



Questions and answers

Anw shortfall insurance for civil servants and university employees

April 2018

These questions and answers do not constitute financial advice

If you want to know whether you need this insurance, you should ask a financial adviser. A financial adviser will check whether your partner needs additional income from this insurance after your death.

Please note: this insurance does not replace the Anw compensation scheme of the ABP. This means that the benefit payable under this insurance is not the same as any Anw compensation due from the ABP.

If your question is not answered here, send an e-mail to anwvoorambtenaren@vspbv.nl.

List of questions

Question	Page
1. Who is elipsLife?	2
2. Who is eligible for this insurance?	2
3. Can I receive advice on this insurance?	2
4. How do we define a partner?	2
5. How does the Anw shortfall insurance for civil servants work?	3
6. What is the difference between the Anw compensation scheme of the ABP and the Anw shortfall insurance with elipsLife?	3
7. When is your partner entitled to Anw benefit from the government?	3
8. Is everyone accepted for this insurance?	4
9. What insured sums can I select?	5
10. Do you increase the insured sum during the term of the insurance?	
11. Do you increase the insured sum after the benefit is in payment?	5
12. Until when does the insurance pay benefit?	6
13. When does the insurance cease? And what do I do then?	6
14. When does the insurance not pay benefit?	6
15. What happens if I die?	7
16. What happens if I become unfit for work?	8
17. What happens if I divorce (or separate)?	8
18. What happens if I become ill?	9
19. Will the insurance continue if I stop working or change my employer?	9
20. How much premium do I pay for this insurance?	9
21. How do I pay the premium?	9
22. What happens if I do not pay the premium on time?	9
23. What conditions apply to this insurance?	9
24. How can I insure myself with effect from 1 May 2018?	9
25. How can I insure myself after 1 May 2018?	10
26. Why does elipsLife work with Vandien Service Provider BV?	10
27. How do I notify changes?	10
28. Who administers this insurance?	11
29. Who is available to answer questions regarding this insurance, and how do I contact them?	11
	12
30. I still have a question regarding the Anw compensation scheme of the ABP.	12
	12

Question 1

Who is elipsLife?

elipsLife is a young and modern international insurer. We specialise in the insurance of risks of death and occupational disability. We do everything we can to help our customers as much as possible. Our Dutch office is located in Amstelveen. We have been established in the Netherlands since 2011. elipsLife is part of the Swiss Re group, which means that your insurance is placed with a financially solid company. You can take out an Anw shortfall insurance with us through your employer at favourable rates and terms and conditions of insurance.

Question 2

Who is eligible for this insurance?

All civil servants for whom the employer has concluded a contract with us. We have concluded this contract with the following sector associations or advisers:

- The Association of Netherlands Municipalities (Vereniging van Nederlandse Gemeenten, or VNG)
- The Association of Regional Water Authorities (Unie van Waterschappen)
- The Association of Provincial Authorities (Interprovinciaal Overleg)
- The Association of Dutch Universities (Vereniging van Nederlandse Universiteiten)
- The Netherlands Association of Senior Secondary Vocational Schools (MBO Raad)
- The Primary Education Council (PO Raad)
- The Secondary Education Council (VO Raad)

If you have retired, you can no longer apply for this insurance. This is also the case if you are receiving an early retirement pension and no longer work.

If you are receiving a partial early retirement pension and are still in work, you can apply for this insurance.

Question 3

Can I receive advice on this insurance?

We are not allowed to give you financial advice. If you need advice on your personal situation, you can contact a financial adviser. The financial adviser can advise you regarding this insurance and whether it is appropriate for your financial situation.

Question 4

How do we define a partner?

Your partner is the person with whom you are in a relationship. A partner is:

- your spouse;
- your registered partner;
- the person with whom you:
 - cohabit and have concluded a cohabitation agreement executed by a civil-law notary, or
 - have cohabited for at least six consecutive months. You are registered at the same address for this period, and have evidence of this.

If you do not have a partner now but find one later, you can apply for this insurance at that time. If you do so within one month, you will not have to answer any medical questions.

