

Explanation of 'Pension accrual above the salary threshold (supplementary pension scheme)' at the Metal and Engineering Industry Pension Fund (PMT)

This Pension 1-2-3 explains what you will and will not receive in our 'Pension accrual above the salary threshold' pension scheme. This supplementary pension scheme is an extension of our basic pension scheme. Pension 1-2-3 does not provide personal information about your pension. Personal information can be found in My PMT (Mijn PMT) at deelnemer.pmt.nl and on your annual Uniform Pension Overview (UPO). Your total pension can be found at www.mijnpensioenoverzicht.nl.

Your pension information in layers 1, 2 and 3

Pension 1-2-3 consists of 3 layers.

- Layer 1 provides a brief summary of the most important information about your pension scheme.
- Layer 2 provides more information about all subjects in layer 1.
- Layer 3 provides legal and policy-related information from PMT.

You will find layers 1 and 3 at www.pmt.nl/pensioen123. In this layer 2 you can click through to web pages for more information, this forms layer 3. You can also request layers 1 and 3 from our Service Desk, telephone number +31 88 007 98 00.

What will you receive in our pension scheme?



Occupational retirement pension

If you work in the metal and engineering industry, you automatically build up pension at the Metal and Engineering Industry Pension Fund (PMT). You do so via your employer. In addition to your automatic pension build-up up to the salary threshold of € 99,321 gross annual salary (2026, on a full-time basis), you also build up pension in this supplementary scheme above the salary threshold to a maximum of € 137,800 in gross annual salary (in 2026). Employees in the metal and engineering industry can become members of this scheme only if the employer has arranged the 'Pension build-up above the salary threshold' supplementary pension scheme. Just as in the basic scheme, in the supplementary scheme you build up pension until your state pension age. If you continue to work after your state pension age, you will no longer build up pension.

You will receive your occupational retirement pension every month, for as long as you live. You can have your occupational retirement pension commence on, before or after your state pension age.

How much retirement pension you will receive from PMT depends mainly on the level of your salary, the details of your pension scheme and the number of years that you have been building up pension. The level of the total occupational retirement pension – on the basis of the information known to us at present – is stated on your Uniform Pension Overview (UPO) in [My PMT](#) and at www.mijnpensioenoverzicht.nl.

Just as the basic scheme, the PMT 'Pension build-up above the salary threshold' pension scheme is a defined benefit agreement. Every year, you build up pension in this pension scheme on the gross salary above the salary threshold of € 99,321 up to a maximum of € 137,800 (in 2026). You do not build up pension above the salary threshold. Compensation for overtime, hours travelled, expenses, bonuses and profit-sharing schemes (wage components) for example, do not count towards pension build-up. The gross salary above the salary threshold and the wage components that are included are referred to collectively as the pensionable salary.

Calculation example:

Suppose you earn € 100.000 gross per year. Up to the salary threshold of € 99,321, you build up pension in the basic scheme. On the part above the threshold (€ 100.000 - € 99,321 = € 679), you build up pension on the basis of the supplementary pension scheme. If your employer has a contract for a low build-up rate, you and your employer contribute 27.98% of the gross premium. 23.88% goes to your pension assets. This is the net premium (in 2026).



Partner's pension

In addition to your occupational retirement pension, you are also building up a partner's pension in this supplementary scheme above the salary threshold of € 99,321 up to a maximum of € 137,800 (in 2026). Your partner will receive a partner's pension from PMT when you die. This means that your partner will receive a monthly benefit for as long as he or she lives. If you continue to work after your state pension age, you will no longer build up a partner's pension.

The partner's pension on passing before the retirement date consists of two parts:



1. The partner's pension built up until 1 January 2026 in the old scheme.
2. The lifelong partner's pension. This is 20% of the salary at the time of your passing.

How much partner's pension your partner receives depends on your situation:

a) You build up pension with PMT and you pass away before your state pension date

Your partner is entitled to a partner's pension in this situation. Possibly the built-up partner's pension in the old scheme (1) + the lifelong partner's pension (2).

b) You have not yet retired, you are no longer building up a pension with PMT and you pass away

Your partner in this situation is entitled to a partner's pension only if one of these conditions applies to you:

- You pass away within 6 months of leaving your employment and have not yet taken on a new job.
- You are entitled to an unemployment or sickness benefit at the time of your passing.
- You have continued building up the partner's pension voluntarily.

