

Welcome to Pensioenfonds PGB!

Through your employer RELX Nederland B.V., you are accruing pension with us. In Pension 1-2-3, you can read all about your 2021 pension scheme.

Read about your pension in three steps

Pension 1-2-3 consists of three sections. This is section 2. Here you can read a longer, i.e. 30 minute, explanation of your pension arrangements. If you only want to read a five-minute overview of your pension arrangements, please refer to section 1.

However, if you would like some legal information about your pension, please refer to section 3.

Your personal information is available at: mijnpgbpensioen.nl

In Pension 1-2-3, you can read all about your pension scheme. At: mijnpgbpensioen.nl, you can find personal information about your pension or you could refer to the uniform pension (UPO) statement which you receive once a year at: mijnpensioenoverzicht.nl, you can see the pension you have accrued with all your employers.

Also refer to pensioenfondspgb.nl

On our website pensioenfondspgb.nl, you can find general information about you pension and our investment policies. It's important to us that our investments have a good return, but are socially responsible at the same time. You can read more about this at pensioenfondspgb.nl/investing.

1. What does our pension scheme offer you?



Retirement pension

Through your employer, you annually accrue pension capital with us for your old age. We then use this pension capital to buy a retirement pension and a partner's pension on your behalf when you retire. This is only the case if you make the choice to do so. From the end of 2019 onwards, you will be given a choice when they turn 58. When you retire, would you like a stable pension? Or would you prefer to have a variable pension? For more information, please refer to Which choices do you yourself have? Your pension is a supplement to your state pension (AOW). That is the benefit you receive from the state when you retire.

Currently, the value of the retirement pension and partner's pension that can be purchased from your pension capital is uncertain. The amount depends on the contributions you and your employer jointly deposit, the costs we incur and the investment return on your pension capital; as well as on the rates which apply when we use your capital to purchase a pension. We refer to this is a defined contribution scheme or a contribution agreement. On your pension statement and mijnpensioenoverzicht.nl, you can see an estimate of the pension you'll receive when you retire.



Partner's pension

You also have a pension for your partner with us: the partner's pension. Your partner will receive this pension if you predecease him or her. And he or she will receive it each month for the rest of his or her life.

By your partner we mean:




- the person to whom you are married or with whom you have entered into a registered partnership;
- the person with whom you cohabit and who you have registered with us as your partner. For more information about registering your partner, please refer to the section 'When do you have to take action yourself'.

The amount of pension your partner will receive if you die, depends on your situation:

- If you die while you still are working for the RELX group. We calculate how much partner's pension you could have accrued had you worked until your retirement date. That is 1.225% of the pension base for each year that you accrued pension capital with us, plus 1.225% for each year that you could have accrued pension capital had you worked until your state retirement age.
- If you die when you are no longer working for the RELX group. your partner will receive the partner's pension we can purchase from your pension capital.
- If you die after your retirement, your partner will receive the partner's pension that you have with us.

N.B. If you acquire a (new) partner after your retirement, that partner will not receive any partner's pension from us if you predecease him or her.

Would you like to know what your total pension will be? If so please refer to the pension planner at mijnpgbpensioen.nl or to the following website mijnpensioenoverzicht.nl.

