

# **The Anw shortfall insurance for public-sector workers, university of applied sciences staff and university staff**

Financial security for your partner after your death

May 2024

This brochure does not offer financial advice. If you are unsure whether you need Anw shortfall insurance you should consult a financial advisor. A financial adviser will check whether your partner needs additional income from this insurance after your death. Voogd&Voogd Verzekeringen B.V. (Voogd&Voogd) is not a financial adviser for this product. elipsLife and Voogd&Voogd are not responsible for the consequences of your choices concerning this insurance.

## Who is this brochure for?

**You work at a public institution, at a university of applied sciences or at a university. Your employer has concluded an agreement with elipsLife for group Anw shortfall insurance.**

**Have you ever considered the implications for your partner's income if you die? Can your partner continue living without financial worries after your death? It is important to think about this.**

Under certain conditions, your partner is eligible for a temporary basic income from the government. However, if you want security for your partner, you can take out insurance for this purpose. This insurance provides your partner with a fixed monthly payment after your death. This is what we call the Anw shortfall insurance.

The Anw shortfall insurance for public-sector workers, university of applied sciences staff and university staff features attractive conditions. More information about this is given in this brochure.

You arrange the insurance yourself and you also pay the contribution yourself. You pay the contribution directly to Voogd&Voogd, not through your employer. You can sign up at [www.voogd.com/anwvoorambtenaren](http://www.voogd.com/anwvoorambtenaren).

At [www.elipslife.com](http://www.elipslife.com) you will find additional information, such as the policy conditions applicable to this Anw shortfall insurance. You will also find an animated video in which we explain the financial implications in the event of death and provide a brief explanation of the Anw shortfall insurance.

If you have any questions, feel free to ask them by sending an e-mail to: [anwvoorambtenaren@voogd.com](mailto:anwvoorambtenaren@voogd.com). We will be happy to help you.

Together with employees' and employers' organisations, the government has concluded a pension agreement containing new pension arrangements. The envisaged effective date of the new pension legislation is 1 January 2023. You arrange the Anw shortfall insurance yourself, without involving your employer. The new pension legislation is not expected to affect this insurance.

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## 1. Government Anw benefit does not provide sufficient security

If you die, your partner and/or children may receive a temporary benefit: the Anw benefit. The conditions for this benefit are laid down in the Surviving Dependants Act (Anw). Information about the government's Anw scheme can be found at: [svb.nl](https://svb.nl). We have summarised the terms of this scheme for you.

If you die, your partner is entitled to the government Anw benefit if:

- your partner has not yet reached the state pension age; and
- your partner is taking care of their own child, foster child or stepchild, who is under the age of 18; or
- your partner is at least 45% incapacitated for work.

If your partner is entitled to a government Anw benefit, its amount will depend on your partner's income. The maximum gross annual payment is €16,202 (2022). Some of your partner's income will be deducted in full from the Anw benefit. Other income counts only in part or not at all. From an income exceeding as little as €862,50 gross per month (2022), part of the income will be deducted from the Anw benefit. Above a gross monthly income of €2,757.92 (2022), the Anw benefit will lapse completely. Any benefit received on the basis of previous employment (e.g. the various types of unemployment and disability benefit) will also be deducted in full from the Anw benefit.

We have set out the government Anw scheme for you in a few simple examples.

