

### Explanation of PME Pensioenfonds pension scheme

This Pensioen 1-2-3 explains what you do and do not get in our pension scheme. This is important information, for instance if you change jobs, become disabled, or move house.

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 Statement (UPS). Your total pension is listed 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 about your pension scheme.
- This tier 2 provides more information about all topics in tier 1.
- Tier 3 gives legal and policy-related information on 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 you get in our pension scheme



### Old-age pension

As long as you work in this sector, you automatically accrue pension with PME via your employer. Your old-age pension supplements the AOW pension allowance. AOW is a monthly, life-long pension paid by the government, starting on your AOW date. You will receive old-age pension every month for the rest of your life. You can choose from which date you want to receive your pension. This is possible at the earliest from the age of 55 and at the latest from 5 years after your AOW date.

Your future pension amount from PME mainly depends on a couple of things. For example your salary and the conditions of your pension scheme. But also the number of years of your pension accrual and when you start receiving your pension. The old-age pension amount - based on the information currently known to us - is listed on your Uniform Pension Statement (UPS) on [www.pmepensioen.nl](http://www.pmepensioen.nl) and on [www.mijnpensioenoverzicht.nl](http://www.mijnpensioenoverzicht.nl). Here, you can see the height of your pension from your AOW date.

The PME pension 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. PME takes into account the AOW you get from the government when you reach the AOW pension age. The first part of your salary which is not pensionable is called 'franchise'. In 2025 it amounts to € 18,475. In this pension scheme you do not accrue pension either from the part of your gross salary that exceeds the salary threshold (€ 95,236 on a full-time basis in 2025). Each year you accrue a maximum old-age pension of 1.875% from your gross salary minus the franchise and up to the salary threshold.

### Calculation example:

You earn a gross annual salary of € 25,000. The franchise is € 18,475. In that year you accrue 1.875% of old-age pension from the pension basis of € 6,525. This comes to a gross annual sum of € 122.34. The old-age pension you receive upon retirement is the sum of all years plus any increase (indexation) or decrease.



### Partner pension

In addition to your old-age pension, you also accrue partner pension. Your partner will get a partner pension from PME in case of your death. Your partner receives this allowance for the rest of their life. Your partner pension consists of three parts:



1. The part you may have already accrued.



2. The part you are going to 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 leave your employer.

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 exact amount of partner pension can be found on your Uniform Pension Statement (UPS) and when you log in on [www.pmepensioen.nl](http://www.pmepensioen.nl).

For more information go to [www.pmepensioen.nl/en/pension-scheme](http://www.pmepensioen.nl/en/pension-scheme).

Note: the partner pension for your partner is lower if you no longer work in this sector.

Do you have a former partner? In that case, your partner may not be entitled to the entire partner pension, because a part may be intended for your former partner.

It is possible that your employer has taken out temporary risk insurance for partner and orphan's pension. If so, you will be notified automatically. Please check with your employer.



### Arranging additional pension for your partner

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

Do you want to arrange additional partner pension for your partner in case of your death? You can take out survivor's bridging pension insurance (Anw gap insurance) with PME. More information can be found on [www.pmepensioen.nl](http://www.pmepensioen.nl).

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. More information can be found on [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 your orphan's pension can be found on your Uniform Pension Statement (UPS) 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 and orphan's pension. If so, you will be notified automatically. Please check with your employer.

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 depends on whether or not you were already accruing pension with PME. 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.



### 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 this part.

When you log in on [www.pmepensioen.nl](http://www.pmepensioen.nl) and on your Uniform Pension Statement (UPS) 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.

More information about the conditions of non-contributory pension accrual can be found on [www.pmepensioen.nl/en/pension-scheme](http://www.pmepensioen.nl/en/pension-scheme).

#### 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).

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

#### Compete 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 waiver of contribution.



### Pension scheme

The ins and outs of PME's pension plan and who receives a pension are laid down in the pension scheme. Go to the PME website to read more about PME pensions. The salary threshold for the standard scheme is € 95,236 gross per year (full-time basis) as of 1 January 2025.

### Plus scheme

PME has an additional plan for pension accrual above the salary threshold (€ 95,236 gross per year on a full-time basis) and up to a maximum of € 137.800 (2025). Employees within the sector can only participate if their employer takes part in the 'Pension accrual above the salary threshold' plus scheme. Please check with your employer.

