

SURVIVING DEPENDANTS ACT SHORTFALL PENSION FORM

The undersigned:			□ * please tick your choice			
Name of participant	:					
Initials	:	BSN	:			
Date of birth	:					
□ is single and is not interested in the voluntary Surviving Dependants Act shortfall pension insurance.						
 cohabits but does not have a notarial cohabitation agreement and is not eligible for the voluntary Surviving Dependants Act shortfall pension insurance on the basis of the pension rules. 						
date	signature pa	rticipant				
□ is married	 has a registered partners 	ship				
□ cohabits and has a notarial cohabitation agreement (send along a copy)						
Name of partner	:					
Initials	:	BSN	:			
Date of birth	:					
The participant and his/her partner declare that:						
	 with effect from they wish to be eligible for the voluntary Surviving Dependants Act shortfall pension insurance; 					
- they have take	 they have taken note of the voluntary Surviving Dependants Act shortfall pension insurance provisions and consent thereto; 					
 they authorise the employer to deduct the insurance premium from the participant's income each month in equal instalments. 						
they do not wish to participate in the Surviving Dependants Act shortfall pension insurance. The participant acknowledges that by signing this declaration he/she cannot claim any payment for his/her partner. By cosigning this declaration, the partner declares that he/she has been informed of and consents to the participant's decision and will not be able to claim payment under this insurance.						
date	signature pa	rticipant	signature partner			

Surviving Dependants Act shortfall pension form
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VOLUNTARY SURVIVING DEPENDANTS ACT SHORTFALL PENSION ON A RISK BASIS

Stichting Pensioenfonds Vopak provides its participants who have a partner with the option of taking out voluntary Surviving Dependants Act shortfall pension insurance on a risk basis. The most important provisions in respect of this insurance are:

- In 2020 the Surviving Dependants Act shortfall pension on a risk basis amounts to EUR 18.572 on an annual basis, taking effect after the death of the participant but not before the date on which the youngest child turns 18.
 The Surviving Dependants Act shortfall pension will be paid up to and including the month in which the partner turns 68 or, if earlier, reaches the General Old Age Pension age or up to and including the month of death of the partner prior thereto.
- In 2020 the premium, which is determined on the basis of the age of the participant on 1 January of each year, amounts to:

Age	Premium per year	Premium per month
up to and including 34 (age)	EUR 31.47	EUR 2.62
35 up to and including 39 (age)	EUR 97.68	EUR 8.14
40 up to and including 44 (age)	EUR 195.92	EUR 16.33
45 up to and including 49 (age)	EUR 382.68	EUR 31.89
50 up to and including 54 (age)	EUR 632.63	EUR 52.72
55 up to and including 59 (age)	EUR 863.83	EUR 71.99
from 60 (age) onwards	EUR 909.45	EUR 75.79

- Each year the board of the pension fund may decide to adjust the Surviving Dependants Act shortfall pension and/or the premium.
- The insurance will be terminated at the request of the participant and the partner, if the owed premium is not paid in time, if the partner relationship ends or if the participation in the pension scheme ends.
- On termination of the insurance no paid-up benefits are granted under this insurance.

In case of registration after more than 2 months after entry into employment the following additional provisions apply:

- The right to a (partial) premium payment exemption only applies if the first sick day takes place after the registration date;
- In case of death within two months after registration no Surviving Dependants Act shortfall pension will be paid;
- In case of death after two but within four months after registration 25% of the Surviving Dependants Act shortfall pension will be paid;
- In case of death after four but within six months after registration 50% of the Surviving Dependants Act shortfall pension will be paid;
- In case of death after six months after registration the full Surviving Dependants Act shortfall pension will be paid; Registration refers to the date on which the pension fund received the completed and signed form.