Good to know: Have you already built up a partner's pension before the new pension rules came into effect? If so, your partner is entitled to it, even if you are no longer building up a pension with PMT.

c) You are retired and you pass away

In this situation, the level of the pension that your partner will receive will depend on the choice you made when you retired. This is because you opted at the time for a division between the occupational retirement pension and the partner's pension.

You will see the expected partner's pension on your UPO or in My PMT. If your partner's name does not appear on the UPO or in My PMT, get in touch with us. If you pass away, PMT will ensure that the partner's pension is paid to your partner. If your partner does not receive an application form, your partner can request it from PMT.



Arranging extra pension for your partner

There are several ways to do this:

1. Do you want a higher partner's pension for your partner?
You can opt for a supplementary partner's pension with PMT. This is called the Anw surviving dependant's pension. For more information, visit www.pmt.nl/anwpensoen.

2. If you leave the industry before retirement, you can continue risk cover for the partner's pension. This is then paid from your pension assets. This will reduce your occupational retirement pension. But your partner will then be paid a partner's pension by PMT when you pass away and before you retire.
3. When you pass away, your partner may be entitled to a statutory surviving dependant's benefit from the government: the Anw benefit. This is subject to conditions. For more information, go to <https://www.svb.nl/en/>.



Orphan's pension

In addition to your occupational retirement pension and partner's pension, you are also building up an orphan's pension above the salary threshold of € 99,321 up to a maximum of € 137,800 (in 2025). If you have children, they will receive a benefit from PMT after your death until they are 25.

The level of the orphan's pension is shown on your UPO and in My PMT at deelnemer.pmt.nl. More information is available in our factsheet 'Uw ouder is overleden' ('Your parent has died') and in the PMT pension scheme rules at www.pmt.nl/downloads.

Depending on the situation, your child will receive an orphan's pension in the following cases:

a) You are building up pension with PMT and you pass away

Your children will receive 10% of the salary on which you are building up pension until they are 25. What if your partner or ex-partner has also passed away? Then your children will receive 20% of the salary on which you are building up pension until they are 25. What if you already built up an orphan's pension before the effective date of the new pension rules? Then your child will also be entitled to it after your passing.

b) You have not yet retired, you are no longer building up a pension with PMT and you pass away

Your child in this case will be entitled to the orphan's pension only in one of these situations:

- You pass away within six months of leaving your employment and have not yet taken on a new job.
- You are entitled to an unemployment or sickness benefit at the time of your passing.
- You have continued the orphan's pension voluntarily. You pay for the voluntary continuation from your pension assets.

Good to know: what if you already built up an orphan's pension before the effective date of the new pension rules? If so, your children are entitled to it, even if you no longer work in the Metal and Engineering Industry.

c) You are retired and you pass away

In that case your children will also receive an orphan's pension until the age of 25. For this purpose, we look at two amounts:- The amount of the orphan's pension under the new scheme: this is 14% of the occupational retirement pension you receive at that time.- The amount of the orphan's pension you built up before 2026 and that has been converted to the new pension scheme.

Which amount is the highest? Your children will receive that amount.



Non-contributory continuation of your pension build-up in the case of occupational disability

If you have been declared occupationally disabled for 35% or more, you will receive a benefit from the Employee Insurance Agency (UWV). You will then be subject to the Dutch Work and Income (Fitness for Work) Act (Wet Werk en Inkomen naar Arbeidsvermogen – WIA). If you have been declared occupationally disabled for 35% or more and you meet the conditions, you will build up pension on the part that corresponds to your occupational disability. You will not have to pay a contribution.

In My PMT at deelnemer.pmt.nl and on your Uniform Pension Overview (UPO), you can see the level of the built-up pension during your occupational disability. This information will not be available until the next calendar year, after we have notified you that your occupational disability has been processed in our system.

You will find more information about this in the factsheet 'Arbeidsongeschikt' ('Occupationally disabled') at www.pmt.nl/downloads.