If you do not do so within one month, you can also apply later than one month after the beginning of your relationship. In this case, however, you will have to answer medical questions first. We will then assess whether we can insure you. You may then have to pay a higher premium, exclusions may apply or we may refuse the insurance.

Question 5

How does the Anw shortfall insurance for civil servants work?

The Anw shortfall insurance for civil servants is a group term life insurance. If the insured person dies, the insurance pays a benefit to the partner. The partner receives a monthly benefit until the upper age limit. The upper age limit for the benefit is stated in the answer to question 12.

Question 6

What is the difference between the Anw compensation scheme of the ABP and the Anw shortfall insurance with elipsLife?

The main differences are:

	Anw compensation scheme ABP	Anw shortfall insurance elipsLife
<i>Does the benefit depend on the Anw benefit from the government?</i>	Yes.	No. If you die, your partner also receives a benefit if your partner is entitled to an Anw benefit from the government.
<i>Are payroll tax and social insurance contributions withheld from the benefit?</i>	Yes.	No. Your partner receives the insured sum paid net.
<i>Can you deduct the premium due from your gross salary?</i>	Yes. The premium you pay to the ABP is withheld by your employer from your gross annual income.	No.

Question 7

When is your partner entitled to Anw benefit from the government?

If you die, and:

- your partner has not yet reached the state pension age; and
- your partner has a child aged less than 18 years; or
- your partner is unfit for work to a degree of at least 45%; and
- your partner's gross annual salary is less than approximately € 30,000 per year (2018). The government will deduct part of your partner's income between approximately € 9,500 and € 30,000 per year (2018) from their Anw benefit. These amounts change every year by the same percentage as the government's Anw benefit.

So in many cases, your partner will not receive any Anw benefit from the government.

For more information on the government's Anw benefit, go to:

www.svb.nl/int/nl/anw/wanneer_anw/partner_overlijdt

Question 8

Is everyone accepted for this insurance?

This depends on the situation applying to you on 1 May 2018. The table shows what will apply in your case.

What situation applies to you on 1 May 2018?	What conditions of acceptance apply to you?
<p>Group 1 You are in good health on 1 May 2018. You are not receiving WAO or WIA benefit from the government.</p>	<p>If you have applied before 1 May 2018, we will accept you with effect from 1 May 2018. No premium increase will apply in this case.</p> <p>A deferment period of one year will apply. For what this means, see question 10 'When does the insurance not pay benefit?'. Waiver of premium payment in case of occupational disability is insured. If you are receiving WIA benefit because the first day of sick leave falls within the term of this insurance, you no longer have to pay premium for this insurance. If you are partially unfit for work, you will only have to pay part of the premium.</p>
<p>Group 2 You are receiving WAO or WIA benefit from the government on 1 May 2018. You are receiving this benefit because you are partially unfit for work.</p>	<p>If you have applied before 1 May 2018, we will accept you with effect from 1 May 2018. No premium increase will apply in this case.</p> <p>A deferment period of one year will apply. For what this means, see question 10 'When does the insurance not pay benefit?'. Waiver of premium payment in case of occupational disability is not insured. If your degree of occupational disability increases during the term of the insurance, you will continue to pay the premium as usual. If your degree of occupational disability is between 80% and 100% and you are therefore no longer in employment, this insurance will cease. See question 19 for what you should do in this case.</p>
<p>Group 3 You are unfit for work on 1 May 2018, either fully or partially. This means that you cannot work (or only partly) on that date. But you have not yet completed the waiting time for WIA benefit of 104 weeks.</p>	<p>If you have applied before 1 May 2018, we will accept you with effect from 1 May 2018. No premium increase will apply in this case.</p> <p>A deferment period of one year will apply. For what this means, see question 10 'When does the insurance not pay benefit?'. Waiver of premium payment in case of occupational disability is only insured after you</p>