<p><b>Example 1</b></p> <ul style="list-style-type: none"> <li>• You are 53 years of age</li> <li>• Your partner is 50</li> <li>• You have no children under the age of 18.</li> <li>• Your partner has an annual income of €20,000.00</li> </ul> <p>Your partner is <b>not entitled</b> to a government Anw benefit.</p>	<p><b>Example 2</b></p> <ul style="list-style-type: none"> <li>• You are 53 years of age</li> <li>• Your partner is 50</li> <li>• You have children under the age of 18.</li> <li>• Your partner does not have an income of their own</li> </ul> <p>Your partner is <b>entitled</b> to a full Anw benefit from the government of about €16,202 gross a year (2022), <b>until the youngest child reaches the age of 18.</b></p>
<p><b>Example 3</b></p> <ul style="list-style-type: none"> <li>• You are 32 years of age</li> <li>• Your partner is 35</li> <li>• You have children under the age of 18</li> <li>• Your partner has an annual income of €37,000.00</li> </ul> <p>Your partner is <b>not entitled</b> to a government Anw benefit.</p>	<p><b>Example 4</b></p> <ul style="list-style-type: none"> <li>• You are 32 years of age</li> <li>• Your partner is 35</li> <li>• You have children under the age of 18</li> <li>• Your partner has an annual income of €21,600.00</li> </ul> <p>Your partner is <b>entitled</b> to a partial Anw benefit until the youngest child reaches the age of 18. The government's gross annual Anw benefit is approximately €8,702 (2022).</p>

## 2. A solution: Anw shortfall insurance for public-sector workers, university of applied sciences staff and university staff

You work as a public-sector worker at a government institution or as a staff member at a university of applied sciences or university. Your employer has concluded an agreement with elipsLife for group Anw shortfall insurance. This means that you can make use of elipsLife's Anw shortfall insurance of for public-sector workers, university of applied sciences staff and university staff.

This Anw shortfall insurance provides financial security for your partner in the event of your death. If you die during the insurance period, your partner will receive a monthly payment from this insurance. The amount of the benefit does not depend on your partner's income or family composition. It is a fixed net annual amount. You choose the amount of the benefit when you take out the insurance. We do not withhold income tax and social insurance contributions from this benefit. Your partner knows exactly what he or she can count on when you are no longer there.

## 3. You can participate if your employer has made an agreement with us

We offer the Anw shortfall insurance agreement to the following business associations:

- Association of Provincial Authorities (*Interprovinciaal Overleg*)
- Netherlands Association of Senior Secondary Vocational Schools (*MBO Raad*)
- Primary Education Council (*PO Raad*)
- Central Government sector (*Sector Rijk*)
- Association of Dutch Universities of applied sciences (*Vereniging Hogescholen*)
- Association of Netherlands Municipalities (*Vereniging van Nederlandse Gemeenten*, or VNG)
- Association of Dutch Universities (*Vereniging van Nederlandse Universiteiten*)
- Water Board Association (*Vereniging werken voor waterschappen*)
- Secondary Education Council (*VO Raad*)
- Employers' Association of Cooperating Municipal Organisations (*Werkgeversvereniging Samenwerkende Gemeentelijke Organisaties*)
- Employers' Association of Cooperating Safety Regions (*Werkgeversvereniging Samenwerkende Veiligheidsregio's*)

You can only take out the Anw shortfall insurance for public-sector workers, university of applied sciences staff or university staff if:

- your employer has concluded an agreement with us; and
- you have 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:
  - a) cohabit and have entered into a cohabitation agreement executed by a civil-law notary, or
  - b) have cohabited with for at least six consecutive months. You have been 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, then elipsLife will not ask any questions about your health. However, a deferment period of one year applies. What this deferment period entails is explained in section 5 of this brochure. If you apply after one month, we will first assess your health. This will involve having to answer some medical questions. In that case, it is possible that we will only offer you the insurance at a higher contribution or with exclusions, or that we refuse to offer you the insurance at all.

#### 4. The properties of the Anw shortfall insurance

The group insurance that your employer has taken out with us is subject to insurance conditions. These conditions are set out in the contract between your employer and elipsLife. You will receive this agreement from your employer. Please read this contract carefully.

The insurance is risk-based, which means that you do not accrue any value with it. If the insurance ceases other than due to your death, your partner will not receive a benefit under this insurance.

##### 4.1. You choose the amount of the insured amount (the benefit) yourself

When taking out the insurance policy, you choose one of the following insured amounts:

- €6,000 net per year. This equates to a benefit of €450 per month.
- €9,000 net per year. This equates to a benefit of €675 per month.
- €12,000 net per year. This equates to a benefit of €900 per month.

