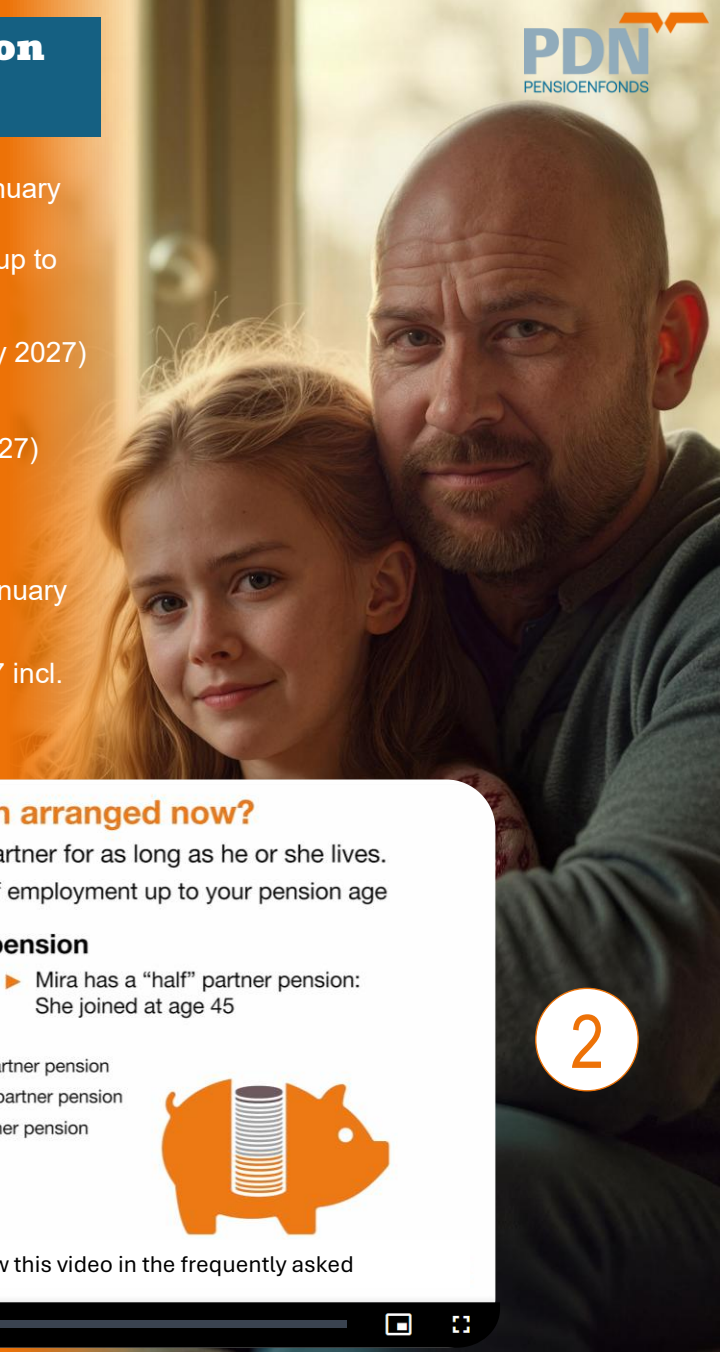


Surviving dependants's pension

Calculation examples



- 1 Lifelong partner's pension (accrual basis: up to January 2027)
- 2 Temporary and supplementary partner's pension (up to January 2027)
- 3 Lifelong partner's pension (risk basis: from January 2027)
- 4 Orphan's pension
- 5 Orphan's pension (accrual basis: up to January 2027)
- 6 Orphan's pension (risk basis: from January 2027)
- 7 Surviving dependants' pension (risk basis: from January 2027)
- 8 Surviving dependants' pension (from January 2027 incl. transitional arrangements)

1

How is your partner pension arranged now?

Partner pension is arranged for your partner for as long as he or she lives.

- ▶ Accrual based on number of years of employment up to your pension age

Not everyone has a 'full' partner pension

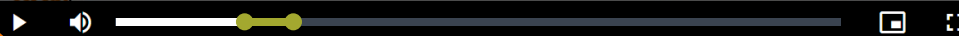
- ▶ John has a "full" partner pension: He joined at age 27
- ▶ Mira has a "half" partner pension: She joined at age 45



- Temporary partner pension
- Supplement partner pension
- Lifelong partner pension



Tip: Detailed examples can be found below this video in the frequently asked questions.



2

Lifelong partner's pension – Accrual basis – up to 1 January 2027

Up to 1 January 2027, the lifelong partner's pension depends on the number of years of employment. Your years of employment are counted from the age you joined until your State pension age.