What happens if you become partially occupationally disabled (from 35% to 80%)?

You build up pension on the part that corresponds to your occupational disability. PMT will pay the contribution (occupational retirement pension, partner's pension, orphan's pension) for the part that corresponds to your occupational disability. This also applies to your pension build-up above the salary threshold. The total non-contributory pension build-up will depend on the extent to which you are occupationally disabled and the salary that you are still earning. On the part for which you are working, you will build up pension in the normal manner. For that part, you will pay – together with your employer – the normal contribution.

What happens if you become fully occupationally disabled (80% or more)?

You do not need to pay a contribution for the build-up of occupational retirement pension, partner's pension and orphan's pension. This also applies to your pension build-up above the salary threshold. PMT will pay the contribution. You build up pension on the part that corresponds to your occupational disability. Only on the part for which you may be working will you build up pension. For that part, you will pay – together with your employer – the normal contribution.



Pension scheme rules for the supplementary scheme

PMT has a supplementary scheme for pension build-up above the salary threshold of € 99,321 gross per year (2026, on a full-time basis) up to a maximum of € 137,800 (2026). Employees within the metal and engineering industry can become members of this scheme only if the employer has arranged the 'Pension build-up above the salary threshold' supplementary scheme. The employer can opt for a high or low build-up rate.

If you wish to know exactly what our supplementary pension scheme offers you, go to www.pmt.nl/downloads under 'reglement en beleid' ('rules and policy') or request the pension scheme rules from us.

What will you not receive in our supplementary pension scheme?



No pension build-up above € 137,800 gross annual salary

Pension build-up on any gross annual salary above € 137,800 (2026) is not possible at PMT.



No occupational disability pension

You will not receive an occupational disability pension from PMT if you become occupationally disabled. There is therefore no entitlement to an occupational disability pension as a supplement to the statutory invalidity benefit (IVA/WIA) if you become occupationally disabled. Your employer may have taken out insurance cover for this elsewhere than with PMT.

How do you build up pension?



3 ways of building up pension

After you have retired, your income will consist of 3 elements at the most:

A. General Old Age Pensions Act (AOW) – the state pension

The state pension is the statutory pension from the government for everyone who has lived or worked in the Netherlands for 50 years prior to the state pension age. The state pension age is no longer the same for everyone and is adjusted annually. For more information about the state pension, go to www.svb.nl/en.

Remember: if you have not always lived or worked in the Netherlands, your state pension may be lower.

B. The pension you build up through your work

The expected amount of this pension can be found on your Uniform Pension Overview (UPO). You will receive the UPO annually for as long as you build up pension at PMT. The UPO shows the amount of your pension

assets, and your expected occupational retirement pension, partner's pension and orphan's pension. In My PMT, you will also find information about your pension with PMT. For a total overview of your pension via all your employers, go to www.mijnpensioenoverzicht.nl.

C. The pension supplements that you arrange yourself

You can arrange a supplement to your state pension and the pension you build up via your employer, e.g. by means of a savings account or pension insurance (such as an annuity).



You build up pension in a career average scheme

Every year, you build up pension on part of the gross salary that you have earned in that year. You do not build up pension on your entire gross salary.

You also build up pension on your salary above the salary threshold to a maximum of € 137,800 (in 2026). Your employer can choose from 2 build-up rates. In 2026, those build-up rates are 22.4% en 27.98% (gross contribution). Of this, 18.55% or 23.88% is contributed to your pension assets. The total pension you build up in this way is the result of the premiums contributed by you and your employer plus the return on the investments. When you retire, we calculate how much pension you will receive per month based on your pension assets. The pension is no longer fixed. We determine the amount of your pension anew every year.



Build-up rate

Each month, an amount is set aside for your pension: the pension contribution. For the pension scheme above the salary threshold, the contributions are determined per age group on an annual basis. You can ask your employer what your contribution is. You pay a contribution on the part of your pensionable salary between the salary threshold in the basic scheme and the maximum. In 2026, that is between € 99,321 and € 137,800 gross per year.

You build up an occupational retirement on a gross annual salary between €99,321 and €137,800. Ask your employer which percentage applies to you: (High premium 27.98% or Low premium 22.4%). Of this, 18.55% or 23.88% is contributed to your pension assets.

