

Invest in... yourself! (now and later)



> **Have you gone digital yet?**

Last year we focused on becoming fully digital in our communication. This means you will now receive all information about your pension on the digital portal. Have you logged in yet? The new digital portal is the key to your future. You can also immediately see the financial consequences of different scenarios. For example, in the case of early retirement, working less, incapacity for work or getting married. Please enter your private e-mail address to ensure we are always able to reach you.

> **What does the new pension system mean for your pension?**

The government has, together with employer and employee organizations, closed on a pension agreement with new conditions concerning pensions and the state pension. In order for the changes to take effect, the law must be amended. This is expected to take at least another year. Nevertheless, we think it is important to keep you updated. Would you like to know more about what the new system means for your pension?

> **Communication about pensions in Dutch and English**

We have more and more English-speaking customers using our pension funds. This is why we intend to communicate bilingually in both Dutch and English about pensions in various areas soon. Dutch will remain the main language.

> **New members of the Accountability Council**

The Accountability Council is back in full strength. Anne Zuidema will join on 1 December and Nico Becx has been appointed as a new member by the employer on 8 October. Peter Reinders, who has already served a first term as a member on behalf of the pensioners, will also serve a second term on the Accountability Council. We wish the new members every success in carrying out their duties.

> **FAQ in the spotlight**

We receive many different questions from active members as well as retired pensioners. This is why we are going to answer a question in each newsletter. This time the question is: I am getting a divorce, what will this mean for my pension?

In the event of a divorce or termination of a registered partnership, your ex-partner is entitled to half of the retirement pension you have accrued during the relationship. Under certain conditions, this also applies to ex-partners of cohabitants. Upon termination of a 'recognized' cohabitation, your ex-partner is not entitled to half of the accrued retirement pension.

Are you divorced? Then your ex-partner is entitled to a partner's pension. You must send a form to the pension fund within 2 years after the end of the relationship. The consequences of a divorce for the pension of you and your partner or ex-partner are complex. Be well informed about the consequences and possibilities!

> **What is your State Pension (AOW)-age?**

Did you know that the State Pension age is fixed for 5 years? Until 2025, the state pension age will rise less rapidly than previously agreed. It is not yet certain what this will look like in 5 years' time. What is your state pension age? You can get an indication on the website of the Social Insurance Bank. If you are now 40 years old, you can retire in 2048. Nobody has a crystal ball, so what the world will look like then is uncertain. We are unable to predict how your pension will be structured. Coming up with a system that matches that time or even the year 2100 is very difficult.



Latest news

- > [PENSION CHECKER: Find out immediately how much pension you will receive when you retire!](#)
- > [Recovery plan submitted to DNB](#)
- > [New members of the Accountability Council](#)

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