rising costs of living. You can find our current coverage ratio on [www.pmepensioen.nl/en/financial-position](http://www.pmepensioen.nl/en/financial-position).



### Information about changes to your pension

We try to increase your pension in line with price developments every year. This is called indexation. This is only possible if PME's financial situation is sufficient. The government temporarily relaxed the rules in the run-up to the new pension system. This allowed us to raise pensions by 3.26 percent as per 1 July 2024.

#### The past 10 years

Below is a list of the changes in pensions during the past 10 years. The third column shows the price increase in percentages.

Date	Pension increase*	Price increase*
1 January 2024	3.26%	3.26%
1 January 2023	6.20%	12.45%
1 July 2022	1.29%	n.v.t.
1 January 2022	0.00%	1.29%
1 January 2021	0.00%	1.56%
1 January 2020	0.00%	1.49%
1 January 2019	0.00%	1.73%
1 January 2016	0.00%	0.81%
1 January 2015	0.00%	0.59%

\* Price increases from the month of July of a year compared to the month of July of the previous year. This is based on information from Statistics Netherlands.

If there is a shortfall, we may have to lower your pension. We will only do this if other measures do not help. In the last five years, we have not lowered the pensions.

### What is the financial position of PME?

This is shown by our policy funding ratio. The policy funding ratio is the average of the funding ratios of the last twelve months. It shows the relation between PME's capital and the amount PME needs to pay all pensions now and in the future. The higher the policy funding ratio, the better we are doing financially. The policy funding ratio at the end of the year determines whether we can increase pensions or need to lower them. The policy funding ratio also determines if we can cooperate with a value transfer. If the funding ratio is less than 100%, value transfer is not possible.

PME's financial situation is not good enough. That is why a recovery plan applies to the fund. This plan tells us what we need to do to become financially healthy again. You can find the current funding ratio and the current information about the recovery plan at [www.pmepensioen.nl/en/financial-position](http://www.pmepensioen.nl/en/financial-position).



### If there is a deficit

If, despite all precautions, PME does not have enough money to pay out all pensions in the long term, something must be done. PME is responsible for carefully weighing solutions: no indexation or cutting future accrual. The board can also opt in favour of a combination of measures or even make other choices. In the worst case scenario, PME can cut your accrued pension or pension allowance. In the past years, PME cut the pensions as follows:

Year	Cut
2023	0%
2022	0%
2021	0%
2020	0%
2019	0%
2018	0%
2017	0%
2016	0%
2015	0%
2014	0.5%
2013	5.1%

## Which costs do we incur?



### Costs incurred by PME

PME incurs various costs associated with the implementation of the pension scheme, such as administration costs. These costs include pension payout and the collection of pension contributions. There are also asset management costs. After all, investing capital costs money. We pay the parties that are asked to invest the capital, for instance. And we incur transaction costs, for instance costs charged by the stock exchange in the purchase or sale of shares or bonds.

Our annual report on [www.pmepensioen.nl](http://www.pmepensioen.nl) provides an overview of all costs incurred by our fund. Since PME takes care of the pensions of so many people, we can keep the costs for your pension low (including costs for asset management, administration and communication). This means that more of your pension contributions remains available for the accrual of your pension. PME is not a commercial organisation. It is a non-profit organisation.

## How do we help make pensions sustainable?

Read about our approach to socially responsible investing in our [policy plan for socially responsible investing](#) (in Dutch). Want to know more? Then read the documents on the Sustainable Finance Disclosure Regulation (SFDR). These set out how PME deals with sustainability risks, which environmental and social characteristics are promoted by the pension scheme, and how key adverse effects on sustainability factors are taken into account in investment decisions. You can find these in tier 3 of the Pensioen 1-2-3.



## When to take action?

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### When you are about to retire or if you retire early

Are you nearing your retirement? Six months beforehand, you will receive our pension offer.

Please return this offer to us within three months.

Would you like to retire early? Please contact our Customer Information department or make an appointment with your pension consultant. They will make sure you get a pension offer from us.

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### If you change pensions providers

If you change jobs and, therefore, start participating in another pension scheme, you can choose to transfer the pension you have accrued. This is called pension value transfer.

Pension value transfer is arranged by your new pensions provider. Make sure you are well informed beforehand.

Whether or not pension value transfer is a good choice depends, among other things, on the financial position of both PME and the other pensions provider. If you decide not to apply for pension value transfer, your pension remains with the other pensions provider. If your accrued pension is less than € 592,51 (in 2024) per year and more than € 2 per year, PME will make sure your pension is automatically transferred to your new pensions provider.