	<p>have been fully at work for an uninterrupted period of four weeks. If you are receiving WIA benefit because the first day of sick leave falls within the term of this insurance, you no longer have to pay premium for this insurance. If you are partially unfit for work, you will only have to pay part of the premium.</p> <p>See question 9 for what happens to this insurance if you receive WIA benefit for the first time on or after 1 May 2018.</p>
--	--

If you belong to group 2 or 3 and you expect that you will receive WIA benefit (or an increase of WIA benefit) on or after 1 May, you may be eligible for the leniency scheme of the ABP. Contact the ABP for this. The leniency scheme of the ABP is intended for:

- employees who cannot take out insurance on 1 May 2018; or
- employees who cannot take out insurance subject to normal conditions on 1 May 2018.

Please note: it makes no difference for this insurance whether the ABP leniency scheme applies to you or not. The conditions of this Anw shortfall insurance remain the same.

Question 9

What insured sums can I select?

You select an insured sum of:

- € 5,000 net per year. This equates to a benefit of € 417 per month.
- € 7,500 net per year. This equates to a benefit of € 625 per month.
- € 10,000 net per year. This equates to a benefit of € 833 per month.

We do not withhold income tax and social insurance contributions from this benefit. This is why the insured sums available for you to choose are lower than the Anw benefit from the government (approximately € 15,200 in 2018) and the maximum Anw compensation from the ABP (approximately € 12,000 in 2018).

Example

After your death, your partner has an income of between approximately € 20,000 and € 70,000. The withholding of income tax and social insurance contributions is then approximately 41%. This means:

- a gross Anw benefit of € 15,200 from the government is approximately € 9,100 net per year.
- a gross Anw compensation benefit of € 12,000 from the ABP is approximately € 7,200 net per year.

Question 10

Do you increase the insured sum during the term of the insurance?

Yes. We adjust the insured sum each year on 1 January. We do this if the government increases the statutory Anw benefit. The increase is the same as the percentage increase of the Anw benefit from the government. We round this up to the nearest € 100. The premium shown in the tariff list will increase by the same percentage. The tariff list is included on the last page of this brochure, and is also published on our website www.elipslife.com/nl/nld.

Example

You select an insured sum of € 10,000 per year.

On 1 January 2019, the Anw benefit from the government is increased by 1.75%.

- Your insured sum on 1 January 2019 is then € 10,200 per year.
- This equals € 10,000 x (1 + 1.75%) rounded up to the nearest € 100.

On 1 January 2020, the Anw benefit from the government is increased by 1.40%.

- Your insured sum on 1 January 2020 is then € 10,400 per year.
- This equals €10,200 x (1 + 1.40%) rounded up to the nearest € 100.

Question 11

Do you increase the insured sum after the benefit is in payment?

You can choose this when you take out the insurance. If you choose:

- 0% annual increase, the benefit remains constant.
- 2% annual increase, we increase the benefit by 2% each year. We do this on 1 January.

The premium you pay depends on the choice you make as to whether the benefit is increased after coming into payment. The amount of the premium is shown in the tariff list. The tariff list is included on the last page of this brochure, and is also published on our website www.elipslife.com/nl/nld.

Example

You die in 2018. You choose an insured sum of € 10,000 per year and a 2% annual increase. In this case, the following will happen:

- after you die, your partner will receive a net monthly benefit of approximately € 833 (€ 10,000 ÷ 12).
- We increase this € 833 on 1 January 2019 to approximately € 850 (€ 833 x (1 + 2%)).
- We increase this € 850 on 1 January 2020 to approximately € 867 (€ 850 x (1 + 2%)).
- This will continue until the year in which the benefit to your partner ceases. You can see when this happens under question 8 'Until when does the insurance pay benefit?'

Question 12

Until when does the insurance pay benefit?

If you die during the insured period, the benefit will cease on the date when your partner reaches the state pension age. There are two situations in which the benefit will cease earlier:

- on the day that your partner reaches 68 years of age, but has not yet reached the state pension age.
- On the day that your partner dies (before reaching the state pension age).

Question 13

When does the insurance cease? And what do I do then?