Calculation example of pension build-up per year:

Pensionable annual salary (2026):		€ 100,000
State pension offset (2026):		€ 19,172
Salary threshold in the basic scheme (2026):		€ 99,321
Pensionable earnings in the basic scheme:	$€ 99,321 - € 19,172 =$	€ 80,149
Contributions to your pension assets in the basic scheme:		24.04%
Contributions to your pension assets in the basic scheme per year:	$€ 80,149 \times 0.2404 =$	€ 19,267.81
Pensionable earnings above the salary threshold:	$€ 100,000 - € 99,321 =$	€ 679
Low contribution rate above the salary threshold:		18.55%
Contributions to your pension assets above the salary threshold per year:	$€ 679 \times 0.1855 =$	€ 125.95
Total build-up (2026):	$€ 19,267.81 + € 125.95 =$	€ 19,393.76

That means that for the person in this example, € 19,393.76 was contributed in one year for the occupational retirement pension. We use this contribution and the investment returns generated to build up pension assets. When the person in this example retires, we calculate how much pension he or she will receive per month based on the pension assets. This is paid out annually starting from the start of retirement, for as long as he or she lives.



You and your employer both pay for your pension

You and your employer pay an age dependent pension contribution every month. The pension contribution is withheld from your salary and paid to PMT. Your part of the pension contribution in the supplementary pension scheme is shown on your pay slip.

The contribution that your employer pays is not shown on your salary slip, but you can request this information from your employer.

What options do you have?



Pension transfer

What if you are changing jobs and are therefore switching to a different pension scheme? The amount of your expected pension determines what happens to your pension. Taking your pension from one pension administrator to another is called pension transfer. Is your expected pension € 632.63 per year or higher? If so, you decide for yourself whether to transfer your pension.

You can arrange a pension transfer at your new pension administrator. Make sure that you obtain enough information in advance. Take time to consider whether pension transfer is an interesting option for you.

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It is difficult to say in advance whether pension transfer is a favourable option. Every situation is different. In any event, consider the following carefully:

- Each pension fund has a different investment policy. This may affect your pension assets and the pension to be achieved.
- It is vital to compare the financial situation of the various pension administrators.
- Check carefully whether the level of the partner's pension changes. Did you build up partner's pension before 2026? If so, this partner's pension entitlement will lapse if you opt for outgoing pension transfer. The value of this partner's pension will be added to your pension assets and transferred to your new pension administrator.
- Check carefully whether you must continue to build up pension so that your partner becomes eligible for a partner's pension when you pass away. Or will your partner also receive a partner's pension upon your passing, even though you are no longer building up pension with your previous pension administrator?

Is your expected pension less than € 632.63 (2026) per year and higher than € 2 per year? If so, PMT will automatically ensure that your pension is transferred to your new pension administrator. PMT therefore checks annually in www.mijnpensioenoverzicht.nl whether you are building up pension with a new pension administrator.

If you do not have a new pension administrator, your pension will remain with PMT. If your expected pension is € 2 a year or less, you will not get that pension. That is stipulated by law. The value of these small pensions reverts to the fund.



Comparing pension schemes

You can use the pension comparison tool (Pensioenvergelijker) to compare 2 pension scheme quickly and easily. You will find the pension comparison tool at www.pmt.nl/downloads.



Voluntary supplementary insurance

Your participation in this supplementary scheme 'Pension build-up above the salary threshold' is voluntary. If you have a salary above the salary limit and your employer participates in the supplementary pension scheme, then you automatically accrue pension in this supplementary pension scheme. You can cancel your participation in this pension scheme by sending a waiver statement to us within 3 months of your start date.

If you believe that your partner will not have sufficient income after your death, you can arrange extra partner pension through PMT. This is called ANW Pension. Your partner will receive this extra partner pension until his or her state pension (AOW) date.

The contribution for ANW Pension is determined annually. You pay a contribution every month. The amount of the contribution depends on your age. Your employer deducts the contribution from your gross salary and transfers it to PMT. Therefore, you do not pay tax on the contribution. You can find more information about extra pension for your partner at www.pmt.nl/downloads under 'Extra partner pension' and in the pension regulations. Would you like to take out an ANW Pension? You can find the ANW Pension application form at www.pmt.nl/anwpensioen.