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### In case of occupational disability

If you get disabled, your salary is usually affected. In change in salary also means a change in pension.

If you are disabled at least 35% and you receive a WIA allowance, you can carry on accruing a (partial) pension. PME pays the contributions for the disability portion.

Go to your employer for more information. Your Uniform Pension Overview (UPO) shows if you are entitled to an additional pension to supplement the WIA allowance paid by the government.

Non-contributory pension accrual depends on your degree of occupational disability. It is important to get very clear on the consequences of your disability for your pension. You need to personally inform us of your disability.

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

Marriage, registered partnership or moving in together all constitute special occasions. And they all affect your pension, because you also accrue pension for your partner with PME, in addition to old-age pension. Getting married or entering into a registered partnership are equal in terms of your PME pension. Your partner will be entitled to partner pension from PME after your death.

If the partner pension is not enough for your partner to make a living, you can take out Anw gap insurance. This insurance provides additional partner pension. Your partner gets this additional partner pension until they get their AOW. For more information, go to [www.pmepensioen.nl](http://www.pmepensioen.nl).

**Note:** if you live together unmarried, your partner is not automatically entitled to partner pension after your death. Your partner has to meet certain requirements in order to receive partner pension. You also need a notarized cohabitation agreement or statement, and send it to PME.

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### If you get a divorce or end your registered partnership

If you and your partner split up, there may be significant consequences for your pension.

According to the law, your former partner is entitled to (part of) the partner pension. And possibly to a portion of the old-age pension you have accrued with PME. You must take action to make the proper arrangements.

Your former partner is entitled to half of the old-age pension you accrued during the marriage or registered partnership. You must request the division yourself in order to make sure that your former partner receives part of the old-age pension directly from PME. This is called pension equalisation. It is important to make the necessary arrangements within two years of the divorce or the end of the registered partnership. You and your former partner can make alternative arrangements. These must be laid down in the divorce agreement.

**Note:** those living together unmarried are not entitled to a part of the old-age pension. They will have to make their own arrangements about the division of pension.

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Your former partner is also entitled to the partner pension you accrued until the date of the divorce or the end of the registered partnership. No action is required, unless your former partner decides to waive their rights. In that case, you need to inform PME.

**Note:** those living together unmarried may be entitled to partner pension, too.



#### If you move to, from or in another country

Are you moving in or to the Netherlands? Please register your new address with your new municipality. We will be notified of your new address automatically.

Are you moving in or to another country? Please register in the non-Residents Records Database (RNI), so you do not fail to receive any important pension information from us. Registering can be done at one of the RNI locations. If you do, we will automatically receive your new address. More information can be found on [www.rvig.nl/brp/rni](http://www.rvig.nl/brp/rni).



#### If you become unemployed

If you become unemployed, your pension accrual stops. This affects your old-age pension, as well as your partner and orphan's pension. You need to inform us of your employment. Please do so as soon as possible.

If you become unemployed, it is possible to carry on accruing pension voluntarily in the pension plus scheme, but only if you also do so in the standard scheme. You must request this yourself. You will pay full contributions while you receive unemployment (WW) benefits.



#### If you take a leave of absence

In this 'pension accrual above the salary threshold' scheme, it is not possible to accrue pension from your unpaid leave. This is only possible in the standard scheme. Taking an unpaid leave of absence, such as parental leave, does, however, affect your salary and, therefore, your pension accrual. In case you take a paid leave of absence, such as maternity leave, your salary is paid in full. You accrue pension as usual. No action is necessary.

You can also carry on accruing pension if you take a sabbatical, study leave or career leave. In that case, you pay all of the contributions, including the employer part. Please contact us to discuss your personal situation.



#### In case of death

How will your partner and children be provided for in case of your death? What has been arranged by the government and by PME? Your surviving relatives may be entitled to:

- Anw allowance paid by the state
- Partner pension paid by PME
- Orphan's pension paid by PME



#### Mijnpensioenoverzicht.nl

Would you like to know how much pension you have accrued with all of your employers? Check out the government website [www.mijnpensioenoverzicht.nl](http://www.mijnpensioenoverzicht.nl). You can log in with your DigiD.

You will find the answer to the following questions:

- How much AOW and pension have I accrued?
- What is my maximum future pension?
- What do my relatives get after my death?
- Which events affect my pension?



#### If you have any questions

If you have any questions or if you want to take action or make a choice, you can go to 'Your situation' on [www.pmepensioen.nl](http://www.pmepensioen.nl) or contact us via [www.pmepensioen.nl/en/contact](http://www.pmepensioen.nl/en/contact).