

The Anw shortfall insurance from elipsLife for civil servants and university employees

Why do you need this insurance?

If you die, your partner and/or children can receive a benefit from the government: an Anw benefit. This is provided in the Dutch Surviving Dependants Act (Algemene Nabestaandenwet, or 'Anw'). Your partner will receive up to € 15,200 gross per year (2018), up to but not after the date on which your partner becomes entitled to state retirement (AOW) pension. The government adjusts the amount annually. Your partner must meet certain conditions to qualify for a benefit. If your partner does not meet the conditions, they will not receive Anw benefit, or only a partial Anw benefit. In this case, it may be that there is not enough income: this situation is known as an Anw shortfall.

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

If you die, and:

- your partner has not reached the age of entitlement to AOW pension; 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.

In many cases therefore, 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

The Anw compensation scheme from the ABP will cease on 1 May 2018

If you receive no or only partial an Anw benefit from the government, your partner's income is supplemented by the Anw compensation scheme from the ABP up to but not after the date on which your partner becomes entitled to state retirement (AOW) pension. However, this scheme will cease on 1 May 2018. If your partner is not entitled to an Anw benefit from the government, they will miss up to approximately € 12,000 gross per year (2018).

If you are aged 40 years or more, your partner will not receive this sum if you die after 30 April 2018. Your partner will in this case miss this benefit, up to but not after the date on which they become entitled to AOW pension.

If you are aged less than 40 years, your partner will receive an Anw compensation for a shorter period if you die before 1 May 2018.

The solution: an Anw shortfall insurance of elipsLife

Your employer has concluded a group insurance with us. This means you can take out an Anw shortfall insurance. Your partner will then receive a monthly benefit if you die during the term of the policy. You choose the amount of the benefit if you take out this insurance. Whether your partner receives Anw benefit from the government makes no difference for this policy.

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.

Example 1

You are 53 years of age. Your partner is 50 years of age. Your partner has an income of € 35,000. This means your partner is not entitled to Anw benefit from the government. What does this mean?

- If you die before 1 May 2018, your partner will receive up to approximately € 12,000 gross per year from the ABP. The Anw compensation of the ABP is paid by the ABP until your partner reaches the age of entitlement to AOW pension. Your partner's age of entitlement to AOW pension is most likely 68 years.
- If you die on or after 1 May 2018, your partner will no longer receive an Anw compensation from the ABP.
- In this case, your partner will lose 18 years x € 12,000 = € 216,000 gross.
- If you have years of service prior to 1996, you will receive another Anw compensation from the ABP.

Example 2

You are 40 years of age. Your partner is 38 years of age. You have children aged less than 18 years. Your partner has an income of € 20,000. This means that your partner is entitled to a partial Anw benefit from the government until the youngest child reaches 18 years of age. The Anw benefit from the government is approximately € 7,000 per year. What does this mean?

- If you die before 1 May 2018, your partner will receive up to approximately € 5,000 gross per year from the ABP. The Anw compensation of the ABP is paid by the ABP until your partner reaches the age of entitlement to AOW pension. Your partner's age of entitlement to AOW pension is most likely 68 years, or even later.
- If you die on or after 1 May 2018, your partner will no longer receive Anw compensation from the ABP.
- In this case, your partner will lose at least 30 years x € 5,000 = € 150,000 gross.

Example 3

You are 53 years of age. Your partner is 50 years of age. You have children aged less than 18 years. Your partner has no income. This means that your partner is entitled to full Anw benefit from the government until the youngest child reaches 18 years of age. The Anw benefit from the government is approximately € 15,200 per year. What does this mean?

- If you die before 1 May 2018, your partner will not receive Anw compensation from the ABP. Your partner will receive an Anw benefit from the government until your youngest child reaches 18 years of age.
- If you die on or after 1 May 2018, your partner will not receive Anw compensation from the ABP. Your partner will receive an Anw benefit from the government until your youngest child reaches 18 years of age.
- Your partner will not suffer any loss due to the cessation of the Anw compensation scheme by the ABP.
- You can still take out an Anw shortfall insurance. For example, to compensate for loss of income when your youngest child reaches 18 years of age. The Anw shortfall insurance will provide a fixed supplement to your partner's income after your death.