Exchanging occupational retirement pension for partner's pension

When you retire, you can exchange part of your occupational retirement pension for partner's pension. You will then receive a lower occupational retirement pension. However, your partner will receive a higher partner's pension from PMT when you pass away.

Remember: If you exchange occupational retirement pension on the date that you retire, this is a definitive choice! You can no longer re-exchange the partner's pension for occupational retirement pension.

More information on exchanging pension can be found on our website www.pmt.nl.



Exchanging partner's pension for occupational retirement pension

On your retirement date, you will receive a standard offer for an occupational retirement pension with 50% partner's pension. There may be reasons why you wish to exchange all or part of the partner's pension for a higher occupational retirement pension. Your partner may already have a satisfactory pension or perhaps you do not or no longer have a partner.

Remember: you can exchange the partner's pension for occupational retirement pension at the time when you retire. This is a definitive choice! If you opt for this arrangement, your choice cannot be reversed.

You will find more information about exchanging partner's pension in the factsheet 'Met pensioen op uw AOW-datum of daarna' ('Retiring at your state pension age or later'). This can be found at www.pmt.nl/downloads.

If you do not have a partner

If you do not have a partner, the partner's pension will be automatically exchanged for occupational retirement pension. If you meet a partner or new partner after retirement, he or she will no longer be eligible for a partner's pension.



If you take semi-retirement

If you wish to have more free time before you reach state pension age but wish to keep working to some extent, ask your employer about the possibilities within the company. Semi-retirement is a possibility, which means

you take retirement for part of your working hours. You continue to work and build up pension until your state pension age on the other part. Your total pension will be slightly lower, because you partly withdraw pension prematurely.

You must request a semi-retirement pension yourself at least 3 months before the desired commencement date. Contact us if you wish to use this option.

You will find more information about the options you have at www.pmt.nl/bijnametpensioen.

AOW

Bringing forward or postponing pension

You can retire earlier. Your pension will then be lower each month, however, because we have to pay the built-up pension over a longer period. You can retire up to 10 years before your state pension date. If you retire earlier than your state pension age, you should take into account that the state pension starts later than your early occupational retirement pension. Go to www.svb.nl to see when your state pension commences.

You can also have your pension start later. This is possible up to 5 years after your state pension age. From the state pension retirement date, you will no longer build up pension. You can easily calculate what earlier or later retirement means for your pension in the pension planner on My PMT.

Remember! What happens if you continue working after your state pension age and you pass away? In that case, your partner will be entitled only to the partner's pension that you built up until 1 January 2026. If that is not enough, you can voluntarily continue your partner's and/or orphan's pension. We pay the contributions for this voluntary continuation from your pension assets. That means that your occupational retirement pension will be lower as a result. For more information, visit www.pmt.nl/risicodekking.



Starting with a higher or lower pension

You can opt to receive a higher occupational retirement pension for the first few years, followed by a lower occupational retirement pension.

You can also opt to receive a lower occupational retirement pension for the first few years, followed by a higher occupational retirement pension.

Remember: this is a definitive choice! If you opt for this type of pension, your decision cannot be reversed.

Starting with a higher pension can be useful if you have a younger partner who is not yet receiving a state pension, or to increase your PMT pension until your state pension from the government commences. The Tax and Customs Administration does, however, impose certain limits. PMT takes this into account when dealing with your application.

How secure is your pension?



What are the risks?

In the pension scheme from 2026, your pension may rise faster if the economy is doing well. That's because we need to keep less money on hand. If the state of the economy is less favourable, pensions can also go down. The increase or decrease will be smaller if you have retired (or are almost retired). We take limited investment risk to adjust your pension annually. This is not expected to be sufficient to keep up with price increases. The risks of your pension becoming lower are slim.

Good to know: we spread out windfalls and setbacks over several years.

The solidarity reserve

We collectively build a buffer in the form of the solidarity reserve. We build this up in more favourable times so that we can absorb or mitigate a fall in pension benefits in less favourable times. The solidarity reserve is filled up with a small portion of the income from investments. By far the largest part of the income from investments is intended for members' pension assets.



