



Brochure

Partner's- and orphan's pension



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Introduction

If you pass away, your surviving dependent(s) such as your partner, child, or children sometimes may receive a statutory benefit called the ANW or the pension under the General Dependents' Act (*Algemene Nabestaanden Wet*). Furthermore, your surviving dependent(s) may be eligible for a SPF partner's pension (in the case of your partner) or a SPF orphan's pension (in the case of your child or children).

This brochure explains this topic.

Partner

We define 'partner' as the person you married, or who is registered as your partner with the civil registration authorities. The term 'partner' also applies to a person with who you have a notarial cohabitation contract, if you registered your partner with SPF.

Furthermore, the term 'partner' can also apply to your brother or sister, but not to your child, parent, or grandparent. In the event of specifying your brother or sister as your partner, you must register them as such with SPF.

Any man or woman who you marry, enter into a registered partnership with, or sign a notarial cohabitation contract with **after** your retirement is not eligible for a partner's pension.

What to do in the event of death?

If you live in the Netherlands and are married or are in a registered partnership, then your surviving dependent(s) does/do not need to report your death to the pension fund.



If someone passes away, the Persons Database (BRP, *Basis Registratie Personen*) will automatically notify the pension fund.

If you live in the Netherlands and are married or are in a registered partnership, then your surviving dependent(s) must report your death to the pension fund. They can do this by sending a copy of the death certificate to SPF. If you live in or outside of the Netherlands and have a notarial cohabitation contract, your partner must prove that they were still living with you at the time of your death. They can do this by sending SPF an extract from the population register that shows that you were living together.

Partner's pension after a divorce

If you pass away, your former partner (in the case of divorce) may be eligible for a partner's pension. We have a specific term for a partner's pension for a former partner: special partner's pension. We pay this special partner's pension out directly to the former partner.

Receiving statutory ANW benefit

In some cases, your partner and your children may be entitled to a statutory General Dependents Act (ANW) benefit. ANW stands for Algemene nabestaandenwet, or General Surviving Dependents Act. The Sociale Verzekeringsbank (SVB) will pay out the ANW benefit. If you need any more information, please visit the following website: svb.nl.

BASIC PENSION SCHEME

Members and deferred members

Members accrue pension under SPF's pension scheme. Deferred members no longer accrue pension with SPF.

Partner's pension in the event of death before the retirement age - *member*

If you pass away, your partner is entitled to the partner's pension or the temporary partner's pension that you would have accrued with SPF until such time as you reached the state age of retirement. SPF also insures a supplemental partner pension. The partner's pension will be paid out to your partner for the duration of their lifetime. The temporary partner's pension and the supplemental partner pension will be paid out until your partner reaches the state age of retirement.

The supplemental partner pension is meant to compensate for your partner not yet receiving the state retirement pension. Your partner will receive a partner's pension temporarily because until they reach the state retirement age, higher statutory deductions apply.

You can find the amount of these payments on the most recent Uniform Pension Statement (UPS) sent to you.

If your partner remarries or enters into a new Partnership, then they will retain the part of the partner's pension (temporary or otherwise) and eventually the supplementary partner's pension.

Partner's pension in the event of death before the retirement age - *deferred member*

If you pass away, your partner is entitled to the partner's pension or the temporary partner's pension that you have accrued with SPF. The partner's pension will be paid out to your partner for the duration of their lifetime, whereas the temporary partner's pension will be paid out until your partner reaches the state retirement age.

Your partner will receive a partner's pension temporarily because until they reach the state retirement age, higher statutory deductions apply.

You can find the amount of these payments on the most recent UPS sent to you.

If your partner remarries or enters into a new Partnership, then they will keep receiving the partner's pension or temporary partner's pension.

Partner's pension in the event of death after the retirement age

If you pass away after your retirement date, your partner may also be entitled to your partner's pension or a temporary partner's pension and a supplemental partner pension. If, on your retirement date, you chose to exchange the partner's pension, whether partially or in full, for a higher retirement pension, then your partner will receive either no or a partial partner's pension. In such cases, your partner will receive either no or a partial temporary partner's pension or supplementary partner's pension.

The partner's pension will be paid out to your partner for the duration of their lifetime, whereas the temporary partner's pension and the supplementary partner's pension will be paid out until your partner reaches the state retirement age.

You can find the amount of these payments on the most recent UPS sent to you.

If your partner remarries or enters into a new Partnership, then they will retain the part of the partner's pension (temporary or otherwise) and eventually the supplementary partner's pension.