The insurance and the cover ceases in the following situations:

- The contract between your employer and elipsLife is terminated. This contract runs from 1 May 2018 to 30 April 2021. We will consult with your employer in good time as to how we can continue the group insurance from 1 May 2021.

- You no longer work for your employer. You should notify us of this within one month. We will then terminate the cover and the collection of your premium. See question 19 for how you should do this.
- You retire, but only after you reach 68 years of age. You do not have to notify us of this.
- You take early retirement. You should notify us of this within one month. We will then terminate the cover and the collection of your premium. See question 19 for how you should do this.
- Your partner has reached the state pension age. You do not have to notify us of this.
- You no longer have a partner. You should notify us of this within one month. We will then terminate the cover and the collection of your premium. See question 19 for how you should do this.
- We cannot withdraw the premium from your bank account for more than 30 days. We count this from the date on which the premium is due to us. We will send you one reminder before we terminate the insurance. You then have 14 days in which to pay the premium. An example of how this works is given in question 15.
- In some cases, your insurance will also cease if you become unfit for work, or your degree of occupational disability increases. When does this apply?
 - You become entitled to WIA benefit on or after 1 May 2018. Your first day of sick leave is before 1 May 2018.
 - You become entitled to WIA benefit on or after 1 May 2018 because your degree of occupational disability is between 80% and 100%. And you were already entitled to WAO or WIA benefit on 1 May 2018 because you were partially unfit for work.

Points to note:

- If you wish to cancel, you should notify us within one month. We can then cease the collection of premium. Send an e-mail to anwvoorammbtenaren@vspbv.nl. VSP B.V. administers this insurance. See also question 19 'Who administers this insurance?'
- If you die after the insurance has been terminated, your partner will not receive any benefit. This also applies if you forget to cancel with us in time.
- If you cancel with us because you have stopped working for your employer, or because you have reached the state pension age, you can ask us to continue the insurance on a personal basis. Ask us for a quotation by sending an e-mail to anwvoorammbtenaren@vspbv.nl.
- If you wish to terminate the insurance yourself, this is possible as of the first day of each month, subject to a notice period of one month.

Example

You send an e-mail cancelling the insurance on 15 September 2018. The insurance will then terminate on 1 November 2018.

Question 14

When does the insurance not pay benefit?

If you are sick on the start date of the insurance and you are expected to die within one year, your partner will not receive any benefit if you do indeed die within one year of the start of the insurance. This only applies if you die as a result of this illness, disorder, complaint or defect. This is known as the deferment period. In this case, you may qualify for the leniency scheme of the ABP. Ask the ABP about this.

If you die due to another cause, or after one year has passed, your partner will receive a benefit. In this case the cause of death is not important.

Question 15

What happens if I die?

If you die, your partner should send us an e-mail to: anwvoorambtenaren@vspbv.nl. We will request information from your partner so that we can pay the insured sum to your partner each month.

If you die within one year of the start of the insurance, we will ask your partner to show that your death was not foreseeable at the time you took out the insurance. This is due to the deferment period. Further information is provided under question 10 'When does the insurance not pay benefit?'.

Question 16

What happens if I become unfit for work?

If a waiver of premium payment in case of occupational disability is also insured, the insurance continues when you receive WIA benefit after 104 weeks. You will then not have to pay premium to us, or only part of the premium. This depends on your degree of disability. The part of your premium no longer due is shown in the table below.

Degree of disability as established by the UWV	Waiver of premium payment as percentage reduction of premium
Less than 35%	0%
35 to 45%	40%
45 to 55%	50%
55 to 65%	60%
65 to 80%	72.5%
80 to 100%	100%

Notify us if you become unfit for work within one month. You are unfit for work if you are receiving WIA benefit from the UWV. We can then assess whether we can continue the insurance without payment of premium.

Please note

If you are receiving WAO or WIA benefit from the government on 1 May 2018, or you are unfit for work on that date, the waiver of premium payment is only insured after you have been fully at work for an uninterrupted period of four weeks.