	<p>Partner's pension (continuation) <i>A surviving dependant's benefit (ANW) from the government</i> The surviving dependant's benefit (ANW) is intended for your partner if you die. Your partner will receive this benefit provided he or she is not receiving a state pension (AOW) and complies with one of the following conditions:</p> <ul style="list-style-type: none"> • your partner cares for one or more children under the age of 18; or • your partner is more than 45% occupationally disabled. <p>However, very few people actually receive any surviving dependant's benefit (ANW). This is because an income limit is applicable. If you would like more information about ANW, please refer to the Sociale Verzekeringsbank's website: svb.nl.</p> <p><i>Anw-Plus insurance</i> Your employer has concluded a surviving dependent's plus (Anw-Plus) insurance with us. This means that, in addition to a partner's pension, your partner will receive € 10,229.00 gross per year from us. Your partner will only receive this amount if you die while you are still working for your current employer, and your partner is not yet receiving a state pension. You can also insure extra surviving dependants pension (ANW-pensioen) for your partner with us. For more information, please refer to: mijnpgbpensioen.nl</p>
	<p>Orphan's pension You also have a pension for your children with us: the orphans' pension. They will receive this pension if you die. And they'll receive it each month until their 18th birthday. Or until their 27th birthday if they are over 18 years of age and still studying or following a vocational/professional training programme.</p> <p>The amount of pension your orphans' will receive depends on your situation:</p> <ul style="list-style-type: none"> • If you die while you still are working for the RELX group. Each of your children will receive 20% of your partner's pension. • If you die while you are no longer working for your current employer or after your retirement, each of your children will receive 20% of the partner's pension we can purchase from your pension capital. • If you die after your retirement, your children will each receive 20% of your partner's pension. <p>If both you and your partner die while you are still working for the RELX group, we double your children's orphan's pension.</p> <p>N.B. We will only pay an orphans' pension to a maximum of five children. If you have more than five children, we will divide the orphans' pension among your children.</p>
	<p>Non-contributory pension accrual in the event of occupational incapacity If you are more than 35% occupationally disabled, you can (partially) continue to accrue pension with us. For the hours you work, you and your employer will jointly pay your pension contribution. We pay for the hours that you are occupationally disabled. We continue to do so until you retire or are once again less than 35% occupationally disabled.</p> <p><i>Work and Income (Capacity for Work) Act additional income insurance [WIA-excedent]</i> If you become occupationally disabled, you may receive a benefit from the government. This benefit is referred to as WIA. If you earn more than € 58,311 gross per year, you can also receive an occupational disability pension from us. However, this is only applicable if you are receiving a WIA benefit. The level of your occupational disability pension depends on your salary and the extent to which you are occupationally disabled.</p>
	<p>Pension scheme rules If you would like more information about your pension scheme, please refer to the Pension Scheme Rules. These stipulate the arrangements your employer has agreed on your behalf. In section 3 of mijnpgbpensioen.nl, you can refer to the Pension Scheme Rules. However, if you would prefer to have a hardcopy, please send an email to ks@pensioenfondspgb.nl or phone us on +31 (0) 20 541 82 00.</p>

Would you like to know what your total pension will be? If so please refer to the pension planner at mijnpgbpensioen.nl or to the following website mijnpensioenoverzicht.nl.

2. What does our pension scheme not offer?



You do not accrue any pension on a salary in excess of € 112,189

If your gross fulltime salary is higher than € 112,189 a year, then you will not accrue pension - either for yourself or your partner - on any salary that exceeds this amount.

3. How do you accrue pension?



A. The state pension (AOW)

Your state retirement pension (AOW) is the pension you receive from the government at a later date. Everyone who lives or works in the Netherlands is entitled to a state pension. On the Sociale Verzekeringsbank's website: svb.nl, you can find out when you will first receive your state pension, as well as how much the prevailing state pension is.

N.B. If you have ever lived or worked outside the Netherlands, you may receive a lower state pension.

B. The pension which you accrue with your employer

The pension capital which you accrue through your employer is a supplement to the state pension (AOW). Pension 1-2-3 explains what your employer has arranged for you. Your uniform pension statement (UPO) shows you how much pension capital you have accrued to date. At mijnpensioenoverzicht.nl, you can see the pension you have accrued with all your employers.

C. The extra pension that you arrange yourself

You can also supplement your pension yourself by means of an annuity, or by saving and/or investing, for example. Or by accruing extra pension with us. For more information, please refer to: mijnpgbpensioen.nl.



Pension base

You accrue pension over your gross monthly salary; that is your salary before any tax and premiums are deducted. We then multiply your gross salary by 13.96 and add on your personal allowances. We refer to the outcome of this sum as your pensionable salary. The maximum gross annual salary over which you can accrue pension capital is € 112,189 on a fulltime basis.