Take the number of years of employment up to your State pension age. Multiply this by your pensionable salary after subtracting the franchise (€19,172). Then multiply the result by the accrual rate for the lifelong partner's pension (1.3125%). In other words: years of employment × (pensionable salary - franchise) × 1.3125%. In the example below we compare John's and Mira's. We assume that both John and Mira had a pensionable salary of €70,000 throughout their entire period of employment.

John joins at age 27, salary €70,000

Lifelong partner's pension:
 $40 \times (70,000 - 19,172) \times 1.3125\% \approx \text{€ } 26,685$

Mira joins at age 45, salary €70,000

Lifelong partner's pension:
 $22 \times (70,000 - 19,172) \times 1.3125\% \approx \text{€ } 14,677$

How does my calculation work?

Check your latest UPS or the planner if you have access.

In the planner at mijn.pdnpensioen.nl, the amount shown under 'Partner's pension' beneath 'Partner's pension up to your partner's State pension age' is the lifelong partner's pension.

In addition to a lifelong partner's pension, you build up a temporary partner's pension. This is intended for your partner until they reach State pension age.

Take the number of years of employment up to your State pension age. Multiply this by your pensionable salary after subtracting the franchise (€19,172). Then multiply the result by the accrual rate for the temporary partner's pension (0.2625%). In other words: years of employment × (pensionable salary - franchise) × 0.2625%.

On top of that, you are entitled to a supplementary partner's pension, which is a fixed amount per year (2026: €21,299).

In the example below we compare John's and Mira's. We assume that both John and Mira had a pensionable salary of €70,000 throughout their entire period of employment.

1

② What else is arranged until 1 January 2027

- ▶ In addition to the partner pension, there is now also a temporary partner pension and a supplemental partner pension.
- ▶ You also accrue the temporary partner pension for each year of employment.
- ▶ Supplemental partner's pension is a fixed amount (in 2026: € 21,299)
- ▶ Surviving dependant's benefit from SVB (under the ANW – Algemene Surviving dependants)

Your partner will receive these two parts of the partner pension until State Pension age.

■ Temporary partner pension

■ Supplement partner pension

▶ John's partner

▶ Mira's partner:

3

John joins at age 27, salary €70,000

Lifelong partner's pension: $40 \times (70,000 - 19,172) \times 1.3125\% \approx$	€ 26,685
Supplementary partner's pension ≈	€ 21,299
Temporary partner's pension: $40 \times (70,000 - 19,172) \times 0.2625\% \approx$	€ 5,337

Total partner's pension up to his **€ 53,321**

Mira joins at age 45, salary €70,000

Lifelong partner's pension: $22 \times (70,000 - 19,172) \times 1.3125\% \approx$	€ 14,677
Supplementary partner's pension ≈	€ 21,299
Temporary partner's pension: $22 \times (70,000 - 19,172) \times 0.2625\% \approx$	€ 2,935

Total partner's pension up to her **€ 38,911**

How does my calculation work?

Check your latest UPS or the planner if you have access. In the planner at mijn.pdnpensioen.nl, the amount shown under 'Partner's pension' beneath 'Partner's pension up to state pension age' is the total partner's pension.

From 1 January 2027, the lifelong partner's pension is insured at 30% of your pensionable salary. Years of employment are no longer relevant.

You take 30% of your pensionable salary (without deducting the franchise).

In the example below we compare John's and Mira's lifelong partner's pension on a risk basis. We assume that both John and Mira had a pensionable salary of €70,000.

3 **The amount of the partner pension is changing**
What else is arranged until 1 January 2027

- ▶ Partner pension is no longer dependent on your (accruable) years of service.
- ▶ Everyone will receive a partner pension of 30% of pensionable salary*
- ▶ This is an advantage or a disadvantage: the younger you are, the more the new pension arrangement may work out less favourably when it comes to partner pension.
- ▶ And the temporary partner pension and supplemental partner's pension will lapse.

Tip! Detailed calculation examples are available in the frequently asked questions below this video.

John's partner: Mira's partner:

4:20 5:44

2 **4**

John pensionable salary €70,000

Lifelong partner's pension:
 $30\% \times 70,000 \approx$ **€ 21,000**

Mira pensionable salary €70,000

Lifelong partner's pension:
 $30\% \times 70,000 \approx$ **€ 21,000**

How does my calculation work?

You can calculate this easily. Take your pensionable salary and multiply it by 0.3.

