

Survivor's pension under the new pension plan



What is your situation on 1 January 2027?

1 If you are drawing a pension

- Under the new pension plan, the pension for your partner stays the same as it is now. The rate of the survivor's pension relative to your retirement pension will not change.
- If you are drawing a survivor's pension and you want to know what will change, visit > philipspensioenfonds.nl/en/variable-pension



The pension for your partner stays the same as it is now

2 If you are accruing a pension with us

- Under the new pension plan, your partner will be paid a lifelong survivor's pension if you pass away before your retirement date. That pension for your partner is 35% of your pensionable salary. If you have children below the age of 25, they will be paid an orphan's pension of 10% of your pensionable salary. This is called 'risk coverage'.
- The survivor's and orphan's pensions that you have accrued before 1 January 2027 will be kept aside. They will be paid to your partner or children on top of the risk coverage if you pass away before your retirement date.



You automatically have a survivor's pension as long as your employment lasts

If your employment ends

- Your insurance will automatically continue for a maximum of 3 months, or longer if you are drawing unemployment or sickness benefits. After that period, you have the option of continuing the risk coverage until you find new employment.

If you retire

- At your retirement date, you and your partner decide how much pension you want to set aside for your partner and children in case you pass away after you retire. This will be paid from your personal pension capital.

3 If you are not accruing a pension with us, but you are not retired yet

- The survivor's and orphan's pensions that you have accrued with us before 1 January 2027 will be kept aside. They will be paid to your partner or children if you pass away before your retirement date.



The survivor's pension that you have accrued will be kept aside

If you have a new employer

- Check with your current employer (or pension administrator) what the arrangements are for your partner and children if you pass away.

If you retire

- At your retirement date, you and your partner decide how much pension you want to set aside for your partner and children in case you pass away after you retire. This will be paid from your personal pension capital.