



Brochure

Marriage and cohabitation



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Marriage and registered partnership

If you get married it's a good idea to take some time to think about your pension. You don't need to do a lot yourself, but it's worth knowing what your pension fund can do for you. It's important to realize that your partner and any children you may have will receive a pension if you should die.

When you marry, PDN is notified of this by the Municipal Personal Records Office, so you don't have to report it to us unless you don't live in the Netherlands. For this you need to send PDN a copy of your marriage certificate by regular mail.



When we receive the report, we will make sure your partner is automatically insured for a partner's pension, which is paid out if you should die.

The same rules apply to a registered partnership as to a marriage.

Registered partnership

Unmarried couples who are living together have been able to formally register a partnership with the civil registrar. This gives them virtually the same legal rights as a married couple. PDN makes no distinction between the two for the partner's pension.

Cohabitation / Living together

If you live with someone outside of a marriage or registered partnership, you will need to take certain steps. You will then have to register your partner with PDN. To do so, you should send PDN by regular mail:

1. the filled in and undersigned form '[Registering the partner with whom you are cohabiting](#)';
2. a full copy, certified by a notary public, of the cohabitation contract;
3. an extract from the Persons Database (BRP, Basisregistratie Personen) detailing the data held on your partner;
4. a copy of your and your partner's proof of identity.

Your partner will not be entitled to a partner's pension unless he or she has been registered with PDN.

Certain conditions attached to the registering of cohabitation

Cohabitation contract

A cohabitation contract establishes the agreements made by a cohabiting couple in a notarial deed. You should notify the pension fund of this by sending in a filled in and undersigned form 'Registration partner with cohabitation' and the documents mentioned therein.

You and your partner should both be over 18 years of age and unmarried. You should not be related in the direct line. You can only register a partner with whom you have cohabited and are registered at the same address at the municipality before you reached the retirement date. It's also important for you to have a cohabitation contract drawn up by a notary, which states that you have a joint household and are responsible for each other's care (provide each other's means of support). In the event of death this will be tested.

Marriage, cohabitation or entering into a partnership after your retirement date

If you marry (or start cohabiting or enter into a partnership) after your retirement date, your partner won't receive a pension if you should die.

Children

If you are a member, your children are automatically insured for an orphan's pension if you should die.

As long as they are in education, the pension can possibly continue up to the age of 27.

If your child loses both parents, he or she will receive twice the amount of orphan's pension. You do not need to register your children with the pension fund.

If you have a child after the retirement date, that child has no right to an orphan's pension if you die.

Stepchildren and foster children

The board may treat stepchildren and foster children that belong to your household as equal to your own children if you die. Foster children

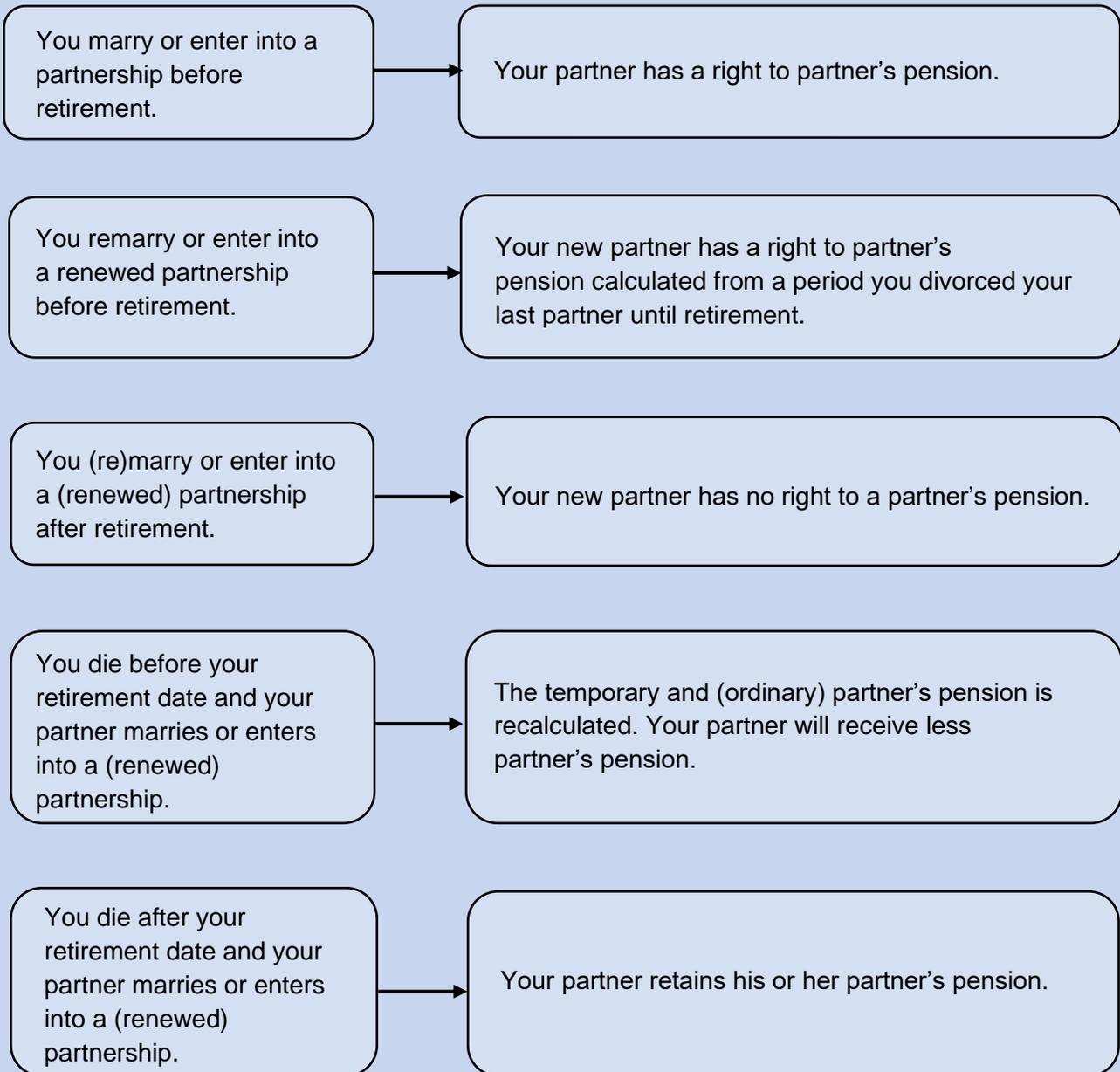
or stepchildren are no longer eligible for orphan's pension if they did not become part of the family until after you retired.