We increase this amount on the 1st of January of each year. 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 contribution is adjusted in the same proportion as the increase in the insured amount. You will find an example of this calculation in the rate schedule on the last page of this brochure.

How the annual increase is calculated is shown in the example below.

**Example of an increase in the insured amount:**

Situation on: 1 January 2023

Insured amount: €12,000

Increase in the Anw benefit from the government: 1.75%

Increase in the insured amount: €12,000 x 1.75% = €210

Rounding up to €100 = €300

New insured amount as of 1 January 2023: €12,000 + €300 = €12,300

When you take out the insurance, you choose whether the payment, once it has taken effect:

- remains the same (annual increase 0%)
- is increased each year on 1 January by 2% (annual increase 2%).

##### 4.2. If you are not ill when you register, the contribution waiver for incapacity for work is also insured

If you are not ill when you apply, the contribution waiver for incapacity for work is also insured as standard. This is an additional occupational disability cover. What does this additional cover entail? If you become ill after taking out the insurance and subsequently receive a disability benefit, you will receive a discount on your contribution. This discount takes effect after you have been ill for 104 consecutive weeks and you are receiving a disability benefit. The amount of the discount on your contribution depends on the percentage that you are incapacitated for work.

The part of your contribution (percentage) no longer due is shown in the table below.

Degree of incapacity for work as established by the UWV Employee Insurance Agency	Percentage of the discount on your contribution
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%

If you are ill when you apply for this insurance, the contribution waiver for incapacity for work is **not** jointly insured. Exactly how this works is explained in section 5 of this brochure.

#### 4.3. The benefit ceases on the date when your partner reaches state pension age.

The benefit ceases on the date when your partner reaches the state pension age. There is one situation in which the benefit will cease earlier:

- On the day that your partner dies.

#### 4.4. The Anw shortfall insurance stops in a number of situations

The Anw shortfall insurance stops in the following situations:

- The contract between your employer and elipsLife is terminated. This contract runs from 1 May 2021 to 30 April 2024. We will consult with your employer in good time about whether and how we can continue the group insurance from 1 May 2024.
- You are leaving employment. The insurance ceases if you leave your employment with your current employer. You will need to notify us of this within one month. We will then terminate the cover and the collection of your contribution.
- You reach the state pension age or, if sooner, your partner reaches the state pension age. You do not have to notify us.
- You take early retirement. You will need to notify us of this within one month. We will then terminate the cover and the collection of your contribution.
- You no longer have a partner. You will need to notify us of this within one month. We will then terminate the cover and the collection of your contribution.
- As soon as you become entitled to a disability benefit because you are between 80 and 100% incapacitated for work and a contribution waiver for incapacity is not included in the insurance. You will need to notify us of this within one month. We will then terminate the cover and the collection of your contribution.
- We cannot withdraw the contribution from your bank account for more than 30 days. We count this from the date on which the contribution 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 contribution.

**Example:**

We cannot withdraw the contribution from your account on 1 August 2022. A further attempt to withdraw the contribution on 31 August 2022 is also unsuccessful. We send you a reminder on 1 September. There are now two possibilities:

1. You pay the contribution by 15 September 2022. The insurance then continues as normal.
2. You do not pay the contribution by 15 September 2022. The insurance will then cease on 15 September 2022.

**Points to note:**

- If you wish to cancel, you should notify us within one month. We will then terminate the cover and the collection of your contribution. For this purpose, send an e-mail to [anwvoorambtenaren@voogd](mailto:anwvoorambtenaren@voogd). Your e-mail should state your policy number, why you are stopping the insurance, your name and address.
- 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 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 2023. The insurance will then terminate on 1 November 2023.

#### 4.5. The rates schedule shows your monthly contribution

The rates schedule (the last two pages of this brochure) shows the monthly contribution you pay for this insurance.

The amount of your pension contribution depends on:

1. your age;
2. the insured amount you have chosen;
3. the extent to which the benefit increases after coming into payment.

We set the contribution for the first time on the start date of the insurance. We do this on the basis of your age on 1 January of the year in which the insurance starts. We then adjust the contribution on 1 January of each year on the basis of your age and the insured amount at that time. An example of the contribution calculation is given in the rates schedule.