Orphan's pension

If you die, your children are always entitled to orphans' pension as long as they are younger than 18 years old. After your children turn 18, they are entitled to orphans' pension if:

- They are a school pupil and, on that basis, are eligible for an allowance as set out in the Fees and Educational Expenses (Allowances) Act (Wet tegemoetkoming onderwijsbijdrage en schoolkosten).
- They are a student and, on that basis, are eligible for study finance as set out in the Student Finance Act 2000 (Wet studiefinanciering 2000)

SPF will pay out orphans' pension to your child or children until their 27th birthday at the latest.

Foster children and stepchildren may also be eligible for an orphan's pension. The Pension fund Board decides in such cases. In any case, the child in question must have belonged to the household and be cared for and raised as if they were the member's own child until the member's passing. Foster children or stepchildren are not eligible for an orphan's pension if they only became part of the family after the member retired.

Your UPS specifies the amount of the orphan's pension that each child would receive. If both

parents have passed away, then the orphan's pension for each child will be doubled.

Pre-pension Saving Scheme (PPS)

If you still have a PPS balance (early retirement pension capital) in your PPS, the PPS balance will be used to increase the partner's pension.

NET PENSION SCHEME

The Net Pension Scheme (NPS) is a voluntary scheme in which you accrue net pension capital over the pension salary above the fiscal limit amount. The limit amount is adjusted annually. For more information, please see '[Net Pension Scheme \(NPS\)](#)' on the SPF website.

Stable net partner's pension in the event of death before the retirement age - member

If you pass away, then your partner is entitled to a stable net partner's pension. This pension will be paid out to your partner for the duration of their lifetime.

Furthermore, your children up to the age of 18 or up to 27 years at the latest (see also **Orphan's pension**) are entitled to an stable net orphan's pension. For more information, please refer to the most recent UPS sent to you.

If your partner remarries or enters into a new partnership, then they will keep receiving the stable net partner's pension.

Stable net partner's pension in the event of death before the retirement age - deferred member

If you pass away, then your partner is entitled to a stable net retirement pension. This pension will be paid out to your partner for the duration of their lifetime. For more information, please refer to the most recent UPS sent to you.

If your partner remarries or enters into a new

Partnership, then they will keep receiving the stable net partner's pension.

Net partner's pension in the event of death after the retirement age

On your retirement date, you will decide how your pension capital is converted. You can choose from either a fixed net retirement pension (with or without a fixed net partner's pension) or a variable net retirement pension (with or without a variable net partner's pension). Your UPS specifies the amount of the stable or variable net partner's pension.

Stable net partner's pension

If you pass away after your retirement date, your partner may be entitled to a stable net partner's pension.

The stable net partner's pension will be paid out to your partner for the duration of their lifetime.

If your partner remarries or enters into a new Partnership, then they will keep receiving the stable net retirement pension.

Variable net partner's pension

If you pass away after your retirement date, your partner may be entitled to a variable net partner's pension.

The variable net partner's pension will be paid out to your partner for the duration of their lifetime.

If your partner remarries or enters into a new Partnership, then they will keep receiving the variable net retirement pension.



Don't be caught by surprise when your partner's pension starts!

WHAT DO YOU NEED TO CONSIDER?

Payment

You will not receive a vacation allowance in addition to the monthly payment of the partner's pension. This benefit is already included in the calculation of the monthly benefit. The payment date for your partner's pension benefit is no later than the 27th of each month. For the current payment schedule, please click [here](#).

Indexation

If the fund's financial situation allows, you will receive a supplement to your benefit in line with inflation. More information is available in the '[Indexation](#)' brochure on the SPF website.

Health insurance

If you are going to receive a partner's pension, you can still make use of the collective health insurance. You do not have to inform ZKA of any changes.

You pay two types of contribution under the Dutch Healthcare Insurance Act. These are the '*income-dependent contribution*' and the '*nominal contribution*'. We deduct the income-related contribution from your partner's pension benefit. You pay the nominal contribution to your health insurer.

The income-related contribution is 5.32% (2024) of your partner's pension up to and including a maximum of €71,628.- (2024). The maximum annual contribution is €3,810.60 (2024). This contribution is deducted from your partner's pension benefit each month.

Taxes

The pension fund deducts wage tax from your partner's pension benefit.

Concurrent benefits/income

If you receive other benefits/incomes in addition to your partner's pension, you can only have the wage tax credit applied at one institution. But even in this situation, you may be paying too little tax. This is because the various benefit agencies do not let each other know who deducts what amounts. If you have not paid enough tax, you will receive an additional tax assessment from the Dutch Tax and Customs Authority. Depending on the amount of your partner's pension benefit, this can run up to a considerable sum. An attachment to this brochure explains how a subsequent tax assessment could arise and how you can avoid it, at least in part.

