

Frequently asked questions

Here you can find information about the main elements of the pension scheme of Stap Pensioenkring GE Nederland pension circle. Any questions? Or would you like an explanation in English? We will be happy to help. You can call us at +31 (0)50 582 79 60 from Monday to Friday, from 9 am to 5 pm. Alternatively, you can send an e-mail to ge@stappensioen.nl.

For more information please read your Pension-1-2-3.

What is Stap?

Stap Algemeen Pensioenfonds (Stap) is a General Pension Fund. Stap is a foundation that implements several pension schemes for various employers. This can be done in so-called collective pension circles, either for a single employer (single-client), or for various employers to have their pension schemes implemented within a shared pension circle (multi-client).

The board of Stap

Stap has an independent board consisting of four (4) members. This means that none of our board members is or has ever been employed by our founders AEGON and TKP. It goes without saying that the Stap board members are experienced and expert professionals.

Together they protect the interests of everyone participating in Stap, both participants and employers. The board is responsible for the implementation of pension schemes and is, in turn, accountable to the assembly of stakeholder bodies.

How have participation rights been ensured in Stap?

Every pension circle has its own stakeholder body. We think it is important that participation rights are truly ensured in each circle. This body includes representatives of participants, pensioners and the employer. The stakeholder body has the right of advice and of approval.

In addition to the stakeholder body for each circle, participation rights are also ensured for topics that transcend the circle, such as the dismissal of board members, and the right of approval regarding liquidation, mergers or split of Stap. This has been taken care of in the assembly of stakeholder bodies. The chairpersons of the stakeholder bodies in each circle constitute the members of the overarching body.

Can I go somewhere to see how much pension I will get (approximately) later on?

Yes, you can find out on the planner. This planner also allows you to make calculations based on the options that are available to you. That way you immediately see how certain choices affect your pension, for instance if you wish to retire early.

Check your pension scheme (in Dutch) to find out what is possible for your pension.

When do I get my pension?

You will receive your pension around the 23rd of each month. On the website you can find the exact payment dates for your pension (in Dutch).

When does my pension start?

The standard pension age is 68. Is your birthday on the 1st of the month? In that case your pension starts on the day you turn 68. Is your birthday not on the 1st of the month? In that case your pension starts on the 1st day of the next month.

Note: the pension age may differ in each pension circle. Do you want to know what applies to your situation? Check your pension scheme (in Dutch).

Examples

Piet turns 68 on 1 October 2019. His pension starts on the same day. Piet receives his first pension allowance around 25 October.

Monique turns 68 on 2 October 2019. Her pension starts on 1 November. Monique receives her first pension allowance around 25 November.

When do I need to inform you of an address change?

If you move in the Netherlands, you do not have to inform us. We will automatically be informed of your new address by the (new) municipality. Of course, you do need to inform the (new) municipality of your new address.

Note: you do need to inform us if you wish to receive your mail at a different address. You can do so via Mijn Profiel.

Are you moving abroad? Or do you live abroad and are you moving in that country or to another country? In that case you do need to inform us yourself. You can do so via the Non-residents Records Database (RNI, Registratie Niet-Ingezetenen) and via Mijn profiel.

Do I need to inform you of the partner I live with?

Are you living together unmarried? In that case partner pension is not taken care of automatically. Would you like your partner to be entitled to partner pension? You and your partner will have to meet certain requirements. All those requirements are listed in your pension scheme (in Dutch).

Registering your partner

If you register your partner, his or her name will be listed on the uniform pension overview. No rights can, however, be derived from this listing. Your partner can still be registered if you die prior to your

pension date or upon retirement. We always check whether or not your partner meets the requirements of the pension scheme at that particular moment.

Do you want to register your partner? Please use the form (in Dutch) Samenleving aanmelden.

I no longer live with my partner. Do I need to inform you?

Yes, you do need to inform us of that change. Please send us a copy of the cohabitation contract and the form 'Verklaring einde samenleving' signed by the both of you. This form can be found under Formulieren. Once we have received this co-signed form, we will register a special partner pension (allowance for your former partner after your death) in our records.

I have a different bank account number (IBAN). How can I inform you?

You can inform us of any change in your bank account number in **the Netherlands** by filling out the form 'Wijzigen rekeningnummer Nederland'. It can be found under Formulieren.