The contribution can only be paid by direct debit. By giving us a direct debit mandate to withdraw the contribution from your account each month.

#### 5. Attractive acceptance conditions apply to this insurance

We will not ask any medical questions if you apply within one month after:

- You have entered employment; or
- Your partner meets the partner definition (what this definition entails is explained in section 3 of this brochure); or
- Your employer has concluded an agreement with elipsLife.

However, a deferment period of one year applies in all cases. If you are sick on the start date of the insurance and you are not expected to live for longer than one year, your partner will not receive any benefit if you do actually die within a year of the insurance coming into effect. This is known as the deferment period. 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 relevant.

In addition to the one-year deferment period, certain conditions apply to co-insurance of the supplementary cover for exemption from contributions in the event of incapacity for work.

The conditions that apply to your situation are given here.

##### **Situation 1**

**You are not ill when you apply. You are not receiving a disability or unemployment (WAO or WIA) benefit from the government.**

If you apply within one month after:

- you have entered employment; or
- your partner meets the partner definition (what this definition entails is explained in section 3 of this brochure); or
- your employer has concluded an agreement with elipsLife,

we will accept you effective the next day. No contribution increase will apply in this case. However, a one-year deferment period will apply.

Waiver of contribution payment in case of incapacity for work is also insured.

### Situation 2

**When you apply, you are receiving a WAO or WIA benefit from the government. You receive this benefit because you are partially incapacitated for work.**

If you apply within one month after:

- you have entered employment; or
- your partner meets the partner definition (what this definition entails is explained in section 3 of this brochure); or
- your employer has concluded an agreement with elipsLife,

we will accept you effective the next day. No contribution increase will apply in this case. However, a one-year deferment period will apply.

Waiver of contribution payment in case of incapacity for work is not insured. If your degree of occupational disability is between 80% and 100% and you are therefore no longer in employment, this insurance will cease.

### Situation 3

**You are ill when you apply, either fully or partially. This means that you cannot work (or can only partly work) on that date. But you have not yet completed the waiting time for WIA benefit of 104 weeks.**

If you apply within one month after:

- you have entered employment; or
- your partner meets the partner definition (what this definition entails is explained in section 3 of this brochure); or
- your employer has concluded an agreement with elipsLife,

we will accept you effective the day after you apply. No contribution increase will apply in this case. However, a one-year deferment period will apply.

Waiver of contribution in case of occupational disability is only insured after you have been fully at work for an uninterrupted period of four weeks.

## 6. You sign up via the website [www.voogd.com/anwvoorambtenaren](http://www.voogd.com/anwvoorambtenaren)

You can sign up for the insurance at the website [www.voogd.com/anwvoorambtenaren](http://www.voogd.com/anwvoorambtenaren).

- Step 1: Complete the digital application form on the Voogd&Voogd site.
- Step 2: Sign the application form to mandate Voogd&Voogd to deduct the contribution monthly from your bank account.

You will be insured from the day after the date when you applied to us. This means that you will also pay a contribution from that moment onwards. We will withdraw the contribution from your bank account each month automatically, for which you give us a direct debit mandate.

## 7. Voogd&Voogd Verzekeringen B.V. administers this insurance

Voogd&Voogd Verzekeringen B.V. (Voogd&Voogd) does the administration for us.

This means that:

- any questions and comments during the term of the insurance should be directed to Voogd&Voogd. This is only possible by e-mail. If you have a question, please send an e-mail to [anwvoorambtenaren@voogd.com](mailto:anwvoorambtenaren@voogd.com).
- Voogd&Voogd ensures that the contribution is debited from your bank account each month.
- You will receive a participation certificate from Voogd&Voogd each year. You will receive this certificate by e-mail.



You pay €1 per month to Voogd&Voogd for the administration of this insurance. Voogd&Voogd specialises in the administration of insurance policies for insurers, which is why elipsLife and Voogd&Voogd have had a successful cooperation for many years. You benefit from Voogd&Voogd's good and quick service and our favourable tariffs and conditions.