If you become unfit for work during the term of the insurance and you are receiving early IVA benefit, you will continue to pay premium until the minimum waiting period of 104 weeks has passed. The insurance will not cease in this case, not even if you are no longer working for your employer. If the 104-week waiting period has passed, you no longer have to pay premium for this insurance.

Question 17

What happens if I divorce (or separate)?

If you divorce or separate, you have no partner. Your former partner will no longer be entitled to benefit from this insurance. The reason is that your former partner will no longer meet the definition of a partner for this insurance. No value is accrued that you can divide in case of divorce or separation. The Anw shortfall insurance is insured on a risk basis.

Question 18

What happens if I become ill?

You are in good health at the start of the insurance. If you are ill for less than 2 years during the term of the insurance, the Anw shortfall insurance for civil servants will continue as normal, and you will continue to pay the premium for the insurance. You do not have to notify us that you are ill, as this has no consequences for your insurance. If you are ill for more than 2 years, different conditions apply. See the answer to question 16 for further details.

Question 19

Will the insurance continue if I stop working or change my employer?

No, the insurance will cease if you leave your employment with your current employer. Your partner will not receive a benefit if you die. If you continue to work for a government body or university and your new employer has also concluded this Anw shortfall insurance with us, all you have to do is notify us of your new employer by sending an e-mail to anwvoorambtenaren@vspbv.nl. After the change, you will be sent a new certificate of participation.

Question 20

How much premium do I pay for this insurance?

You pay the premium for this insurance yourself. This is arranged with your employer. You give us a direct debit mandate to withdraw the premium for the insurance from your bank account each month.

The amount of your pension contribution depends on:

- your age;
- the insured sum you have chosen;
- the extent to which the benefit increases after coming into payment.

The tariff list shows how much premium you will pay each month. We set the premium for the first time on the start date of the insurance. The premium is based on your age on 1 January 2018, and then adjusted on 1 January of each year on the basis of your age at that time. The tariff list is included on the last page of the brochure. The brochure is available on the elipsLife website.

Question 21

How do I pay the premium?

You pay the premium automatically by giving us a direct debit mandate to withdraw the premium from your account each month. You may not pay the premium to us by other means.

Question 22

What happens if I do not pay the premium on time?

If we cannot withdraw the premium from your bank account for more than 30 days, the insurance will cease. This 30-day period is counted from the first day on which you had to pay the premium.

We will send you one reminder before we terminate the insurance. You then have 14 days in which to pay the premium.

Example

We cannot withdraw the premium from your account on 1 August 2018. A further attempt to withdraw the premium on 31 August 2018 is still unsuccessful. We send you a reminder on 1 September. There are then two possibilities:

1. You pay the premium by 15 September 2018. The insurance then continues as normal.
2. You do not pay the premium by 15 September 2018. The insurance will then cease on 15 September 2018.

Question 23

What conditions apply to this insurance?

Your employer has concluded a group insurance with us subject to insurance conditions. The conditions for this insurance are available on the elipsLife website. Please read this document carefully.

Question 24

How can I insure myself with effect from 1 May 2018?

Apply before 1 May 2018 via de website: www.vspbv.nl/anwvoorambtenaren. You will then be insured from 1 May 2018. This means that you will also pay premium from 1 May 2018. We will withdraw the premium from your bank account each month automatically, for which you give us a direct debit mandate.

Question 25

How can I insure myself after 1 May 2018?

If you apply

1. within 4 weeks after your employer has concluded an insurance contract with us
2. after 30 April 2018 but before 1 June 2018,

you will be insured from the day following the day on which you applied to us. This means that you will pay the premium from the day on which the insurance begins. We will withdraw the premium from your bank account each month automatically, for which you give us a direct debit mandate.

The deferment period of one year also begins on the day that the insurance begins. What the deferment period means for you is explained under questions 10 and 11 in this brochure.

Please note:

- If you die before applying for this insurance, your partner will not receive a benefit under this insurance.
- If you become unfit for work between 1 May and the date on which you applied for this insurance and you die within one year after the beginning of this insurance, your partner will only receive a benefit under this insurance if your partner can demonstrate that your death was not foreseeable when you took out the insurance.

