



Do you not live in the Netherlands?

Read here what is important for the payment of your pension

Receiving pension abroad

e-brochure



## Checklist

### Receiving pension abroad


Wherever you live, Philips Pensioenfonds will ensure that you receive your pension. If you live or move abroad, some of the arrangements are different. This concerns issues that are essential to the payment of your pension. This e-brochure provides specific information, with a checklist that summarizes what exactly is expected from you in different situations.

#### What to do if you receive a pension outside the Netherlands

Complete your 'Certificate of Life' each year no later than 1 December. We contact you every year in September. Are you known to a Dutch institution that is affiliated with the Register of Non Residents (Register Niet Ingezetenen, RNI)? Then we will inform you and you do not need to do anything.

#### What to do if you are retiring and you live outside the Netherlands or you already receive a pension and you move outside the Netherlands

- If possible, open a euro account if you do not yet have one.
- It is important that you have an international bank account number (IBAN) and bank identification code (BIC) in order to receive your pension.

 **Action!** It is important that we can always inform you about your pension. Therefore, register your private e-mail address in MijnPPF under 'My details'. Go to > [philipspensioenfonds.nl/en/mijnppf](https://philipspensioenfonds.nl/en/mijnppf)

#### What to do if you live in or relocate to a Treaty country

Complete, sign and send the application form 'Application for an exemption from wage tax/national insurance contributions deducted at source' to the Dutch tax authorities (Belastingdienst).

#### Notify us of any of the following changes:

- Change of address.
- You enter into a new relationship or your relationship ends.
- Your bank details change.
- The death of your partner.
- Your surviving relatives must inform us of your death in writing.

Communicate changes to us in MijnPPF. Go to > [philipspensioenfonds.nl/en/mijnppf](https://philipspensioenfonds.nl/en/mijnppf) and log on with your DigiD or other EU-approved identification. Or you can use the forms to submit changes, which can be found at > [philipspensioenfonds.nl/en/downloads](https://philipspensioenfonds.nl/en/downloads)



## Five issues that are essential when you are living abroad:

- 1 The Certificate of Life** →  
Complete your 'Certificate of Life' each year no later than 1 December
  - 2 Payment: a euro account** →  
Philips Pensioenfonds pays your pension in euros, avoid additional costs
  - 3 Taxes: payroll tax or not** →  
Depending on the country where you live, you may have to pay payroll tax
  - 4 Healthcare insurance: your contribution** →  
Withholdings from your pension for Dutch healthcare insurance
  - 5 Future changes** →  
What happens if your personal situation changes?
- i More information** →  
Who should you contact if you have any questions or complaints?

# 1

## The Certificate of Life

### The Certificate of Life

If you live in the Netherlands, we automatically receive details about your personal situation via your municipality. If you live outside the Netherlands, we do not automatically receive this information. That's why we ask you to provide us with this information each year. In that way, we know you are still alive. You can submit your 'Life Certificate' digitally via an app or via a form.

Are you known to a Dutch institution that is affiliated with the Register of Non Residents (Register Niet Ingezetenen, RNI)? Then we will inform you and you do not need to do anything.

### Arrange digitally with the app

You can digitally send your 'Life Certificate' to us via the app 'ReadID Ready'. The advantage is that you do not have to visit an authority to have your 'Life Certificate' signed.

*To do so, you need:*

- a smartphone (it does not have to be your own);
- your identification document with a chip;
- the QR code from the letter we send you every year.

### Arrange with the form

Perhaps you are unable or unwilling to use the app. You can also complete the 'Life Certificate' on paper. Have the form, which we send every year, completed by an authorized body. Always have an official stamp or authentication provided. The form indicates what exactly is expected from you. You can submit the form online on MiinPPE or by mail.



**Tip!** Would you like to know more about the app or authorities that can sign the form?  
Visit: [philipspensioenfonds.nl/en/certificateoflife](https://philipspensioenfonds.nl/en/certificateoflife)



## 2 Payment: a euro account

Philips Pensioenfonds pays your pension in euros. This is why it is important for you, if possible, to hold an account denominated in euros. If you do not have a euro account, you may have to pay extra costs to your bank. It is not possible to open a euro account in every country. You can ask about your situation at your local bank. You may be able to open a euro account in a different country.

It is important that you have an international bank account number (IBAN) and bank identification code (BIC) in order to receive your pension.

### Visit MijnPPF

In MijnPPF you will find your personal details and current pension situation. Here you can also change your bank account number. Go to [philipspensioenfonds.nl/en/mijnppf](https://philipspensioenfonds.nl/en/mijnppf) and log on with your DigiD or other EU-approved identification.

Go to MijnPPF



You can also change your bank account number with the 'Bank account & Tax credit' form. You can find this form under 'Downloads' on our website [philipspensioenfonds.nl/en/downloads](https://philipspensioenfonds.nl/en/downloads)



# 3 Taxes: payroll tax or not

It is possible that payroll tax and social insurance contributions are due in the Netherlands on your pension. If you are no longer working in the Netherlands and you move abroad, you no longer have to pay social insurance contributions.

Depending on the country where you live, you may have to pay payroll tax. The Netherlands has concluded agreements with various so-called 'Treaty countries', clarifying which country can levy taxes.

## Requesting exemption from payroll tax

Are you living in one of the Treaty countries? Then you may not have to pay payroll tax in the Netherlands. This is subject to you submitting an application to the Dutch tax authorities (Belastingdienst) on a form called 'Aanvraag vrijstellingsverklaring voor loonbelasting / premie volksverzekeringen' (Application for an exemption from wage tax/ national insurance contributions deducted at source). This prevents you from having to pay tax in two countries: both in the Netherlands and in your country of residence.