You only accrue pension capital over a part of your pensionable salary. This is because, at a later date, you will also receive a state pension (AOW) from the government. We, therefore, deduct an amount of € 14,544 from your salary. We refer to this as the offset sum. The amount that remains is referred to as the pension base and this is the amount over which you accrue capital.



The amount of contribution we invest on your behalf, depends on age

Your defined contribution is a percentage of your pension base. The amount that actually is depends on your age. In the table below, you can see which percentage applies to you. You can also see what part your employer pays and what part you can supplement (voluntarily).

The contribution percentage invested per age group

Your age on 1 January	Defined contribution	Your employer pays	Your voluntary contribution
15 to 19 years of age (inclusive)	7.00%	6.53%	4.77%
20 to 24 years of age (inclusive)	7.70%	7.19%	5.25%
25 to 29 years of age (inclusive)	9.00%	8.40%	6.13%
30 to 34 years of age (inclusive)	10.40%	9.71%	7.09%
35 to 39 years of age (inclusive)	12.10%	11.29%	8.24%
40 to 44 years of age (inclusive)	14.00%	13.07%	9.54%
45 to 49 years of age (inclusive)	16.30%	15.21%	11.10%
50 to 54 years of age (inclusive)	19.10%	17.83%	13.02%
55 to 59 years of age (inclusive)	22.40%	20.91%	15.26%
60 to 64 years of age (inclusive)	26.50%	24.73%	18.05%
65 to 67 years of age (inclusive)	30.70%	28.65%	20.91%

Would you like to know what your total pension will be? If so please refer to the pension planner at mijnpgbpensioen.nl or to the following website mijnpensioenoverzicht.nl.

	<p><i>A model calculation</i> For example: you are 35 and earns € 30,000 gross per year.</p> <table border="0"> <tr> <td>Your gross salary is:</td> <td>€ 30,000 less</td> </tr> <tr> <td>The amount over which you accrue no pension:</td> <td>€ 14,544 -/-</td> </tr> <tr> <td colspan="2"><hr/></td> </tr> <tr> <td>Consequently, you accrue pension over:</td> <td>€ 15,456</td> </tr> <tr> <td>The contribution percentage is:</td> <td>11.29% x</td> </tr> <tr> <td colspan="2"><hr/></td> </tr> <tr> <td>On your behalf, we annually invest:</td> <td>€ 1,744.98</td> </tr> </table> <p>If you work part time, you can calculate your pension base by first calculating your salary on full time basis then deducting the offset sum. Over the amount that remains, you accrue pension on pro rata basis. For example, if you work half of the fulltime hours, you also accrue half of the pension.</p>	Your gross salary is:	€ 30,000 less	The amount over which you accrue no pension:	€ 14,544 -/-	<hr/>		Consequently, you accrue pension over:	€ 15,456	The contribution percentage is:	11.29% x	<hr/>		On your behalf, we annually invest:	€ 1,744.98
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	<p>You accrue pension in a defined contribution scheme Together, you and your employer pay contributions to us to accrue pension. With that money you accrue pension capital and we then invest your pension capital. In this way, we try to ensure your capital grows. We refer to that as a defined contribution scheme. The value of this capital ultimately depends on how much you deposit, the costs we incur and our investment results. We use your capital to purchase a pension for you. You will not, therefore, know in advance exactly how much pension you will get.</p> <p>You can choose to pay extra contributions towards your pension. You will then receive a higher pension from us when you retire. However, you could, alternatively, decide not to make any contribution towards your pension. Then, at a later date, you will receive a lower pension from us.</p> <p>The amount of your contributions that we invest, depends on your age; we refer to this as your contribution deposit. The older you are, the higher your contribution deposits are. Similarly, the younger you are the lower your contribution deposits are. This is because, when you are young the capital has a longer period in which to grow. If you would like to know how we calculate your pension contributions, please refer to the 'pension base'.</p> <p><i>Life-cycle</i> In order to ensure your pension capitals grows, we invest your contribution deposits. Consequently, you run an investment risk. After all, your investment returns could be negative. To reduce this risk, we invest your pension contributions in accordance with a risk profile that is suitable for your age. The older you are, the lower the risk we take. We refer to this as a life-cycle.</p> <p>Within the life-cycles you yourself can choose your investment profile. For more information, please refer to Which choices do you yourself have?</p> <p>If you would you like more information about the life-cycle and how your pension capital is invested, please refer to: pensioenfondspgb.nl/en-us/aboutpgb/investing</p>														
	<p>You pay for your pension together with your employer Your employer pays for the accrual of your pension capital. The contribution is a percentage of that part of the salary over which you accrue pension. Your contribution also depends on your age. Your own contribution is voluntary. You pay your own contribution through your employer. On your payslip, you can see how much this is.</p> <p>Your employer pays the contributions for risk insurance to us separately. These are the contributions for your partner's pension, your orphan's pension and for your pension accrual should you become occupationally disabled. In addition, your employer pays the supplementary administration costs to us separately.</p>														