Would you like to know exactly what our pension scheme has to offer? Find out on [www.pmepensioen.nl](http://www.pmepensioen.nl)

## What you do not get in our pension scheme



### No pension accrual from gross annual salary over € 95,236

You accrue old-age pension, partner pension and orphan's pension from your gross annual salary up to € 95,236 (in 2025 on a full-time basis) via your employer. You do not automatically accrue pension from your salary between € 95,236 and € 137,800.

Pension accrual from a gross annual salary above € 137,800 is not possible with PME.

Do you still want to accrue pension from your salary between € 95,236 and € 137,800? Then you have the following options:

1. An employer can join a 'Pension accrual above the salary threshold' plus scheme for employees who earn more than € 95,236. More information about this plus scheme can be found on [www.pmepensioen.nl](http://www.pmepensioen.nl). Or check with your employer.
2. If your employer has not joined a 'Pension accrual above the salary threshold' plus scheme or if you (also) want to accrue pension from your salary above € 137,800, you have to make your own arrangements. You can, for instance, contact your financial advisor to discuss your options.



### 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 € 75,864 (2025). Please check with your employer.

## How do you accrue pension?



### Three ways of pension accrual

After retirement, your income consists of three 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 worked or lived 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 Statement (UPS). You receive the UPS once a year as long as you accrue pension with PME. The UPS 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 via 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. PME takes into account the AOW you get from the government upon retirement. The portion of your salary that is not pensionable is called 'franchise'.

The total pension accrued is the sum of those years, plus any pension increase (indexation) or cut. When you retire, you receive your pension allowance every month for the rest of your life. This is called an average pay scheme (middelloonregeling).

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



### Accrual percentage

Each year, you accrue pension from a part of the gross salary year earned in that particular year. The portion of your salary that is not pensionable is called 'franchise'. In this pension scheme, you do not accrue pension either from the part of your gross salary that exceeds the salary threshold (in 2025 € 95,236). Each year, you accrue a maximum of 1.875% of old-age pension from the gross salary, minus the franchise, up to the salary threshold.

**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 examples:

Let us say that your gross annual salary is € 25,000. The franchise is € 18,475 (2025). In that year, you accrue 1.875% of old-age pension from the pension basis of € 6,525. This comes to € 122.34 in that year. The old-age pension you get upon retirement is the sum of all years, plus any indexation or cuts. If your salary exceeds the salary threshold (in 2025 € 95,236), you accrue pension up to the salary threshold in this standard pension scheme.

Let us say that your annual gross salary is € 100,000. The franchise is € 18,475 (2025) and the salary threshold is € 95,236. In that year, you accrue 1.875% of old-age pension from the pension basis of € 76,761. This comes to € 1,439.27 in that year. The old-age pension you get upon retirement is the sum of all years, plus any indexation or cuts.



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

Every month, you and your employer pay pension contributions. These contributions are withheld from your salary and paid to PME. You can find your portion of pension contributions on your salary 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 € 613.52 (in 2025) 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 situation of your current and future pensions 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 situation 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 use the application form on [www.pmepensioen.nl](http://www.pmepensioen.nl).

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 situation of both your previous pension fund(s) and PME is 100% or higher, we will take your application into consideration. Find out PME's current coverage ratio on [www.pmepensioen.nl](http://www.pmepensioen.nl).

If your accrued pension is less than € 613.52 (in 2025) per year and more than € 2 per year, PME will automatically make sure your pension is transferred to the 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 on [www.pmepensioen.nl](http://www.pmepensioen.nl).



### Voluntary additional insurance

If you think your partner will have insufficient means of living after your death, you can take out voluntary additional risk insurance via PME. This is called Anw gap insurance. Your partner gets this additional partner pension until the last day of the month prior to the month in which your partner reaches the AOW age.

The amount of contributions is determined annually. The amount you pay depends on your age, the age of your partner, and the insured amount. Your employer pays contributions for your Anw gap insurance and can deduct the contributions from your salary. Calculate the Anw gap insurance contributions by using the calculation module on [www.pmepensioen.nl](http://www.pmepensioen.nl). Check your pay slip to find out how much you pay in contributions.