Voogd&Voogd 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 collecting contributions. Voogd&Voogd is licensed by the Dutch Authority for the Financial Markets (number 12005910).

## 8. The implications of changes in your situation

Changes in your life could have implications for your insurance. You will need to notify us of any changes within one month. For this purpose, send an e-mail to [anwvoorambtenaren@voogd.com](mailto:anwvoorambtenaren@voogd.com). Your e-mail should state your policy number, the change and your 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 incapacitated for work;
- Your incapacity percentage changes;
- Your incapacity benefit ceases;
- Your e-mail address changes;
- You move house;
- You wish to terminate the insurance.

### 8.1. In the event of your death

In the event of your death, your partner sends an e-mail to [anwvoorambtenaren@voogd.com](mailto:anwvoorambtenaren@voogd.com). We will request information from your partner so that we can pay the insured amount 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 when you took out the insurance. This is known as the deferment period. What this deferment period entails is explained in section 5 of this brochure.

### 8.2. If you fall sick

If you are ill for less than two years during the insurance term, the Anw shortfall insurance will continue as normal, and you will continue to pay the insurance contribution. You do not have to notify us that you are ill, as this has no consequences for your insurance. If you receive a disability (WIA) benefit from the UWV Employee Insurance Agency, other conditions apply. You can read more about this in section 8.3 of this brochure.

### 8.3. If you become incapacitated for work

You are incapacitated for work if you are receiving WIA benefit from the UWV. There are two possibilities with this insurance (which one applies to you is explained in section 5 of this brochure):

1. Waiver of contribution payment in case of incapacity for work is also insured.

If a waiver of contribution payment in case of incapacity for work is also insured, the insurance continues when you receive UWV benefit after 104 weeks. In that case you do not have to pay a contribution or have to pay only part of the contribution. Send the decision granting the WIA benefit within one month to: [anwvoorambtenaren@voogd.com](mailto:anwvoorambtenaren@voogd.com). We will then assess whether you are eligible for a discount on the contribution. We will send you a letter to inform you whether you are entitled to a contribution waiver and if so for how much and from which date.

If you become unfit for work during the term of the insurance and you are receiving an early Fully Disabled Persons Income Scheme (IVA) benefit (IVA benefit), you will continue to pay a contribution 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 you receive an IVA benefit, you must be at least 80% incapacitated for work. This means that after the waiting period of 104 weeks, this insurance becomes non-contributory.

2. Waiver of contribution payment in case of incapacity for work is **not** insured.

If a waiver of contribution payment in case of incapacity for work is not insured, the insurance continues when you receive a disability (WIA) benefit from the UWV after 104 weeks. You continue to pay the full contribution. If you become 80% or more incapacitated for work and are not working because of that, the insurance policy stops.

### 8.4. If you get divorced

If you divorce or separate, you no longer have a partner. Your former partner will no longer be entitled to benefit under this insurance. The reason is that your former partner will no longer meet the definition of a partner for this insurance. Nor is any value accrued that you can divide in case of divorce or separation. This is because the Anw shortfall insurance is risk-based.

### 8.5. If you leave your employment

The insurance ceases if you leave your employment with your current employer. You will need to notify us of this within one month. We will then terminate the cover and the collection of your contribution. In that case, your partner will not receive a benefit in the event of your death.

If you continue to work for a government body, university of applied sciences or university and your new employer has also taken out this group Anw insurance with us, you only need to notify us of your new employer. You can do this by sending an e-mail to [anwvoorambtenaren@voogd.com](mailto:anwvoorambtenaren@voogd.com). After the change, you will be sent a new certificate of participation.

It is also possible to continue the insurance after you leave employment. Ask us for a quotation. You can do this by sending an e-mail to: [anwvoorambtenaren@voogd.com](mailto:anwvoorambtenaren@voogd.com).