Would you like to know what your total pension will be? If so please refer to the pension planner at mijnpgbpensioen.nl or to the following website mijnpensioenoverzicht.nl.

4. Which choices do you yourself have?



Choice of pension scheme

Your employer has agreed a pension scheme which enables you to choose the manner in which you accrue pension. You can choose between a defined contribution scheme or an average salary scheme. You may revise your choice once every three years. However, if this is the first year you are accruing pension with us, you can revise your choice after one year.



You can choose your own investment profile

We invest your pension capital on your behalf, but you may choose how we invest your capital. You choose an investment profile. The choice you make determines the risk you run. It also determines your opportunity for a higher pension. You can choose between three investment profiles: defensive, neutral or offensive. For more information, please refer to pensioenfondspgb.nl/investment-choice.



You can choose between a stable or a variable pension

Will you turn 58 years of age after 1 January 2020? Or will you start accruing pension with Pensioenfonds PGB after this date? If so, then shortly before your 58th birthday, or very soon afterwards, you have to make a choice about the pension you will receive when you retire.

- If you choose a stable pension, then every year we will convert part of your pension capital into a retirement pension and a partner's pension. In this way, you can spread the investment risk and the risk of low interest rates.
- If you choose a variable pension, then we continue investing all of your pension capital. If you choose this option, you can, either on retirement or even earlier, still choose to have PGB purchase a one-off stable pension for you. Or you can take your pension capital to another provider and purchase a variable pension through that provider.



Value transfer

Are you changing your job and, therefore, transferring to a different pension scheme? Or are you going to move to a different pension provider? If so, you can take the pension you have accrued with us to your new pension provider. We refer to this as value transfer. However, the amount of pension you have accrued determines the possibilities in respect of your pension.

Is your accrued pension higher than € 503.24 a year (amount in 2021)?

If so, you can decide what you do with your pension. Whether or not value transfer is advantageous for you, depends on the financial situation of your old and new pension provider; and on the features of your old and new pension scheme. Or maybe you would simply like all your pension to be with one pension provider. If you decide to transfer your pension, your new provider will arrange the transfer for you.

You do not have to transfer your pension to your new pension provider. You can leave your pension with your old pension provider until the date of your retirement. However, you will no longer be paying any contribution to that pension provider.

N.B. If a pension fund's coverage ratio is lower than 100%, then the pension fund is not allowed to cooperate with value transfer. That is a provision in the Pension Act.

Is your accrued pension between € 2 and € 503.24 a year (amount in 2021)?

In this case, if you stop accruing pension with PGB, we will check whether or not you have a new pension provider. If so, we will ensure your pension is automatically transferred to your new pension provider, even if the coverage ratio is below 100%. You do not need to take any action. If you do not have a new pension provider, your pension will stay with us. If Pensioenfonds PGB is to be your new provider, we will contact your old pension provider to check what has happened to your pension.

Is your accrued pension less than € 2 a year?

If so, you will not receive that pension if you stop accruing pension with Pensioenfonds PGB after 1 January 2019. That is also a provision in the Pension Act.

