



Brochure

Marriage and cohabitation



Marriage and cohabitation

It's worthwhile considering your pension when you enter a new partnership (marriage, registered partnership, or non-marital cohabitation).

Sometimes you don't need do anything yourself, as SPF automatically arranges that your partner is the recipient of a partner's pension. In such cases, your partner will receive a partner's pension in the event of your death.

However, you do sometimes need to take action yourself. If you don't do this and don't register your partner with SPF, your partner will not receive any partner's pension in the event of your death.

SPF recommends that you read this brochure in its entirety, as this will enable you to make the right choices and ensure that you don't run any unnecessary risks of your partner receiving no partner's pension.

See the attachment for an overview of all advantages, disadvantages, and risks of the choices you make.

You never need to register your children with SPF (more later in this brochure).

Types of cohabitation

Marriage and registered partnership

If you marry or enter a registered partnership, SPF will receive notification of this via the Dutch government's Personal Records Database (BRP). However, you sometimes do need to register your partner.

If you live abroad, you must always register your partner.

You can find out more about this later in this brochure.

Registered partnership

Unmarried couples who are living together have been able to formally register a partnership with the civil registrar. This gives them virtually the same legal rights as a married couple.

Non-marital cohabitation

If you live together without getting married or entering a registered partnership, you do need to take action. In such cases, you must always register your partner with SPF. You should do this by sending the following to SPF by mail:

1. the completed and signed 'Registering the partner with whom you are cohabiting' form;
2. a complete, notarially certified copy of the cohabitation contract;
3. an extract of your partner's data from the Personal Records Database (BRP, Basis Registratie Personen);
4. a copy of your and your partner's proof of identity.

Several conditions are associated with registering cohabitation.

For instance, you and your partner must be older than 18 years of age and be unmarried. You may not be direct family.

You can only register a partner if you are registered at the same address with the municipality. It is also important that you have a cohabitation contract drawn up by a notary stating that you run a joint household and take care of each other (provide for each other's living expenses).

Cohabitation contract

A cohabitation contract arranges the agreements between non-marital cohabiting couples via a notarial deed, drawn up by a notary.

New partnership after your retirement date

If you enter a new partnership after your retirement date, your partner will not receive a partner's pension in the event of your death.

Partner's new partnership after your death

If your partner receives a partner's pension and they then find a new partner, this can also have consequences for their partner's pension. See also the '[Partner's and orphan's pension](#)' brochure.

Children

You do not need to register your children with SPF. They are insured automatically for an orphan's pension and will receive the orphan's pension in the event of your death. If your child is entitled to study finance at age 18, the orphan's pension may even continue until they are age 27. If your child loses both parents, your child will receive double the amount in orphan's pension.

If you have another child after your retirement date, this child will not be entitled to an orphan's pension in the event of your death.

Stepchildren and foster children

The Board can treat stepchildren and foster children who are part of your household and are supported by you as equivalent to your own children in the event of your death.

If a foster child or stepchild joins your family after your retirement date, this child will not be entitled to an orphan's pension in the event of your death.

Actions and choices depending on the pension scheme

At SPF, you are always a member of the *mandatory* basic pension scheme. In this scheme, you always accrue retirement pension and a partner's pension over your pensionable salary up to the tax threshold (2024: €137,800). You only need to register your partner for the partner's pension if you have a non-marital cohabitation contract and have had a notarial deed drawn up by a notary.

If your pensionable salary is higher than this threshold, you can be a member of the *voluntary* net pension scheme. Under this scheme, you always accrue pension capital. If you want your partner to receive a risk-based partner's pension in the event of your death, you must always register your partner.

This means that if you enter a new partnership, it depends on the *mandatory* or *voluntary* nature of the pension scheme whether the partner's pension is automatic for your partner or not.

You can read more in the brochure about the actions you need to take and the choices you have in both pension schemes.

The orphan's pension is always automatically insured for your children. You never need to register your children.

BASIC PENSION SCHEME

Marriage and registered partnership

If you live in the Netherlands, SPF will receive notification about your new partnership via the Dutch government's Personal Records Database (BRP). You therefore do not need to register your partner with SPF. Your partner will receive a partner's pension automatically in the event of your death.

If you live abroad, you do need to register your new partnership with SPF. Please send a copy of the marriage certificate to SPF. Your partner will then receive a partner's pension in the event of your death.

Non-marital cohabitation with a cohabitation contract

If you are living together and you have a cohabitation contract, SPF will not receive automatic notification from the Personal Records Database (BRP). You will then need to register your partner with SPF. We stated earlier how you should do this.

If you live abroad, you will also need to register your new partnership with SPF.

If you meet the conditions, you will receive a written notification. Your partner will then receive a partner's pension in the event of your death.

Non-marital cohabitation without a cohabitation contract

You cannot register your partner with SPF. Your partner will not receive a partner's pension in the event of your death.

How high is the partner's pension?

As the pension scheme is mandatory, you always accrue partner's pension as well as retirement pension. If you want to know the level of the partner's pension, check your Uniform Pension Statement (UPS) that SPF issues annually. If you have ended a previous

partnership (e.g. due to divorce) and your former partner is entitled to a special partner's pension, this will have been taken into account on the UPS.

NET PENSION SCHEME

Marriage and registered partnership

If you want to insure your partner for the risk-based partner's pension and you live in the Netherlands or you live abroad, you must always register your partner for this voluntary pension scheme. You should do this by sending the '[Notification form risk-based partner's pension Net Pension Scheme \(NPS\)](#)' to SPF.

