

## Agreement on waiver of the special partner's pension

Name of PDN member \_\_\_\_\_

Name of former partner \_\_\_\_\_

hereby agree that the latter waives his/her right to a special partner's pension.

### Personal details of the person accruing pension with PDN (member)

PDN administration number \_\_\_\_\_

Name and initials \_\_\_\_\_

Street and house number \_\_\_\_\_

Postcode and place \_\_\_\_\_

Telephone number and email address \_\_\_\_\_

### Personal details of the former partner

Name and initials \_\_\_\_\_  male  female

Date of birth \_\_\_\_\_

Street and house number \_\_\_\_\_

Postcode and place \_\_\_\_\_

Telephone number and email address \_\_\_\_\_

You can return this agreement when:

- The municipal council has recorded the end date of your marriage / registered partnership.
- You have informed us of the end date of your cohabitation. If you have not yet done this, you can do so here.

Date of end of partnership \_\_\_\_\_

### Signature

Date and signature of member \_\_\_\_\_

Date and signature of former partner \_\_\_\_\_

**N.B.:** If you waive the special partner's pension you cannot reverse the decision at a later date.

**Enclose a copy of your identity card and that of your former partner.**

**Complete this form carefully and send it to:**

Pensioenfonds DSM Nederland, Antwoordnummer 110, 6400 VB Heerlen.

We will only process the declaration of waiver if the form has been completed in full, signed and is accompanied by all the relevant annexes.

## Notes to the **Agreement on waiver of the special partner's pension**

These notes explain precisely what a special partner's pension is, what it means if your former partner waives the pension, how you arrange this and when it's not possible waiving the special partner's pension.

You and your partner have separated. In principle, your former partner has the right to the partner's pension accrued with Pensioenfonds DSM Nederland (PDN). Partner's pension for former partners is called special partner's pension.

'Former partner' means:

- the former spouse of the member;
- the former partner with whom the member has had a registered partnership;
- the former partner with whom the member officially co-habited.

'Officially' means on the basis of a notarial co-habitation contract and that the partners lived together as a couple in the same household. This must be demonstrated by an extract from the population register.

The special partner's pension is payable immediately on your death, but you can change this arrangement. If you decide to do so, your partner must waive the right to the special partner's pension with the Agreement on waiver of the special partner's pension. You must both sign the agreement. You should then return it to PDN, Antwoordnummer 110, 6400 VB Heerlen.

If you have several former partners, please contact the pensions department.

### **What does waiving the special partner's pension mean?**

Your former partner can waive the right to a special partner's pension. This means that he/she will no longer have a right to the special partner's pension accrued with PDN and will receive nothing on your death. If your former partner has waived the right to a special partner's pension, your next partner has a right to it. If you do not have a new partner or do not wish to use the partner's pension for your current partner, you may exchange the partner's pension for a higher retirement pension when you retire as far as that is possible on the basis of the pension regulations.

### **How does your former partner waive the special partner's pension?**

The Pensions Act states that your former partner can waive the special partner's pension in a marriage contract or written divorce agreement. 'Written agreement' means a divorce settlement or an agreement between you and your former partner. It is very important here that you state categorically that your former partner is waiving the right to the special partner's pension.

In practice, many agreements do not fulfil this condition, so PDN has drawn up the Agreement on waiver of the special partner's pension. This clearly states that the former partner waives the special partner's pension. If you and your former partner sign the agreement and return it to PDN, your former partner will no longer have the right to a special partner's pension.

### **Has your partner waived this right already?**

If you are not certain whether the waiver of the special partner's pension has already been arranged in your marriage contract or divorce settlement, send us a copy of the documents. We will then check whether you have fulfilled the requirements. If your former partner has waived the special partner's pension in these documents, we will send you written confirmation.

### **In what cases am I unable to waive my entitlement to special partner's pension?**

If you transferred your pension to another pension fund, you may no longer waive your entitlement to special partner's pension.

### **Do you want to arrange the waiver now?**

If the waiver of the special partner's pension has not yet been arranged, and you still want to arrange it, you should both sign the agreement and return it to PDN, Antwoordnummer 110, 6400 VB Heerlen. We advise you both to keep a copy of this agreement in a safe place. Once we have received the signed agreement, we will send you and your former partner confirmation that your former partner has waived the special partner's pension.

### **How do you make the “waiver” legally valid?**

When we have received the signed agreement from you, PDN will decide whether it agrees with your request. We will then send you a declaration stating that we are prepared to cover the changed pension risk arising from the waiver of the special partner's pension. This means that we accept the financial risk if any new partner is younger than your former partner. You will receive this declaration because it is a requirement under the Pensions Act. The waiver of the special partner's pension is not valid until we send you this declaration. We advise you and your former partner to keep this declaration in a safe place as well.

### **What is pension equalization?**

Pension equalization means that the retirement pension and any pre-pension and/or voluntary pension saving (VPS) balance accrued during your marriage or registered partnership will be divided between you on your divorce or separation. The special partner's pension is not included in pension equalization.

### **Who does what?**

You are responsible for ensuring that your former partner signs the agreement. We do not do that. We do not pass on the addresses of former partners either, to protect privacy.

Once you and your former partner have signed the agreement, send it to PDN, Antwoordnummer 110, 6400 VB Heerlen. We will then confirm the declaration of waiver of the special partner's pension to each of you separately.

### **Questions?**

For more information about pension equalization, please visit the PDN website: [www.PDNpensioen.nl](http://www.PDNpensioen.nl). You can also call our pensions department on 045-5788100 if you have any questions.