## 9. Tax on the benefit

Is tax payable on the benefit? We can only provide a general answer to this question. We are unable to answer any questions about your personal financial situation. If you have any questions, please contact a tax advisor. Information on taxes on benefits can be found at: [Erven en erfbelasting \(belastingdienst.nl\)](http://Erven.en.erfbelasting.belastingdienst.nl)

### 9.1. Income tax on income from work and home (box 1)

Your partner does not pay any tax on the benefit in box 1.

## 9.2. Inheritance tax

Inheritance tax is regulated by the Inheritance Tax Act. In the event of your death, your partner must declare half of the value of the benefits from the Anw shortfall insurance in the inheritance tax return. This amount is deducted from the exemption. An exemption from inheritance tax of €671,910.00 applies to the insured person's partner (2021). This amount is adjusted annually. If the part of the estate acquired by your partner amounts to more than €671,910, your partner is liable for inheritance tax.

### Example

- Your partner is 55 years of age at the time of your death
- You were married in community of property
- The amount of the annual benefit is €10,000
- The benefit runs until your partner reaches state pension age (in this example we are assuming age 68).  
This means that he or she will receive a benefit from this insurance for 13 years.

#### Calculating the insurance value:

The benefit is temporary and ends earlier if your partner dies. The value of the benefits can be calculated using the table below.

	Partner younger than 40	Partner aged between 40 and 60	Partner older than 60
Year 1-5	0.84	0.83	0.75
Year 6-10	0.62	0.60	0.40
Year 11-15	0.46	0.42	
Year 16-20	0.34	0.28	
Year 21-25	0.25	0.18	
Subsequent years	0.12	0.06	

- Your partner is 55 years of age, the middle column applies.

#### Calculation of the insurance value:

Years 1-5: €50,000.00 multiplied by 0.83 = €41,500.00.  
 Years 6-10: €50,000.00 multiplied by 0.60 = €30,000.00.  
 Years 11-13: €30,000.00 multiplied by 0.42 = €12,600.00.  
 The total value of the insurance is: €84,100.00

#### Implications for the amount of inheritance tax due:

- Your partner owns half of the insurance. Your partner must declare half of the value in the inheritance tax return. In this example that is €42,500.
- The partner exemption for the inheritance tax that remains: €671,910 (2021) minus €42,500 = €629,410

Your partner pays inheritance tax on the value of the inheritance above the exemption.

Inheritance tax rate (2021):

Value of inheritance:

€0 to €128,750: 10%

€128,751 and more: 20%

It is not possible to prevent the value of the benefits from becoming part of your estate. The Anw shortfall insurance for public-sector workers, university of applied sciences staff and university staff is a group term life insurance. To this end, the employer has entered into a contract with elipsLife. One of the requirements for inheritance tax exemption is that the partner must be the policyholder. Because of the group nature of this insurance, the partner cannot be the policyholder. The Inheritance Tax Act therefore applies to the benefits.

#### **10. Ask a financial advisor if you are unsure whether you need this insurance**

If you are unsure whether you need this insurance, you can ask a financial advisor for advice. A financial adviser will check whether your partner needs additional income from this insurance after your death. Voogd&Voogd is not a financial adviser for this product. elipsLife and Voogd&Voogd are not responsible for the consequences of your choices concerning this insurance.

#### **11. About elipsLife**

Who are we? We are elipsLife. Our Dutch office is located in Hoofddorp. We have been established in the Netherlands since 2011. elipsLife is a young and modern international insurer, specialising in insuring death and incapacity risks. We do everything we can to help our customers as much as possible.

ElipsLife is part of the Swiss Re group, which means that your insurance is placed with a financially solid company.