Example 4

You are 32 years of age. Your partner is 35 years of age. You have no children aged less than 18 years. Your partner has an income of € 30,000. This means your partner is not entitled to Anw benefit from the government. What does this mean?

- If you die before 1 May 2018, your partner will receive not more than one year Anw compensation from the ABP of up to € 12,000 gross. Your partner will not receive an Anw benefit from the government until they reach the age of entitlement to AOW pension.
- If you die on or after 1 May 2018, your partner will not receive Anw compensation from the ABP. Your partner will not receive an Anw benefit from the government.
- Your partner will in this case lose up to € 12,000 gross due to the cessation of the Anw compensation scheme by the ABP.
- You can still take out an Anw shortfall insurance. For example, to compensate for your partner's loss of income if you die. The Anw shortfall insurance will provide a fixed supplement to your partner's income after your death.

Please note: these are examples. Whether your partner is entitled to an Anw benefit from the government and/or entitled to Anw compensation from the ABP until 1 May 2018 depends on your situation.

Who we are

We are elipsLife. Our Dutch office is located in Amstelveen. We have been established in the Netherlands since 2011. elipsLife is a young and modern international insurance company. We specialise in the insurance of risks due to death and occupational disability. We do everything we can to help our customers as much as possible.

elipsLife is part of the Swiss Re group. This 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.

For more information, go to www.elipslife.com/nl/nld. Our website provides further information on this insurance. You will also find a link to the website where you can apply for this insurance.

You can also apply for this insurance directly at www.vspbv.nl/anwvoorambtenaren.

How do I know what Anw shortfall pension is insured for my partner with the ABP?

You can see this at Mijnabp.nl, which will show you how much Anw compensation your partner is entitled to under the ABP scheme. Please note: this information may no longer be available to you after 1 May 2018. If you want to know what your partner is entitled to under the ABP scheme, go to Mijnabp.nl before 1 May 2018.

Contents

Good to know

21 important questions regarding your Anw shortfall insurance

- Question 1 Who is eligible for this insurance?
- Question 2 When can I take out this insurance?
- Question 3 What is the difference between the Anw compensation scheme of the ABP that will cease on 1 May 2018 and the Anw shortfall insurance with elipsLife?
- Question 4 Is everyone accepted for this insurance?
- Question 5 What insured sums can I select?
- Question 6 Do you increase the insured sum during the term of the insurance?
- Question 7 Do you increase the insured sum after the benefit is in payment?
- Question 8 Until when does the insurance pay benefit?
- Question 9 When does the insurance cease? And what do I do then?
- Question 10 When does the insurance not pay benefit?
- Question 11 What happens if I die?
- Question 12 What happens if I become unfit for work?
- Question 13 How much premium do I pay for this insurance?
- Question 14 How do I pay the premium?
- Question 15 What happens if I do not pay the premium on time?
- Question 16 What conditions apply to this insurance?
- Question 17 How can I insure myself with effect from 1 May 2018?
- Question 18 How can I insure myself after 1 May 2018?
- Question 19 How do I notify changes?
- Question 20 Who administers this insurance?
- Question 21 Who is available to answer questions regarding this insurance, and how do I contact them?

Good to know:

This brochure is not 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. VSP B.V. is not a financial adviser for this product. elipsLife and VSP B.V. are not responsible for any decisions you make with respect to this insurance.

This insurance is on a risk basis.

This means that you do not accrue any value in this insurance. If the insurance ceases other than due to your death, you will not receive any benefit from us under this insurance.

21 important questions regarding your Anw shortfall insurance

Question 1

Who is eligible for this insurance?

All civil servants and university employees 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)

Question 2

When can I take out this insurance?