Remarriage or (renewed) partnership

If you remarry or enter into a registered partnership after your retirement date, this will affect your new partner's pension. If your partner remarries after your death, this may also affect his or her partner's pension.



Overview of the consequences of marriage/civil partnership or cohabitation



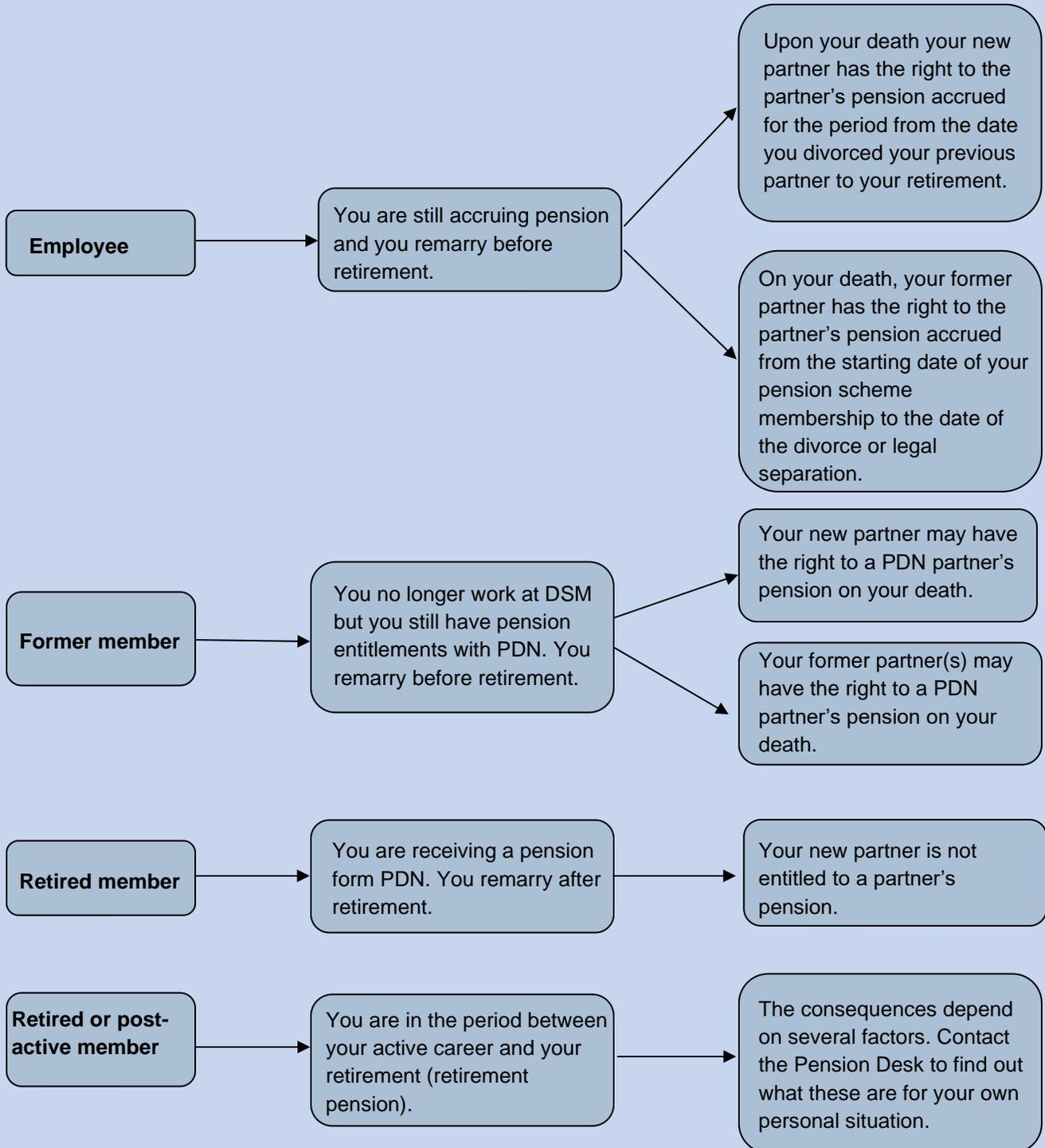
The consequences of remarriage, a new partnership or a cohabitation contract for the partner's pension