Living abroad

Foreign account

If you live abroad, we can transfer your partner's pension benefit to a foreign account. The amount is transferred in euros. Within the European Union, banks do not charge any fees for this. This may be different with banks in other countries.

Wage tax

You can also apply to the Dutch Tax and Customs Authority for exemption from Dutch taxation. This will prevent you from paying double taxation, i.e. paying tax both in the Netherlands and in the country in which you are residing.

The application form for this exemption can be found on the website of the Tax and Customs Administration (belastingdienst.nl). Please fill out this form, sign it, and send it to the Dutch Tax and Customs Authority. If you are entitled to an exemption, the Dutch Tax and Customs Authority will send the original exemption to you and a copy of the exemption to the pension fund. The pension fund will then withhold no income tax and social insurance contributions from your partner's pension.

Citizen Service Number (BSN)

When paying a pension benefit, SPF is obligated to include your Dutch Burgerservicenummer (BSN) in its records. Without this number, we cannot pay out a pension to you. If your passport, identity card, or driver's license was issued in the Netherlands, it will state your BSN. If you do not have a BSN or if you do not know your BSN, you can request it from the Belastingdienst Particulieren / Ondernemingen buitenland, Postbus 2865, 6401 DJ Heerlen.

CAK

The pension fund will also be notified if you still owe a contribution towards your health insurance. In that case, the pension fund will register you with Zorginstituut Nederland (CAK). The CAK determines contributions you pay for your health insurance; this is a fixed contribution and an income-related contribution. You will need to bear in mind that we are instructed by the CAK to deduct these contributions monthly from the partner's pension benefit. You will find more information on the CAK's [website](#).

Life certificate (in Dutch: 'attestatie de vita')

At the start of the partner's pension benefit, you must also arrange for an annual form (an 'attestatie de vita') to be completed that shows that you are still alive. You will be notified of this by the pension fund.

Report changes

Even if you receive a partner's pension benefit, you may have to contact your pension fund. If, for example, your bank account number changes, you must report this.

If you live abroad, you will need to report matters to us more often. If you move abroad to a different address, you must let us know. More information about this is given in the brochure '[Reporting Events to SPF](#)'.

ATTACHMENT: Notes on subsequent income tax assessments

Why have I received an additional income tax assessment?

The Pension Desk is regularly called by pensioners who have a question about additional income tax assessments. 'Why have I received an additional tax assessment?' The most frequently heard comment is: 'Surely a monthly wage tax is deducted from the benefit?'.

We explain below how it is possible that despite the deduction via the wage tax, you may receive an additional income tax assessment.

Four aspects play an important role here: wage tax, wage tax credit, income tax return, and the progressive tax system.

Wage tax

This is the tax that is deducted from your salary or benefit.

Wage tax credit

This is the discount on the wage tax payable (the part of your income on which you do not pay tax). If there is an overlapping of benefits, you can only have the wage tax credit applied at one institution.

Income tax return

The total amount of wage tax withheld is reported and checked.

Tax rate

The higher your income, the higher the tax rate. Unlike income tax, wage tax does not take personal circumstances into account. When filing your income tax return, you must declare the total income you have received in a certain year.

At least two sources of income

If you are a surviving dependent, you may receive two or more benefits. When determining wage tax, no account is taken of the fact that you have multiple incomes. Each benefit agency, including SPF, determines the wage tax independently on the basis of the tax tables. Because of the progressive nature of the tax system, a situation can arise in which you have paid too little wage tax on an annual basis.

Avoiding subsequent tax assessments

How can you avoid being confronted with an additional tax assessment? If the withholding tax is higher or almost equal to the general wage tax credit per year (this depends on your income), you can consider not having the wage tax credit applied to your partner's pension benefit.

You can also choose to have SPF deduct more wage tax each month. You can also send a written request to this effect to SPF, Antwoordnummer 130, 6130 VB Sittard (or from abroad: Poststraat 1, 6135 KR Sittard) or by emailing info.pensioenfondsSabic@dsm.com. SPF cannot calculate the adjustment you must make to your tax and social insurance contributions for this purpose. You must personally, or with the assistance of a financial advisor, calculate the adjustment and specify this to SPF, by letter or by email. Another way of avoiding an additional tax assessment is to have a provisional assessment by the tax authorities take into account the fact that the deductions from your pension are too low.

Contact



If you have any questions about your pension visit the website: spf-pensioenen.nl

Pension Regulations



Click on the icon for more information about the basic pension scheme for partner's and orphan's pensions in the pension regulations.

Net Pension Regulations



Click on the icon for more information about the net pension scheme in the Net Pension Regulations.

Disclaimer

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