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## Newsletter April 2023

Hello ,  
We have got pension news for you.



### Planning your pension: get on top of things!



The amended version of the pension planner is available. We have been working hard on My SPF Pension and the planner in recent months and have now designed these to make it much easier for you to see your pension changes.

We incorporated the new 2023 figures in the pension planner. A lot has happened with respect to pensions since the last planner update. Interest rates increased significantly in 2022, which enabled SPF to increase pensions in July 2022 and January 2023. The regulations regarding pension increases were also relaxed and additional increases were awarded. At the same time, the rise in interest rates made early retirement more expensive. As of January 1, 2023, the state pension amounts increased by more than 10% and the State Pension Age (AOW age) increased from 67 years to 67 years and 3 months. The taxes and healthcare contributions that everyone must pay in 2023 also changed.

#### **Do you want to know what all this means for you?**

Don't wait for your annual statement (UPS) to give your pension another MOT.

Check your pension now:

1. Go to the pension planner in '[My SPF Pension](#)'.
2. Work out your income.
3. Go to the Nibud Pensioenschijf-van-vijf calculation tool and work out your outgoings.
4. You'll now know whether your pension is healthy enough for you to do what you want.

Click [here](#) to go straight to your own 'My SPF Pension'.

Click [here](#) to go straight to the 'Pensioenschijf-van-vijf' calculation tool.

If you would like more detailed instructions, then please start your [Pension journey](#).

Would you like to know more about the new figures and how these impact your pension?

[Click here to read more](#)

## Test your pension knowledge!



Click on the button to find out what you know about pensions. Click on the question and select your answer. You can immediately see whether your answer is correct. The process is completely anonymous and we don't save any data.

Test your pension knowledge

## What is the current status of the future pensions act?



In early October, Minister Schouten announced that the Future Pensions Act (Wtp) is expected to enter into force six months later than planned, on July 1, 2023. Following approval in the House of Representatives, time was too short for debate and approval in the Senate before January 1, 2023. This debate is now planned for May of this year. Whether the law will be passed this year remains to be seen. The debate regarding the law continues and it is uncertain as to whether the July 1 deadline will be met following the major changes in the Senate after the March elections.

Click here to read more

## Association of pensioners 'Right to be heard'



The SABIC Association of Pensioners (VG SABIC-IP [www.vgsabic.nl](http://www.vgsabic.nl) and VG SABIC Europe [www.vgsabic-europe.nl](http://www.vgsabic-europe.nl)) are working together to shape the 'Right to be Heard' in the context of the Future Pensions Act. This 'Right to be Heard' offers the associations the option to give the social partners their opinion on the proposals for how the current pensions are to be incorporated in the new regulations. It is important that pensioners do not allow their voices to be lost in this process.

As the Association of Pensioners is stronger if they have more members, they are again calling for more people to become members. It's also really nice to meet former colleagues every now and then at a fun activity. And, if you're a member of the Association of Pensioners, you're immediately a member of Koepel Gepensioneerden (Umbrella Organization of Pensioners). This umbrella organization represents pensioners' interests at national level.

**If you'd like to become a member,** you can find more information about this [here](#) (in Dutch).

## Recalculation of partner's pension on remarrying expires



Although we prefer not to think about the end of our life, we want our partner and children to be properly looked after when we die. Members of SPF's pension scheme don't only accrue a good pension for themselves you also accrue a partner's pension and an orphan's pension. Your 'partner' is the person you married, or who is registered as your partner with the civil registration authorities. Your 'partner' is also the person with whom you have a notarial cohabitation contract if you registered your partner with SPF.

We have amended the regulations regarding the partner's pension. If you die as an employee, your partner will receive a pension. Until April 1, partners received less partner's pension if they remarried or signed other civil partnership arrangements. The partner's pension or temporary partner's pension that would have been accrued from the date of your death until you reached the State Pension Age (AOW age) would then stop. We have changed the regulations as of April 1, and your partner will continue to receive the full partner's pension. In addition, despite the regulation only changing from April 1 this year, the Board would also like to recompense partners affected by this recalculation in the past. Those partners will also receive the partner's pension that we originally stopped paying. This means that from April 1, the partner's pension will be higher in future payments. We will not recalculate the payments retroactively. The partners involved will receive information directly about this.





## Contact

Questions about your pension?

Please visit:

[www.spf-pensioenen.nl](http://www.spf-pensioenen.nl)

Or contact our Pension Desk

Phone and e-mail:

045-5788100

[info.pensioenfondsSABIC@dsm.com](mailto:info.pensioenfondsSABIC@dsm.com)

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