Will your pension retain its value?

In the pension scheme from 2026, your pension may rise faster if the economy is performing favourably. It can also decrease in less favourable times. These kinds of changes do become smaller, however, when you have retired. We take care of that with the 'distribution capital'. The distribution capital is an important part of the benefit payment phase. It consists of the financial windfalls and setbacks from our investments during the benefit payment phase. On 1 January each year, we increase or decrease your pension by a portion of the distribution capital. You will always be notified about this in good time, so you know what you will receive. All pensions increase or decrease by an equal percentage.

The following overview shows the adjustment of the pensions in the past 10 years. These are the adjustments to our old scheme, so until 1 January 2026.

Year	Increase as from January 1st of the year	Reduction as from January 1st of the year	Prices rises in the previous year*
2025	0%	0%	2,71%
2024	3.20%***	0%	2.71%
2023	4.20%	0%	12.46%
2022	0%**	0%	1.29%
2021	0%	0%	1.56%
2020	0%	0%	1.49%
2019	0%	0%	1.73%
2018	0%	0%	1.36%
2017	0%	0%	- 0.32%
2016	0%	0%	0.81%

* Price increases over the period 1 July - 1 July prior to the year, based on data from the Central Bureau for Statistics.

** As of October 1, 2022, pensions have been increased by 1.29%

*** As of June 1, 2024, pensions have been increased by 3.20%

What costs do we incur?



PMT incurs various costs in administering the pension scheme. These costs include the costs of paying the pension benefits and collecting the pension contributions. There are also asset management costs. Investing capital costs money. We have to pay the parties who we request to invest the assets. We also incur transaction costs. These are, for instance, the costs that the stock exchange charges when shares or bonds are purchased or sold. Our annual report at www.pmt.nl includes an overview of the costs we incur.

As PMT arranges the pensions of so many people, we can keep your pension costs (e.g. asset management, administration and communication) low. As a result, more of your pension contribution remains available for the build-up of your pension. PMT is not a commercial organisation and does not have a profit motive.

When must you take action?



If you are about to retire or take early retirement

If you are about to retire or if you wish to retire earlier than when you reach state pension age, you must request this from us at least 2 months before the date on which you wish to retire. Discuss this in advance with your employer.

Go to the pension planner at deelnemer.pmt.nl. There you can easily calculate the amount of your pension. You can apply for your pension digitally or with a form by post.

Remember: if you have requested your retirement from us, your choice is final. You can no longer change the date on which you retire.



If your pension administrator changes

If you change jobs and therefore become a member of another pension scheme, you can opt to transfer your built-up pension. We refer to this as a pension transfer. You can arrange a pension transfer at your new pension administrator. Make sure that you obtain enough information in advance.

Whether a pension transfer is a favourable option depends, for example, on the financial situation and investment policy of PMT and your new pension administrator. If you decide not to request a pension transfer, your pension will be reserved at PMT. Is your expected pension less than € 632.63 per year and higher than € 2 per year? If so, PMT will automatically ensure that your pension is transferred to your new pension administrator.



If you become occupationally disabled

If you become occupationally disabled, this usually has consequences for your salary. A change to your salary also has consequences for your pension.

If you become occupationally disabled for 35% or more and receive a WIA benefit, you continue (partially) to build up pension. PMT will pay the contribution for the part that you are occupationally disabled.

For more information go to www.pmt.nl/arbeidsongeslacht.

The non-contributory pension build-up depends on the extent of your occupational disability. It is vital that you map out the consequences of your occupational disability for your pension. It is your responsibility to inform us about your occupational disability.



If you get married, start cohabiting or become a registered partner

Getting married, entering into a registered partnership or cohabiting are special events. They also have consequences for your pension. This is because at PMT you not only have an occupational retirement pension, you also have a pension for your partner. Getting married or entering into a registered partnership is the same for your pension scheme at PMT. Your partner will be entitled to a partner's pension at PMT after your passing. At least as long as you build up pension with us.

Do you want a higher partner's pension for your partner? If so, you should arrange for something extra. You can opt for a supplementary partner's pension with PMT. This is called the Anw surviving dependant's pension. For more information, visit www.pmt.nl/anwpensioen.