- If you apply for this insurance after 30 April 2018, you can no longer make an appeal under the leniency scheme of the ABP. This is also the case if you become incurably ill after 30 April 2018 but have not yet applied for this insurance.

Example 1

You die on 15 May 2018. You have not yet applied for this insurance. Your partner will not receive a benefit under this insurance.

Example 2

You apply for this insurance on 15 May 2018. This means that the insurance begins on 16 May 2018. You have to pay premium from 16 May 2018. You die on 15 August 2019. Your partner will then receive benefit under this insurance. We will not ask questions regarding the cause of your death.

Example 3

You apply for this insurance on 15 May 2018. You are not unfit for work on this date and you are not receiving treatment from a doctor. You die on 1 September 2018 due to a heart attack. You had no complaints when you took out the insurance. We will ask your partner to show that your death was not foreseeable at the time you took out the insurance. They can do this with a written statement from your doctor. If your partner demonstrates this, they will receive a benefit under this insurance.

Example 4

You are informed that you are incurably ill on 5 May, and that you are not likely to live for more than one year. You have not yet applied for this insurance. You apply on 15 May 2018. You die on 1 April 2019 as a result of this illness. Your partner will not receive a benefit under this insurance.

Question 26

Why does elipsLife work with Vandien Service Provider BV?

The Anw shortfall insurance is an insurance provided by elipsLife. For this insurance, we work with Vandien Service Provider B.V., or VSP B.V. for short.

VSP B.V. has a contract with elipsLife for the administration of this insurance. This involves making quotations, accepting insured persons, processing administrative changes, keeping the accounts, processing notifications of deaths and premium collection. VSP B.V. is licensed by the Dutch Authority for the Financial Markets (number 12006627).

Question 27

How do I notify changes?

If things change in your life, let us know. You should do this within one month by sending an e-mail to anwvoorambtenaren@vspbv.nl. Your e-mail should state your policy number, name and address.

You should notify us of any of the following changes:

- You stop working for your employer.
- Your relationship with your partner ends.
- You become unfit for work.
- Your degree of disability increases.
- Your e-mail address changes.
- You move house.

- You wish to terminate the insurance.

Question 28

Who administers this insurance?

Vandien Service Provider in Oud-Beijerland (VSP B.V.) carries out the administration on our behalf. This means that any questions and comments during the term of the insurance should be directed to VSP B.V. VSP B.V. ensures that the premium is withdrawn from your bank account each month. You also receive a certificate of participation from VSP B.V. each year, sent to you by e-mail. You pay € 1 per month to VSP B.V. for the administration of this insurance.

VSP B.V. specialises in the administration of insurance policies for insurers, which is why elipsLife and VSP B.V. have had a successful cooperation for many years. You benefit from VSP B.V.'s good and quick service and our favourable tariffs and conditions. For more information, go to www.vspbv.nl/anwvoorambtenaren. You can also apply for the Anw shortfall insurance here.

Question 29

Who is available to answer questions regarding this insurance, and how do I contact them?

Questions should be directed to VSP B.V. This is only possible by e-mail. If you have a question, send an e-mail to anwvoorambtenaren@vspbv.nl.

Question 30

I still have a question regarding the Anw compensation scheme of the ABP.

We cannot answer questions relating to this issue. You should contact the ABP. The insurance you can take out with us is separate from the insurance provided by the ABP or the government. Questions should be directed to the ABP.

Disclaimer

These questions and answers cover only the most important information regarding the Anw shortfall insurance for civil servants. You may still have questions after reading this document. You can put these questions to either your employer or VSP B.V. If you wish to read all the information on the group Anw shortfall insurance for civil servants, please refer to the General Terms and Conditions. The General Terms and Conditions are available on request from your employer, and are published on the website of elipsLife. In case of inconsistencies between the General Terms and Conditions and these questions and answers, the General Terms and Conditions shall prevail. No rights may be derived from these questions and answers.