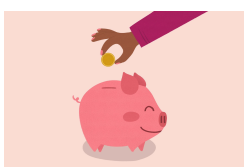


Newsletter December 2025



SPF pension increase

The Board is delighted to announce an increase in pensions based on a supplement (also called indexation) as per 1 January 2026. The Board made a provisional decision accordingly on 5 December. The Board will make its final decision in January 2026. The outcome depends on such things as the SPF policy funding level as at year-end. This is the average funding level over the past twelve months. You can find more information about this on our [website](#).

[Click here to read more](#)



"The division of pensions is much more important than who gets the washing machine in the event of a divorce."

In as many as 41% of divorces, the former partners do not divide the retirement pension. This is evident from research by 'Wijzer in geldzaken' (Money Matters). The main reason: Avoiding hassle or conflict about it.

Pensions are also not seen as a major point of discussion in the event of divorce. Generally, key elements discussed are childcare, division of the home, division of assets and possessions such as furniture. In more than half of divorces, it appears that the former partners do not see pension as an issue they need to address at that moment.

[Click here to read more](#)



The new pension: what is the current status?

The Board made a preliminary decision on 5 December 2025, to switch to the new pension; the provisional transition. This preliminary decision is now reviewed by the SPF Accountability Body. They provide advice to the Board on this matter. Once the Board receives and responds to this advice, the provisional decision, together with the advice from the Accountability Body, will be sent to the Supervisory Board.

If the Supervisory Board approves the preliminary decision, SPF's Board can make the decision final. SPF will then inform everyone about the specifics of that final decision.

With the progress made in the decision-making process, SPF remains on track to transition to the new pension plan on 1 January 2027.



All the best to you all and your relatives and a good and especially healthy 2026!



Contact

Questions about your pension?

Please visit: www.spf-pensioenen.nl

Or contact our Pension Desk

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Email: SPF@dpspensioen.nl

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