Would you like to know what your total pension will be? If so please refer to the pension planner at mijnpgbpensioen.nl or to the following website mijnpensioenoverzicht.nl.



Accrue extra pension capital

You can accrue extra pension capital with us. However, this is only possible if you:

- Are already paying the maximum pension contribution towards your pension; as your pension scheme allows you to choose whether or not you contribute.
- Have sufficient tax scope in the year in which you wish to accrue extra pension capital. This means that, pursuant to the law, you can still accrue a tax-free amount of pension.

The value of this extra pension capital ultimately depends on our investment results.

You pay the contribution for this extra pension through your employer. You can find further information at: pensioenfondspgb.nl.



A surviving dependants pension (Anw) for your partner

The Surviving Dependants pension (ANW) is a benefit from the government. This benefit is intended for your partner if you die. Unfortunately, very few people are entitled to this. This is due to the fact that the Sociale Verzekeringsbank takes account of your partner's income when assessing this benefit.

Your employer has concluded a surviving dependent's plus (ANW-Plus) insurance for you with us. This means that, in addition to a partner's pension, your partner will receive € 10,229 gross per year from us. You can also insure extra surviving dependant's (ANW) pension for your partner. This pension supplements your partner's pension.

However, your partner will only receive this surviving dependant's (ANW) pension if:

- you die while you still are working for your current employer, and
- your partner is too young to be entitled to a state pension (AOW).

For more information in this respect, please refer to: mijnpgbpensioen.nl and pensioenfondspgb.nl.



Retiring early or delaying retirement

As a rule, you'll start receiving a pension from us in the month in which you first receive a state pension (AOW). But you can opt to retire earlier or later.

Retiring early

PGB will pay out your pension from the age of 55 onwards. If you opt for early retirement, you will receive a lower pension from us because you stopped accruing pension at an earlier date; and because PGB will be paying out your pension for a longer period. To be eligible to receive your pension from us more than five (5) years before you reach your state retirement age, you must have stopped working.

N.B. You only receive a state pension from the government (AOW) when you reach state retirement age. If you refer to svb.nl, you can see precisely when you'll receive your state pension.

You may opt to work longer

You can also opt to receive your pension from us at a later date. You can delay the receipt of your pension for up to five (5) years after you first receive your state pension (AOW). You'll then receive a higher pension from us because we'll be paying you a pension for a shorter period. However, as soon as you start receiving a state pension, you stop accruing pension with us.

Part-time pension

You may also wish to retire partially and work the rest of the time. You then continue accruing pension over the hours that you continue working. At least, you do... provided you're not yet receiving a state pension (AOW). Because as soon as you receive a state pension, you can no longer accrue pension with us.

You can choose from these options when you apply for your pension. In the pension scheme rules, you can find the terms governing early retirement, delaying retirement and part-time retirement. For more information, please refer to pensioenfondspgb.nl.

Would you like to know what your total pension will be? If so please refer to the pension planner at mijnpgbpensioen.nl or to the following website mijnpensioenoverzicht.nl.



You can choose how you want your pension paid out

When you retire, you can choose how you want your pension paid out:

- Would you like more or less pension for your partner? If so, your partner has to agree with this choice.
- Would you like a higher or lower pension temporarily?

You exercise these choices when you apply for your pension. In the pension scheme rules you can find the terms governing these choices. For more information, please refer to: pensioenfondspgb.nl

5. How certain is your pension?



What risks are involved?

You accrue pension capital. The value of this capital depends on the contributions deposited, the costs and the investment return. Investing capital is always accompanied by risks. Consequently, we invest your pension contributions in accordance with a risk profile that is suitable for your age. The older you are, the lower the risk we take. We refer to this as life-cycle investing.

Pensioenfondspgb invests your pension capital using the standard investment profile 'neutral'. However, you may feel a defensive investment profile suits you better or, alternatively, an offensive investment profile. For more information, please refer to pensioenfondspgb.nl/investment-choice.

Will you turn 58 years of age? You can choose to gradually start purchasing a retirement and partner's pension from your capital. In this way, we spread the risks. These are the risks associated with investing, low interest rates and longevity. However, as a consequence, you may miss out on part of the investment return.