Remember: if you are cohabiting without being married, your partner will not be automatically entitled to a partner's pension when you pass away. To be eligible for a partner's pension, your partner must meet certain conditions. For example, you must have a cohabitation agreement drawn up by a notary or a cohabitation declaration signed by you and your partner that shows that you and your partner run a joint household and that is of a care-giving nature, and send this to PMT.



If you and your partner separate

If you and your partner separate, the consequences regarding your pension may be considerable. By law, your ex-partner may be entitled to part of the occupational retirement pension you have built up with PMT.

You must take action to ensure that everything is properly arranged.

Your ex-partner will be entitled to half the occupational retirement pension you built up during your marriage or registered partnership. To ensure that your ex-partner receives part of the occupational retirement pension, you or your ex-partner must request the division yourself. This is called equalisation. It is important that you arrange this within two years of your divorce or the end of the registered partnership. You can make alternative arrangements about this with your ex-partner. You must lay down these arrangements in the divorce or separation agreement.

Remember: the right to part of the occupational retirement pension does not apply to couples who are cohabiting without being married. Cohabiting couples who are not married must make their own arrangements regarding the division of the pension.

Partner's pension

Did you build up partner's pension in the PMT pension scheme before 1 January 2026? If so, your ex-partner will be entitled to this partner's pension. This applies not only to married and registered partners, but also to unmarried cohabitants if your partner meets the conditions. You do not have to do anything for the right to a partner's pension. However, if your ex-partner waives the right to the partner's pension, your ex-partner must inform PMT.



If you relocate abroad, return to the Netherlands from abroad or relocate within a foreign country

If you relocate within the Netherlands, PMT will be automatically notified of your relocation. This will take place after you have submitted your new address to your municipality. If you are relocating abroad, relocating within a foreign country or returning to the Netherlands from abroad, you must take action yourself. Notify the Register of Non-Residents (RNI) of your relocation and change of address. You will prevent not receiving important information on your pension. You can do this at 1 of the RNI-municipalities. We will automatically receive your new address. More information can be found at www.rvig.nl/brp/rni.

Living abroad usually has consequences for your state pension. More information is available at www.svb.nl/en.



If you become unemployed

If you become unemployed, your pension build-up will cease. This will have consequences for your occupational retirement pension, but also for your partner's and orphan's pensions.

If you become unemployed, you will have the possibility to continue building up pension voluntarily. You will pay 50% of the contribution, as long as you are receiving unemployment benefit. PMT will pay the other half. For more information, visit www.pmt.nl/deelnemer/situatie/ontslag-werkloos.

If you become unemployed, the partner's and orphan's pension cover will remain in place for as long as you are unemployed and receiving unemployment benefits.



If you take leave

In the case of paid leave, your salary will continue to be paid. You will build up pension and you do not need to take action. Taking unpaid leave does affect your salary and therefore also your pension build-up: your pension build-up stops. However, the partner's and orphan's pension is still covered for up to 18 months during

unpaid leave. You can continue pension build-up voluntarily during your leave. You can contact us to discuss the possibilities.

Even if you take parental leave, you can continue to build up pension. In that case, you will pay 50% of the contribution yourself. PMT will pay the remainder of the contribution. You make the choice at the start of parental leave.



When you die

What will be the financial position of your partner and children when you die? What has been arranged for you by the government and PMT? Your surviving dependants will be entitled to:

- Surviving dependant's benefit from the government
- Partner's pension from PMT
- Orphan's pension from PMT
- Supplementary ANW pension

You will find more information about what must be done in the event of your death at www.pmt.nl/overlijden.



Total overview of your pension

If you wish to know how much pension you have built up in total from all your employers, go to the government website www.mijnpensioenoverzicht.nl. You can log on to the website using your DigiD.

You will find the answers to the following questions:

- How much state pension and occupational retirement pension have I built up?
- What is my projected pension?
- What will my surviving dependants receive when I die?
- What events will influence my pension?



If you have any questions

If you have any questions or if you are taking action and/or making choices, go to www.pmt.nl or contact us via www.pmt.nl/contact.