



# You're splitting up. What does that mean for your pension?

When a relationship comes to an end, there are a lot of things to take care of. Splitting up may have considerable consequences for your pension situation. It is therefore always good to know what to expect. We would be happy to help you with that.

In this brochure, you will find more information about how divorce affects the various types of pension. We also go into the options available to you and provide practical information to help you make all the necessary arrangements.

As soon as we have official confirmation of your divorce through the municipal personal records database, we will write to you about how it affects your pension. We will also ask you to send us certain information. If you were living together without being married, you will have to inform us and your employer yourself that your relationship has ended.

## Retirement pension

This is the pension you receive when you retire. If you have a job, you will generally be building up a retirement pension. Your ex-partner will be entitled to part of your retirement pension if you:

- were married or in a registered partnership and
- accrued pension entitlements during this time.

If you were living together without being married, your ex-partner is not entitled to part of your retirement pension when you split up.

### Standard pension division

As standard, your ex-partner will be entitled to half of the retirement pension that you built up during your marriage or registered partnership. How a retirement pension is divided, which we call 'pension equalisation,' is regulated by the Pension Settlement (Divorce) Act (Wet verevening pensioenrechten bij scheiding, Wvps).

### Alternative pension division

You are not under an obligation to adhere to the standard 50/50 split. There is also the option not to divide the pension at all, or to choose a different split. If you want to deviate from the legal standard, it is important that you properly put down on paper the arrangements that you and your ex-partner have made. You can do that in a prenuptial, partnership or divorce agreement.



### Each their own pension (conversion)

You and your ex-partner can also opt for conversion. This will see the retirement pension and 'special partner's pension' (see under 'Partner's pension' for details) entitlements converted into personal pension entitlements for your ex-partner. After conversion, your ex-partner will receive their own retirement pension when they reach retirement age. Conversion breaks the pension bond between the you and your ex-partner forever.

**Please note:** after conversion, your ex-partner will no longer be entitled to a special partner's pension upon your death.

## Important to note for retirement pension division!

Make sure you send us the notice form regarding retirement pension division after divorce within two years of your divorce. This form is used to record any arrangements you and your ex-partner have made on the division of your retirement pension.

You can find this form [here](#). Even if you have not made any arrangements, it is important that you send us this form.

If the two of you decide not to use the standard 50/50 pension split, please also send us the official documents confirming your alternative arrangements. You and your ex-partner must both sign the notice form in this case. With a standard 50/50 split, the signature of one of the former partners will suffice.

Upload the completed and signed form to [nn.nl/pensioenafspraken](https://nn.nl/pensioenafspraken). Alternatively, send the form by post to:

Nationale-Nederlanden Antwoordnummer 21,  
2509 VB The Hague, Netherlands (no stamp required).

**Please note:** if you fail to send us the notice form or send it too late, it will be up to you and your ex-partner to agree on how to divide the pension.

## Partner's pension

This is the pension your partner receives after your death. If you have a job, you will generally also be building up a partner's pension alongside your retirement pension. Your ex-partner will be entitled to the partner's pension if you were:

- cohabitating, in a registered partnership, or married and
- building up a partner's pension as part of your pension plan.

### Standard pension division

If you split up, your ex-partner will be entitled upon your death to the partner's pension accrued up to when your relationship ended. This is what we call the 'special partner's pension'.

**Please note:** entitlement to a special partner's pension exists only when you have actually saved up for this pension under your pension plan (on an accrual basis). If you have a risk-based partner's pension, it will be cancelled when you split up. See the pension plan regulations and/or your Uniform Pension Statement for more information about this.

### Alternative partner's pension division

If you have made alternative arrangements on the partner's pension with your ex-partner, make sure you send them to us within two weeks of receiving our letter. If these pension arrangements are laid down in a divorce agreement, please send us the relevant page(s) of the divorce agreement along with a copy of the first and the last page.

Send these pages by uploading the completed and signed form to [nn.nl/pensioenafspraken](https://nn.nl/pensioenafspraken). Alternatively, send the form by post to:

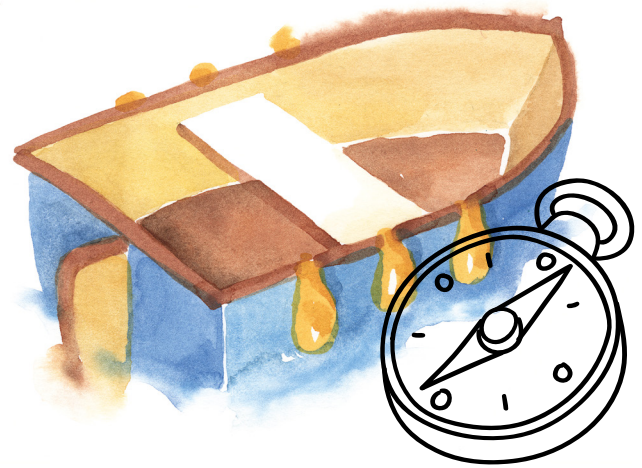
Nationale-Nederlanden  
Antwoordnummer 21,  
2509 VB The Hague, Netherlands (no stamp required).

## Orphan's pension




Getting divorced does not have any consequences for a possible orphan's pension for your children upon your death.

### In conclusion

A divorce may mean a lower retirement pension, which could result in a pension deficit. You can do something about that. For details, see [nn.nl/thuisinpensioen](https://nn.nl/thuisinpensioen) or [belastingdienst.nl](https://belastingdienst.nl).



## Want to find out more?

-  Contact our Pension Customer Service directly. Choose at [nn.nl/contact-pensioen](https://nn.nl/contact-pensioen) how do you want to get in touch. We are happy to help you.
-  For more information about how a divorce affects your pension, see our website. This is where you will find a handy checklist and much more.
-  If you want advice, please contact your financial adviser.