Your retirement pension and partner's pension could eventually be higher or lower. In periods of financial difficulty, we may be unable to increase your pension; or we may even have to lower it. If our coverage ratio is sufficiently high, we can increase your pension. We refer to this as indexation. For more information, please refer to: pensioenfondspgb.nl.

At this stage, the amount of pension you will eventually receive isn't certain. This depends on your capital and the rates at which you're able to purchase pension when you retire. Regarding this rate, we take account of the following:

- the rate of interest;
- the life expectancy of people in the Netherlands. When people live longer, their pensions also have to be paid out for longer. This is more expensive;
- compensation for the costs we incur..

6. What costs do we incur?



Costs

As we manage your pensions and invest your capital, we naturally incur costs. Our aim is to keep the costs we incur as low as possible. There are two types of costs:

Pension management costs

These are all the costs we incur for administering the pensions and providing information to participants about their pensions. These costs also include the Board of Trustees' expenses. In 2019, these costs worked out at € 188 for each participant.

Asset management costs

These are all the costs we incur for investing your pension money. In 2019, these costs were equal to 0.43% of the invested capital.

Would you like to know what your total pension will be? If so please refer to the pension planner at mijnpgbpensioen.nl or to the following website mijnpensioenoverzicht.nl.

7. When you must act?



If you change to another pension provider

Are you changing your job and, therefore, transferring to a different pension scheme? Or are you going to move to a different pension provider? If so, you can take the pension you have accrued with us to your new pension provider. We refer to this as value transfer. However, the amount of pension you have accrued determines the possibilities in respect of your pension.

Is your accrued pension higher than € 503.24 a year (amount in 2021)?

If so, you can decide what you do with your pension. Whether or not value transfer is advantageous for you, depends on the financial situation of your old and new pension provider; and on the features of your old and new pension scheme. Or maybe you would simply like all your pension to be with one pension provider. If you decide to transfer your pension, your new provider will arrange the transfer for you.

You do not have to transfer your pension to your new pension provider. You can leave your pension with your old pension provider until the date of your retirement. However, you will no longer be paying any contribution to that pension provider.

N.B. If a pension fund's coverage ratio is lower than 100%, then the pension fund is not allowed to cooperate with value transfer. That is a provision in the Pension Act.

Is your accrued pension between € 2 and € 503.24 a year (amount in 2021)?

In this case, if you stop accruing pension with PGB, we will check whether or not you have a new pension provider. If so, we will ensure your pension is automatically transferred to your new pension provider, even if the coverage ratio is below 100%. You do not need to take any action. If you do not have a new pension provider, your pension will stay with us. If Pensioenfonds PGB is to be your new provider, we will contact your old pension provider to check what has happened to your pension.

Is your accrued pension less than € 2 a year?

If so, you will not receive that pension if you stop accruing pension with Pensioenfonds PGB after 1 January 2019. That is also a provision in the Pension Act.



If you become occupationally disabled

If you are more than 35% occupationally disabled, you can (partially) continue to accrue pension with us. For the hours you work, you and your employer will jointly pay your pension contribution. We pay for the hours that you are occupationally disabled. We continue to do so until you retire or are once again less than 35% occupationally disabled.

You may also receive benefit from the government. This benefit is referred to as WIA. If you earn more than € 58,311 gross per year, you can also receive an occupational disability pension from us. However, this is only applicable if you are receiving a WIA benefit. The level of your occupational disability pension depends on your salary and the extent to which you are occupationally disabled.

You do not need to inform us that you are occupationally disabled. The UWV will do that on your behalf. But you should think about your pension. When you are occupationally disabled, you may accrue less pension than when you are fully able to work. It is, therefore, advisable to consider accruing extra pension. For more information, please refer to: mijnpgbpensioen.nl or pensioenfondspgb.nl.



If you get married or enter into a registered partnership

Are you getting married or entering into a registered partnership, we will be informed by your municipality. You do not need to inform us yourself. Unless you live abroad; in which case you must inform us yourself.