You can download the form from [>belastingdienst.nl](https://belastingdienst.nl). Complete, sign and return it to the Belastingdienst. If you are entitled to exemption, the Belastingdienst will send the original confirmation of exemption to you and a copy to Philips Pensioenfonds. We will then stop withholding payroll tax from your pension. If you relocate to another country outside the Netherlands you should complete, sign and return a new request to the Belastingdienst.

**Attention:** the Declaration of Exemption usually has a validity of a number of years. You will find the expiration date on the statement. Make sure you apply for an extension from the Belastingdienst at least three months before expiration. This way you prevent us from starting the proces of withholding taxes again.



**Tip!** If you would like to check if you are living in one of the Treaty countries, visit [>belastingdienst.nl](https://belastingdienst.nl) and look up 'Treaty countries'.



# 4 Healthcare insurance: your contribution



It is possible that we withhold Dutch healthcare insurance contributions from your pension. This is the case if you are living in a member state of the European Union (EU), the European Economic Area (EEA) or a Treaty country. If you reside in any other country, then we do not withhold healthcare insurance contributions from your pension.

## Who determines how much you pay?

The CAK determines whether you are entitled to medical care included in the legally required insurance package of your country of residence. You pay a contribution to the Netherlands for this healthcare. In such cases, the CAK instructs Philips Pensioenfondsen to withhold a contribution from your pension under the applicable international Treaty.

## What do contributions under international Treaties consist of?

Contributions under international Treaties consist of:

- an income-dependent Zvw contribution;
- a fixed income-independent contribution;
- possibly also an income-dependent contribution under the Dutch Long-term Care Act (Wet langdurige zorg, Wlz).

It is possible that you have to pay the nominal contribution directly to the CAK yourself, or that this contribution is withheld from a benefit other than your pension. From state pension (AOW) age, the nominal contribution is withheld from your AOW benefit. Similarly, we will only withhold the nominal contribution on instructions from the CAK. If we have not withheld any contribution from your pension under the applicable Treaty, this means that the CAK did not instruct us to do so.



**Tip!** If you would like more information regarding contributions under international Treaties, please refer to [hetcak.nl/en](https://hetcak.nl/en) or call the CAK at +31 88 – 711 55 51.

# 5 Future changes

Which changes do you have to notify Philips Pensioenfonds of in writing if you live outside the Netherlands?

- A change of address;
- A change to your bank details;
- You enter into a new relationship or your relationship ends;
- The death of your partner.

In MijnPPF you can change your preferred language and bank account number.

Go to MijnPPF



The forms with which you can notify us of other changes can be found on our website > [philipspensioenfonds.nl/en/downloads](https://philipspensioenfonds.nl/en/downloads). Or you can contact our Service Desk. You will find the contact details at the back of this e-brochure.

## In the event of your death

If you reside abroad, we will not be notified automatically. Your surviving relatives must inform Philips Pensioenfonds of your death in writing. This can be done by sending a copy of the death certificate.



## More information

### Visit our website to find out more

Detailed information about Philips Pensioenfonds and your pension can be found at [philipspensioenfonds.nl/en](https://philipspensioenfonds.nl/en). Here you can also download e-brochures, forms, our annual report and information about the investments and funding ratio of Philips Pensioenfonds.

You can find your personal pension details in MijnPPF by logging on with your DigiD.


Go to MijnPPF



### Do you have any questions about your pension?

If you would like to know more about your pension, or if you have specific questions about receiving your pension abroad, then feel free to contact the Service Desk of Philips Pensioenfonds. You will find the contact details at the back of this e-brochure.



 **Important!** Do not share sensitive, personal information with us by email. You can do this safely in MijnPPF via 'My documents'.

### Where to go with your complaint?

You should be able to trust that your pension is in good hands with us. That is why we administer it carefully, and keep you well-informed about developments. Nevertheless, you might be unhappy with something. If you have a complaint on any subject, we urge to share it with us so we can find a solution together. Our Service Desk is the first point of contact, by phone, digitally (email or MijnPPF), by letter or in-person (meeting / video call).

Have you received a response from our Service Desk and are you unhappy with it? Then you can submit your complaint to the Complaints Committee of Philips Pensioenfonds. The Committee consists of the Managing Director, the Investments Director and the Director Risk & Compliance of Philips Pensioenfonds. You can send your complaint to:

#### *By post:*

Philips Pensioenfonds  
Attn. Complaints Committee  
Postbus 80031  
5600 JZ Eindhoven - The Netherlands

#### *By email:*

[klachtencommissie.ppf@philips.com](mailto:klachtencommissie.ppf@philips.com)  
The subject line should state:  
'Attn. Complaints Committee'

### What does your complaint say?

First of all, include a clear description of your complaint. Make sure you also include the date, your name, your client number and your address. To find out more about our complaints regulations, visit [philipspensioenfonds.nl/en/complaints](https://philipspensioenfonds.nl/en/complaints)



#### Contact details

If you have any questions about this e-brochure, do not hesitate to contact our Service Desk.

Tel.: +31 88 – 015 79 00 (open on working days from 9 a.m. to 5 p.m.)

E-mail: [info@philipspensioenfonds.nl](mailto:info@philipspensioenfonds.nl)

This e-brochure has been prepared with all due care. The information which it contains is an abbreviated and simplified version of the pension plan rules. The pension plan rules are authoritative. They can be downloaded from > [philipspensioenfonds.nl/en/downloads](https://philipspensioenfonds.nl/en/downloads)