You are

Remarriage

(for remarriage, read also a new partnership or cohabitation contract)

Consequences for the partner's pension

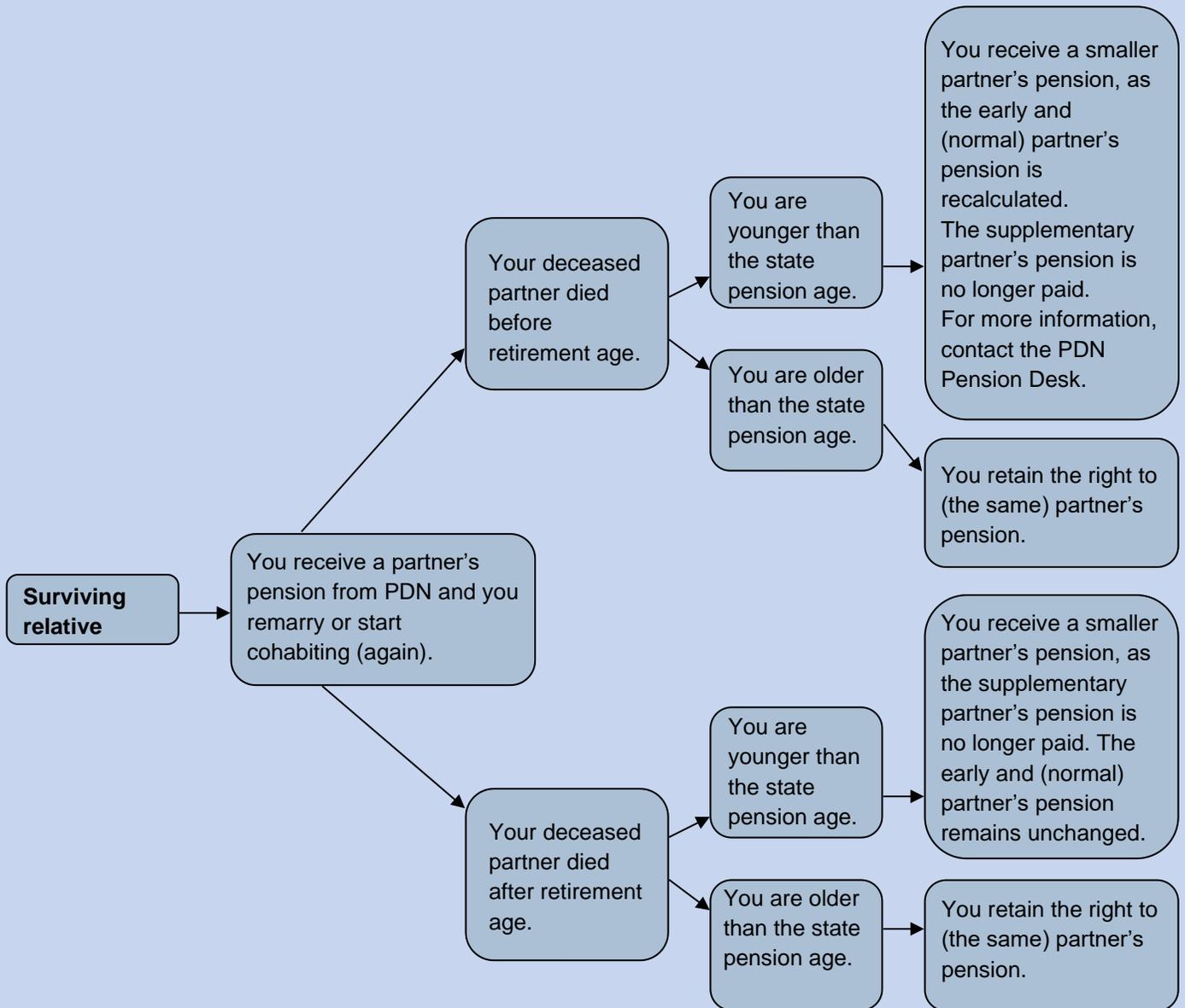


You are

Remarriage

(for remarriage, read also a new partnership or cohabitation contract)

Consequences for the partner's pension



Contact



If you have any questions about your pension visit the website: pdnpensioen.nl or contact our Pension Desk: phone: +31 (0)45 - 5788100 or email: info.PDN@dsm.com

Pension regulations



Read more about marriage and cohabitation in the pension regulations by clicking on the icon.

Disclaimer

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