Would you like to inform us of a change in your **foreign** bank account number? Please use the form 'Wijzigen rekeningnummer buitenland'. It can be found under Formulieren.

What should my family take care of after my death?

If you lived and died in the Netherlands, we will automatically be informed by the municipality. Your relatives do not need to take any action.

If you lived and died abroad, we recommend that your family contact us. They may be entitled to partner pension (allowance for your partner after your death) or orphan's pension (allowance for your child(ren) after your death). Your relatives do, however, need a copy of your death certificate.

I am getting a divorce. Do I need to inform you?

You do not need to inform us in case of a divorce. We will automatically be informed by the municipality. Do check whether the divorce affects your pension. Your former partner may be entitled to part of your pension.

How can I change my personal details?

You can change your personal details in Mijn profiel.

How does pension value transfer work?

Are you changing jobs and do you want to take your accrued pension with you? That is possible. This process is called pension value transfer (in Dutch). If you do not want your accrued pension to be transferred, it usually remains with your former pensions provider.

The amount of your accrued pension determines if pension value transfer is possible

Is the pension you accrued higher than € 592,51 per year (2024)? In that case it is up to you whether or not you proceed with pension value transfer. This may be favourable if your new employer offers

a better pension scheme, for instance. Or perhaps you want all your pensions to be arranged by one single pensions provider. Inform your new pensions provider that you want your accrued pension to be transferred.

Is the pension you accrued lower than € 592,51 per year (2024) and higher than € 2 per year? In that case your former pensions provider automatically makes sure that your pension is transferred to your new pensions provider.

How much pension can you ‘buy’ at the new pension fund in exchange of the transferred value?

This is dictated by legal provisions. Your pension has the same value with the old and the new provider. The pension may be different, because the old pension scheme can be different than the new pension scheme.

Pension value transfer is not always favourable. Make sure you understand which choice fits your personal situation best. If you apply for pension value transfer, you always receive an offer before you commit. Based on this offer, you can decide whether or not you want to proceed with pension value transfer.

Very small pensions will lapse. When will this new law apply?

This new law has entered into effect on 1 January 2019. Very small pensions of less than €2 will remain with the pension fund as of that date. They are no longer transferred or paid out, in accordance with the law.

How can I change the application of payroll tax reduction?

You can inform us of any change in the application of payroll tax reduction by filling out the form ‘Wijzigingsformulier toepassing loonheffingskorting’. It can be found under formulieren.

How can I contact you?

You can contact us by sending an email or a letter, or by calling us. Our details are on every webpage.

How can I change my password?

Do you want to change your password? Go to ‘Wachtwoord wijzigen’ after logging in on our website. You can also use your DigiD for easy login.

How can I view my pension mail?

How can I view my pension mail? Your pension mail can be viewed when you log on.

What should I do when I retire?

Your default pension date depends on your pension circle and can be checked in your pension scheme (in Dutch). We will notify you approximately six (6) months prior to your default pension date. You can retire early. In that case, please contact the Pension desk.



Algemeen
Pensioenfonds

Where can I find the coverage ratio?

The financial position of the pension fund is expressed in the coverage ratio. To check the current coverage ratio, [click here](#).

Does the fund offer additional invalidity insurance?

No, Stap does not always offer additional insurance for an allowance in case of occupational disability or invalidity. Check your pension scheme or your Pensioen1-2-3 (both in Dutch).

What happens with the partner pension upon divorce?

All of the accrued partner pension goes to the former partner. Deviation from that standard can be arranged in a divorce agreement or in a waiver.

What are my options regarding partner pension at the moment of retirement?

You can make choices when you take your retirement. You have the following options:

- You can replace the accrued partner pension with a higher old-age pension for yourself. This is an obvious choice if you do not have a partner, or if your partner has their own good source of income.
- You can supplement the accrued partner pension with a part of your old-age pension, provided that this is permitted from a fiscal viewpoint.

What are my options when my old-age pension starts?

There are various choices:

- Partial pension
- Different starting date of pension
- Replacing partner pension with higher old-age pension, or vice versa
- High/low pension
- AOW compensation

Do you want to know what suits your personal needs? Please fill out the pension planner on (in Dutch) or contact one of our colleagues.