Up to 1 January 2027, the orphan's pension depends on the number of years of employment.

Take the number of years of employment up to your State pension age. Multiply this by your pensionable salary after subtracting the franchise (€19,172). Then multiply the result by the accrual rate for the orphan's pension (0.2625%). In other words: years of employment × (pensionable salary - franchise) × 0.2625%. Do this for each child under the age of 25.


In the example below we compare John's and Mira's. We assume that both John and Mira had a pensionable salary of €70,000 throughout their entire period of employment.

3


4 The amount of the orphan's pension is changing
How is it currently arranged?

- ▶ The amount of orphan's pension is currently dependent on the amount of years of employment.

▶ John's children:




▶ Mira's child:




Orphan's pension

5



John joins at age 27, salary €70,000


 Orphan's pension per child for John with 40 years of employment

$$40 \times (70,000 - 19,172) \times 0.2625\% \approx \quad \quad \quad \text{€ 5,337}$$

Total orphan's pension for 3 children up to age 25 **€ 16,011**



Mira joins at age 45, salary €70,000

 Orphan's pension for Roos with 22 years of employment

$$22 \times (70,000 - 19,172) \times 0.2625\% \approx \quad \quad \quad \text{€ 2,935}$$

Total orphan's pension for 1 child up to age 25 **€ 2,935**



How does my calculation work?

Check your latest UPS.

Note that it still shows the split between age 18 and 27.

This no longer applies from 1 January 2026. The amounts remain the same.

From 1 January 2027, the orphan's pension is 20% of your pensionable salary per child. Years of employment are no longer relevant.

You take 20% of your pensionable salary (without deducting the franchise).

In the example below we compare John's and Mira's insured orphan's pension. We assume that both John and Mira had a pensionable salary of €70,000.



5 The amount of the orphan's pension is changing
How is it arranged from January 2027?

- ▶ No longer dependent on your (to be completed) amount of employment years.
- ▶ Every child receives an orphan's pension amounting to 20% of the pensionable salary.
- ▶ In most cases, this change will result in a significantly higher orphan's pension.

Note: If there are more than three children, the orphan's pension applicable for three children is divided proportionally among all children.

Tip! Detailed calculation examples are available in the frequently asked questions below this video.

John's children:

Mira's child:

Orphan's pension

7:02 7:37

4

6

John salary €70,000

Orphan's pension for John's children	
20% × 70,000	€ 10,166
Total orphan's pension for 3 children up to age 25	€ 30,497

Mira salary €70,000

Orphan's pension for Roos	
20% × 70,000 ≈	€ 10,166
Total orphan's pension for 1 child up to age 25	€ 10,166



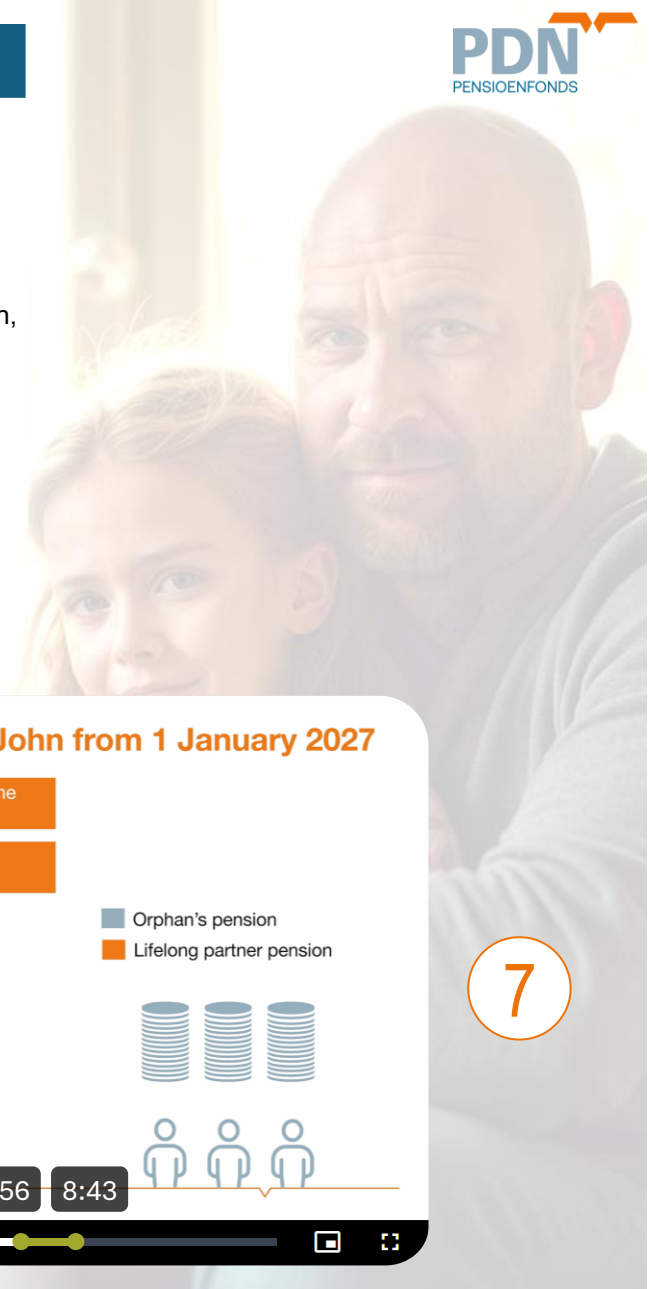
How does my calculation work?

