

## ***Supplementary Anw insurance***

### **Care for your dependants**

For employees with a married partner a partner pension is automatically insured with Forward; this also applies to employees who live together and are not married and have enrolled with Forward by submitting a cohabitation contract. The level of the partner and orphans pension of Forward can be found in your annual pension statement.

The partner pension enters into course of payment upon the death of the employee. Forward grants this pension as a supplement to the state pension for dependants that is paid out under the Anw (General Dependants Act). In many cases, however, a dependant no longer has a right to an Anw benefit. The government assumes that a dependant can provide for his or her own income. Where this is not the case, it is advisable for partners to make arrangements themselves. That is why Forward is offering the supplementary Anw insurance.

### **When does your partner have a right to Anw?**

The General Dependants Act (Anw) is a state insurance. In principle this means that all residents of the Netherlands are insured. However, in order to claim an Anw benefit, one of the following conditions must have been met; upon your death the following must apply to your partner:

- he/she looks after children who are younger than 18 years, or
- he/she has an incapacity for work percentage of at least 45%.

Many partners do not comply with one of these conditions. And even if your partner does comply with one of them, the benefit may turn out to be much lower if he or she has income of his/her own.

### **Supplementary insurance with two choices**

You can ensure that your partner – despite a possible deduction from the Anw benefit – continues to be guaranteed a good income. To do this, you can take out a supplementary Anw insurance with Forward. When taking out this insurance you have two choices. You have to choose the time when the supplementary pension enters into course of payment and what the level of the supplement should be.

#### *When should payments start?*

The supplementary Anw pension can enter into course of payment immediately after your death. But you can also decide to have the pension commence later, i.e. when your youngest child reaches the age of 18. The aim of this is to compensate for the discontinuation of the Anw benefit when the youngest child reaches the age of 18. The supplementary Anw pension ends when your partner reaches the retirement age that applies on the moment of your predecease.

### How high?

You can choose between a monthly pension of 600 or 1,200 euro gross to be paid out upon your death.

### What is the wisest choice for you?

When making a possible choice for the supplementary Anw insurance there is one main question to be answered: will your partner have enough money to live comfortably after your death – or after your youngest child has reached the age of 18? That depends, amongst other things, on your partner's income at that moment.

### The premium

Your partner is insured if you enrol with Forward for the supplementary Anw insurance. For this you pay a monthly premium (see table of premiums).

The monthly gross premium is dependent on the age that you reach in any year and also on the two choices that you make: the moment of commencement and the required level of the benefit. Below you can see what premium you would have to pay. The premium is deducted from your salary each month and is tax-deductible, which means that your net payments are lower.

### Gross monthly premiums

	Payment immediately after death		Payment when youngest child reaches 18	
	€ 1,200 per month	€ 600 per month	€ 1,200 per month	€ 600 per month
Age up to 30	€ 9,00	€ 4,50	€ 3,00	€ 1,50
30 to 34	€ 12,00	€ 6,00	€ 4,00	€ 2,00
35 to 39	€ 15,00	€ 7,50	€ 7,00	€ 3,50
40 to 44	€ 22,00	€ 11,00	€ 14,00	€ 7,00
45 to 49	€ 32,00	€ 16,00	€ 28,00	€ 14,00
50 to 54	€ 44,00	€ 22,00	€ 44,00	€ 22,00
55 to 59	€ 57,00	€ 28,50	€ 57,00	€ 28,50
60 to 64	€ 61,00	€ 30,50	€ 61,00	€ 30,50
65 and older	€ 52,00	€ 26,00	€ 52,00	€ 26,00

### Enrolment

If you would like to apply for this insurance, please contact Forward via our PensionInfolijn: +31 (10) 439 4473. You can also send an e-mail to: [Pensioen.Infolijn@unilever.com](mailto:Pensioen.Infolijn@unilever.com). We will then let you know what to do.

Your partner will be insured without reservation if you enrol **within three months** after joining company service. If you enrol later – i.e. after this period of three months – there will be a reservation if you die within one year after enrolment. In that case the supplementary Anw pension will in fact only be paid out if the death was unforeseeable at the moment of enrolment.