#### *Disclaimer*

*This brochure covers only the most important information regarding the Anw shortfall insurance for public sector workers. You may still have some questions after reading this document. You can put these questions either to your employer or to Voogd&Voogd. Please refer to the General Terms and Conditions if you would like complete information on the group Anw shortfall insurance for public sector workers, university of applied sciences staff and university staff. 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 this brochure, the General Terms and Conditions shall prevail. No rights may be derived from this brochure.*

**MONTHLY CONTRIBUTION incl. contribution waiver May 2024**  
including € 1,- monthly administration fee for Voogd & Voogd

Age Insured	Consistent benefit		
	Insured amount each year		
	€ 12.900	€ 9.700	€ 6.500
18	4,19	3,40	2,61
19	4,16	3,37	2,59
20	4,44	3,59	2,73
21	4,39	3,55	2,71
22	4,66	3,75	2,85
23	4,62	3,72	2,82
24	4,87	3,91	2,95
25	5,11	4,09	3,07
26	5,06	4,05	3,04
27	5,00	4,01	3,02
28	5,51	4,39	3,27
29	5,42	4,33	3,23
30	5,65	4,49	3,34
31	6,10	4,83	3,57
32	6,55	5,17	3,79
33	6,97	5,49	4,01
34	7,35	5,78	4,20
35	7,98	6,25	4,52
36	8,57	6,69	4,81
37	9,13	7,11	5,10
38	10,12	7,85	5,59
39	10,83	8,39	5,95
40	11,92	9,21	6,50
41	13,16	10,14	7,13
42	14,33	11,02	7,72
43	15,79	12,12	8,45
44	17,16	13,15	9,14
45	19,00	14,53	10,07
46	21,03	16,06	11,09
47	23,24	17,72	12,21
48	25,40	19,34	13,29
49	27,67	21,06	14,44
50	30,31	23,04	15,77
51	33,23	25,23	17,24
52	36,05	27,35	18,66
53	38,69	29,34	19,99
54	41,66	31,57	21,49
55	44,53	33,73	22,93
56	47,35	35,85	24,35
57	50,39	38,14	25,89
58	52,43	39,67	26,92
59	54,56	41,27	27,99
60	56,32	42,60	28,88
61	57,12	43,20	29,28
62	57,43	43,43	29,43
63	56,80	42,96	29,12
64	54,79	41,44	28,10
65	51,39	38,89	26,39
66	43,72	33,12	22,53
67	37,21	28,23	19,24
68	28,52	21,69	14,87

Leeftijd verzekerde	2% annual increase		
	Insured amount each year		
	€ 12.900	€ 9.700	€ 6.500
18	5,98	4,75	3,51
19	5,89	4,68	3,46
20	6,29	4,98	3,67
21	6,19	4,90	3,62
22	6,56	5,18	3,80
23	6,44	5,09	3,74
24	6,78	5,35	3,91
25	7,10	5,59	4,07
26	6,98	5,49	4,01
27	6,86	5,40	3,95
28	7,53	5,91	4,29
29	7,39	5,80	4,22
30	7,62	5,98	4,34
31	8,23	6,44	4,64
32	8,79	6,85	4,92
33	9,31	7,25	5,19
34	9,80	7,61	5,43
35	10,57	8,20	5,82
36	11,31	8,76	6,20
37	11,98	9,26	6,53
38	13,21	10,18	7,15
39	14,04	10,81	7,57
40	15,38	11,81	8,25
41	16,88	12,94	9,00
42	18,24	13,96	9,69
43	19,99	15,28	10,57
44	21,55	16,46	11,36
45	23,68	18,06	12,43
46	26,02	19,82	13,61
47	28,56	21,73	14,89
48	30,98	23,54	16,11
49	33,46	25,41	17,36
50	36,36	27,59	18,82
51	39,53	29,97	20,42
52	42,52	32,22	21,92
53	45,29	34,30	23,31
54	48,33	36,59	24,85
55	51,25	38,79	26,32
56	53,99	40,84	27,70
57	56,95	43,07	29,19
58	58,70	44,39	30,07
59	60,53	45,76	30,99
60	61,91	46,80	31,69
61	62,26	47,06	31,87
62	62,01	46,87	31,74
63	60,68	45,87	31,07
64	58,00	43,86	29,72
65	53,91	40,79	27,66
66	45,49	34,45	23,42
67	38,40	29,12	19,85
68	29,11	22,14	15,17

69	16,61	12,74	8,87
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69	16,78	12,87	8,95
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