You can calculate this easily. Take your annual pensionable salary and multiply it by 0.2. The orphan's pension is intended for each child up to the age of 25 and, from age 18, is paid directly to the adult child. If there are more than 3 children, the amount for 3 children is divided proportionally among all children under the age of 25.

From 1 January 2027, the lifelong partner's pension is insured at 30% of your pensionable salary. The orphan's pension is 20% of your pensionable salary per child. Years of employment are no longer relevant.

For the lifelong partner's pension, take 30% of your pensionable salary (without deducting the franchise). For the orphan's pension, take 20% of your pensionable salary (without deducting the franchise).

In the example below we compare John's insured Surviving dependants' pension with Mira's after 1 January 2027. We assume that both John and Mira had a pensionable salary of €70,000.



6 Surviving dependant's pension for John from 1 January 2027

Please note: Orphan's pension is paid out directly to the child of adult age when they turn 18.

Please note: Orphan's pension stops when the children reach age 25.

Tip! Detailed calculation examples are available in the frequently asked questions below this video.

Legend:
■ Orphan's pension
■ Lifelong partner pension

4

7

John pensionable salary €70,000		Mira pensionable salary €70,000	
Lifelong partner's pension for John's partner	$30\% \times 70,000 \approx$ € 21,000	Lifelong partner's pension for Eric	$30\% \times 70,000 \approx$ € 21,000
Total orphan's pension for three children up to age 25	$20\% \times 70,000 \times 3 \approx$ € 42,000	Total orphan's pension for one child up to age 25	$20\% \times 70,000 \approx$ € 14,000
Total survivor's pension	€ 63,000	Total survivor's pension	€ 35,000



How does my calculation work?

You can calculate this easily. For the lifelong partner's pension, take your pensionable salary (without deducting the franchise) and multiply it by 0.3. For the orphan's pension, take your annual pensionable salary (without deducting the franchise) and multiply it by 0.2 for each child under the age of 25. Adding the amounts together gives the insured Surviving dependants' pension after 1 January 2027.

Surviving dependants' pension incl. transitional arrangements – From 1 January 2027

From 1 January 2027, the new rules apply. Anyone who had already accrued lifelong partner's pension and orphan's pension before that date keeps the entitlement to that. From then on, your partner's and orphan's pension are insured at 30% and 20% respectively.

The lifelong partner's pension and orphan's pension you have accrued up to 1 January 2027 are added on top.

In the example below we compare John's and Mira's Surviving dependants' pension including transitional arrangements. We assume that both John and Mira had a pensionable salary of €70,000.

7 **Surviving dependant's pension John including transitional provisions**

- Lifelong partner pension
- Orphan's pension
- Transitional rights

Tip! Detailed calculation examples are available in the frequently asked questions below this video.

6

John salary €70,000

John's transitional provisions
€ 26,685 + € 16,011 ≈ € 42,696

Mira salary €70,000

Mira's transitional provisions
€ 14,677 + € 2,935 ≈ € 17,612

Lifelong partner's pension for John's partner
 $30\% \times 70,000 \approx$ € 21,000

Lifelong partner's pension for Eric
 $30\% \times 70,000 \approx$ € 21,000

Total orphan's pension for three children up to age 25
 $20\% \times 70,000 \times 3 \approx$ € 42,000

Total orphan's pension for one child up to age 25
 $20\% \times 70,000 \approx$ € 14,000

Total Surviving dependants' pension incl. transitional provisions
€ 88,441

Total Surviving dependants' pension incl. transitional provisions
€ 52,612

How does my calculation work?

In November this year you will receive an overview from us showing all your amounts.