More information can be found on [www.pmepensioen.nl/en/job-changes](http://www.pmepensioen.nl/en/job-changes). Would you like to take out Anw gap insurance? The quickest way is to log in on [www.pmepensioen.nl](http://www.pmepensioen.nl). Are you unable or unwilling to submit a digital application? Request an offer via [www.pmepensioen.nl/en/contact](http://www.pmepensioen.nl/en/contact).



### 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 anymore. More information about converting pension can be found on [www.pmepensioen.nl/en/partner-and-children](http://www.pmepensioen.nl/en/partner-and-children).



### 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). Conversion of partner pension can be requested in the application form for old-age pension. 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.

More information about converting partner pension to a higher old-age pension can be found on [www.pmepensioen.nl/en/partner-and-children](http://www.pmepensioen.nl/en/partner-and-children).

### 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 you reach 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 hours. 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 the Pension Desk in this regard. More information about available options can be found on our website.



### 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 reach the AOW date.

You can easily calculate the implications of early or later retirement for your pension. Just use the pension planner after logging in 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 request is processed.

## How certain is your pension?



### What are the risks?

There may be 60 years between the moment you start accruing pension and your 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 anticipated and calculated. Interests 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 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 ratio in the past 12 months.

More information about our financial situation and the policy coverage ratio can be found in our annual report, available on [www.pmepensioen.nl](http://www.pmepensioen.nl).

### 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](http://www.pmepensioen.nl).



### 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. We were able to increase pensions by 0.3 percent as per 1 January 2025.

### 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 2025	0.3%	2.71%
1 January 2024	3.26%	3.26%
1 January 2023	6.20%	12.45%
1 July 2022	1.29%	N/A
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 2018	0.00%	1.36%
1 January 2017	0.00%	-0.32%
1 January 2016	0.00%	0.81%

*\* 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. Future accrual will not be cut to promote recovery. 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
2024	0%
2023	0%
2022	0%
2021	0%
2020	0%
2019	0%
2018	0%
2017	0%
2016	0%
2015	0%
2014	0.5%

### Which costs do we incur?



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.

We also incur asset management costs. After all, investing capital costs money. We pay the parties that are asked to invest the capital, for example. 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 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 before, you will receive our pension offer. Please return this offer to us within three months.

Would you like to retire early? Please contact the Pension Desk or make an appointment with your pension consultant. They will make sure you get a pension offer from us.

Note: once you have applied for a pension with us, your choice becomes final. You cannot change your retirement date anymore.

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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 provider. If your accrued pension is less than € 613.52 (in 2025) 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. A 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.

Get more information from your employer. Your Uniform Pension Statement (UPS) 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 about 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 move in together

Marriage, registered partnership or moving in together all constitute special occasions. And they 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/en/partner-and-children](http://www.pmepensioen.nl/en/partner-and-children).

**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.



### If you and your partner split up

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 the 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.

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, and perhaps your partner and orphan's pension. You need to inform us of your unemployment. Please do so as soon as possible.

If you become unemployed, it is possible to carry on accruing pension voluntarily. You pay 50% of the contributions yourself while you receive an unemployment (WW) allowance. PME will pay the other half.

More information can be found on [www.pmepensioen.nl/en/job-changes](http://www.pmepensioen.nl/en/job-changes).



### If you take a leave of absence

If you take a paid leave of absence, such as maternity leave, your salary is still paid in full. You accrue pension as usual. No action is necessary. Taking an unpaid leave of absence, such as paternity leave, does, however, affect your salary and, therefore, your pension accrual.

If you take paternity leave, you can carry on accruing pension to a maximum of € 95,236 (in 2025). PME pays 50% of the contributions for old-age pension and the transitional arrangements from your paternity leave. You pay the other half.

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.



### 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

More information about what to do in case of death can be found on [www.pmepensioen.nl](http://www.pmepensioen.nl).



### Mijnpensioenoverzicht.nl

Would you like to know how much pension you have accrued with all 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 log in on [www.pmepensioen.nl](http://www.pmepensioen.nl) or contact us via [www.pmepensioen.nl/en/contact](http://www.pmepensioen.nl/en/contact).