If you are going to cohabit

If you are going to cohabit, we will not be informed by your municipality. Consequently, we will not know who your partner is. You can register your partner with us. If you register your partner with us, your partner will receive your partner's pension if you predecease him or her. If you do not register your partner with us, your partner will not receive a partner's pension from us.

Would you like to know what your total pension will be? If so please refer to the pension planner at mijnpgbpensioen.nl or to the following website mijnpensioenoverzicht.nl.

	<p>You can register your partner via: www.pensioenfondspgb.nl. To register your partner the following conditions must be complied with:</p> <ul style="list-style-type: none"> • You both reside at the same address and you are both registered with the municipality at this address. • You have had a joint household for six months or longer. • Neither you nor your partner are married or part of a registered partnership. • You and your partner are not: parent and child, grandparent and grandchild or parent-in-law and son-in-law/daughter-in-law.
	<p>If you get divorced or terminate your (registered) partnership</p> <p>If you decide to divorce/separate, you will have to apportion your pension capital. We will set apart some of your pension capital in order to purchase a retirement pension for your ex-partner. We will also set apart some of your pension capital in order to purchase a partner's pension for your ex-partner should you predecease him or her. This is a statutory requirement. Please inform us of your divorce/separation and the agreements you have made within two years.</p> <p>If you would like to have your pension capital apportioned in a specific way, you must take the following steps: <i>Step 1:</i> Together with your ex-partner, agree how your pension capital is to be apportioned. <i>Step 2:</i> Have your lawyer or civil-law notary record these arrangements in a divorce settlement. <i>Step 3:</i> Inform us of these arrangements within two years.</p> <p>Your ex-partner may not wish to have any share of your pension capital. If so, he or she must waive his or her right to this pension capital. You must record this in the divorce settlement. Furthermore, you must inform us. For more information, please refer to: pensioenfondspgb.nl.</p> <p>If you cohabit and are separating, then we will only set aside part of your pension capital to purchase a partner's pension should you predecease him or her. This is a statutory requirement. This only applies if your partner is registered with us. Your ex-partner may waive his or her right to a partner's pension. In which case, the capital will be yours. He or she waives the right by completing the form 'Waiving the right to the special partner's pension' (Afstand doen van het bijzonder partnerpensioen) which can be found at: pensioenfondspgb.nl.</p>
	<p>If you move house to live abroad</p> <p>It is important that you inform us of your new address. Inform us when you get married, cohabit or register your partnership. Your municipality does not inform us about this. Inform us of your changes by e-mail or letter.</p>
	<p>If you lose your job and are unemployed</p> <p>If you lose your job and are unemployed, you do not need to inform us of this as the UWV will do that on your behalf. If you're unemployed, you'll no longer accrue pension capital with us.</p> <p>Would you like to accrue pension with us yourself, because you're not doing so anywhere else? If so, you may can do so for a maximum of three (3) years. However, doing so is more expensive than accruing pension via your employer. This is because you have to pay both your part and the part that your former employer paid. For more information and the terms please refer to: pensioenfondspgb.nl and the Pension Scheme Rules.</p>
	<p>mijnpensioenoverzicht.nl</p> <p>At least once a year, you should take time to consider your pension position. In this way, you'll avoid any unpleasant surprises. It will only take about 15 minutes. You could, for example, check when you receive your uniform pension statement. On mijnpgbpensioen.nl, you can see an estimate of how much pension you can accrue with us. At: mijnpensioenoverzicht.nl, you can see the pension you have accrued with all your employers.</p>
	<p>If you have questions?</p> <p>If you would you like more information about your pension scheme, please do not hesitate to contact us. We are always happy to help.</p> <p>E-mail: ks@pensioenfondspgb.nl Telephone number: +31(0) 20 541 82 00 Internet: pensioenfondspgb.nl</p>

Would you like to know what your total pension will be? If so please refer to the pension planner at mijnpgbpensioen.nl or to the following website mijnpensioenoverzicht.nl.