After registering, you will receive a written notification. Your partner will then receive a risk-based partner's pension in the event of your death.

Non-marital cohabitation with a cohabitation contract

If you want to insure your partner for the risk-based partner's pension and you live in the Netherlands or you live abroad, you must always register your partner for this voluntary pension scheme (but not for the basic pension scheme). You should do this by sending the '[Notification form risk-based partner's pension Net Pension Scheme \(NPS\)](#)' to SPF.

After registering, you will receive a written notification. Your partner will then receive a risk-based partner's pension in the event of your death.

Non-marital cohabitation without a cohabitation contract

You cannot register your partner with SPF. Your partner will not receive a risk-based partner's pension in the event of your death.

Contribution for the risk-based partner's pension

You pay a contribution for the risk-based partner's pension. This means that a lower proportion of your total contributions into this voluntary scheme will be available for your pension capital accrual. For more information, please see the '[Net Pension Scheme](#)' brochure on our website.

How high is the risk-based partner's pension?

As this pension scheme is voluntary, you cannot see the level of the risk-based partner's pension on the annual UPS issued by SPF. The UPS that you receive the year after you register shows the level of deducted risk-based contribution and the level of your total partner's pension and risk-based partner's pension.



Marriage and cohabitation

The advantages, disadvantages, and risks at a glance

If you enter a new partnership, it depends on the type of cohabitation whether you need to register your partner in the mandatory basic pension scheme. Your partner will only receive a partner's pension in the event of your death if they have been registered with us. You can register your partner as long as you haven't already retired.

Types of cohabitation	Register your partner	
Unmarried	N/A	You have no partner who is eligible for the partner's pension
Married and living in the Netherlands	No	Your partner is automatically insured for partner's pension
Married and not living in the Netherlands	Yes	You need to inform the fund so that your partner is eligible for the partner's pension
Non-marital cohabitation without a cohabitation contract	Yes	You need to inform the fund so that your partner is eligible for the partner's pension
Registered partnership and living in the Netherlands	No	Your partner is automatically insured for partner's pension
Registered partnership and not living in the Netherlands	Yes	You need to inform the fund so that your partner is eligible for the partner's pension
Non-marital cohabitation without a cohabitation contract	Not possible	You cannot register your partner for a partner's pension

The table below shows the advantages, disadvantages, and risks of registering or not registering your new partner in the basic pension scheme.

Registering partner in the Basic Pension Scheme

+ ADVANTAGES	- DISADVANTAGES	- RISKS
<ol style="list-style-type: none"> 1. Your partner is insured for partner's pension in the event of your death. 	<ol style="list-style-type: none"> 1. If you do not register your partner with the fund, your partner will not receive a partner's pension in the event of your death and your partner will have less income. 2. If you have registered your partner and you want to exchange the partner's pension for retirement pension on your retirement date, you will need your partner's consent. 	<ol style="list-style-type: none"> 1. If you do not register your partner, your partner will not receive a partner's pension in the event of your death. Your partner could then end up in a difficult financial situation.

If you enter a new partnership, the type of cohabitation determines whether you need to register your partner in the voluntary net pension scheme. Your partner will only receive a risk-based partner's pension in the event of your death if they have been registered with us. You can register your partner as long as you haven't already retired.

Types of cohabitation	Register your partner	
Unmarried	N/A	You have no partner who is eligible for the risk-based partner's pension
Married and living in the Netherlands	Yes	You need to inform the fund so that your partner is eligible for the risk-based partner's pension
Married and not living in the Netherlands	Yes	You need to inform the fund so that your partner is eligible for the risk-based partner's pension
Non-marital cohabitation without a cohabitation contract	Yes	You need to inform the fund so that your partner is eligible for the risk-based partner's pension
Registered partnership and living in the Netherlands	Yes	You need to inform the fund so that your partner is eligible for the risk-based partner's pension
Registered partnership and not living in the Netherlands	Yes	You need to inform the fund so that your partner is eligible for the risk-based partner's pension
Non-marital cohabitation without a cohabitation contract	Not possible	You cannot register your partner for a risk-based partner's pension

The table below shows the advantages, disadvantages, and risks of registering or not registering your new partner in the net pension scheme.

Registering partner in the Net Pension Scheme

+ ADVANTAGES	- DISADVANTAGES	- RISKS
<ol style="list-style-type: none"> 1. Your partner is insured for a risk-based partner's pension in the event of your death. 	<ol style="list-style-type: none"> 1. If you do not register your partner and you die, there will be no risk-based partner's pension for your partner and your partner will have less income. 2. You pay contributions if you register your partner for the risk-based partner's pension. This reduces the contributions available for the accrual of your pension capital. 3. You always pay a contribution for the risk-based orphan's pension, even if you have no children. This means that you accrue less pension capital. 	<ol style="list-style-type: none"> 1. If you do not register your partner, your partner will not receive a risk-based partner's pension in the event of your death. Your partner could then end up in a difficult financial situation.

Contact



If you have any questions about your pension visit the website: spf-pensioenen.nl
or contact our Pension Desk:
phone: +31 (0)45 - 5788100
email: info.PensioenfondSABIC@dsm.com

Pension Regulations



Read more about marriage and cohabitation in the pension regulations by clicking on the icon.

Disclaimer

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