This is only possible if you have a partner and your employer has concluded a contract with us. A partner is:

- your spouse;
- your registered partner;
- the person with whom you:
 - a. cohabit and have concluded a cohabitation agreement executed by a civil-law notary, or
 - b. 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 you get a partner later, you can apply for this insurance at that time. If you do this within one month, you will not have to answer any medical questions.

If you do not do this 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 pay a higher premium in this case, exclusions may apply or we may refuse the insurance.

Question 3

What is the difference between the Anw compensation scheme of the ABP that will cease on 1 May 2018 and the Anw shortfall insurance with elipsLife?

The main differences are:

	<i>Anw compensation scheme ABP</i>	<i>Anw shortfall insurance elipsLife</i>
<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 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 4

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?
<p>Group 1 You are fit for work 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 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 the insured benefit?'</p> <p>Waiver of premium payment in case of occupational disability is included in the insurance. If you are receiving WIA benefit because the first day of sick leave falls within the</p>

	<p>term of this insurance, you no longer have to pay premium for this insurance. If you are partially unfit for work, you will pay only 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 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?'</p> <p>Waiver of premium payment in case of occupational disability is not included in the insurance. If your degree of occupational disability increases during the term of the insurance, you will continue to pay the premium as usual.</p> <p>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 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?'</p> <p>Waiver of premium payment in case of occupational disability is only included in the insurance after you 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 pay only part of the premium.</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.
--	---

If you belong to group 2 or 3 and you expect to receive WIA benefit (or an increase of WIA benefit) on or after 1 May 2018, 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 on 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 5

What insured sums can I select?

You choose 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 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 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.

Please note:

We cannot give you any advice. You can ask a financial adviser which insured sum would be most suitable for you. They will review your situation and advise you.

Question 6

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 choose 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 7

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

You can choose whether this applies 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 8

Until when does the insurance pay the benefit?

If you die during the insured period, the benefit will cease on the date when your partner reaches the age of entitlement to AOW pension. 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 age of entitlement to AOW pension.
- On the day that your partner dies (before reaching the age of entitlement to AOW pension).

Question 9

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 as to how we can continue the group insurance from 1 May 2021 in good time.
- You no longer work for your employer. You should notify us within one month in this case. We will then terminate the cover and the collection of your premium. See question 19 for how you should do this.
- You retire, but not later than when you reach 68 years of age. You do not have to notify us in this case.
- You take early retirement. You should notify us within one month in this case. 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 age of entitlement to AOW pension. You do not have to notify us in this case.
- You no longer have a partner. You should notify us within one month in this case. 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.
- Your insurance will also cease in some cases 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 in this case to anwvoorambtenaren@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 age of entitlement to AOW pension, you can ask us to continue the insurance on a personal basis. Ask us for a quotation by sending an e-mail to anwvoorambtenaren@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.

Elips Life AG, office at Amstelveen, Startbaan 8, 1185 XR Amstelveen;
Chamber of Commerce) 51782987; Head Office Elips Life AG. Triesen (LI); Chamber of Commerce: FL-0002.304.360-5, Vaduz

Question 10

When does the insurance not pay the 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 11

What happens if I die?

If you die, your partner should send us an e-mail: 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 12

What happens if I become unfit for work?

If waiver of premium payment in case of occupational disability is also insured, the insurance continues when you receive WIA benefit after 104 weeks. You do not have to pay premium to us in this case, 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.

<i>Degree of disability as established by the UWV</i>	<i>Waiver of premium payment as percentage reduction of premium</i>
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%

You continue to pay premium as normal at such time as:

- your degree of disability is less than 35%;
- you reach the age of entitlement to AOW pension;
- you reach the age of 68 years.

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. Then we can 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, 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 an advance 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, also 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 13

How much premium do I pay for this insurance?

This depends on:

1. your age;
2. the insured sum you have chosen;
3. how much 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. We do this on the basis of your age on 1 January 2018. We then adjust the premium on 1 January each year on the basis of your age at that time. The tariff list is included on the last page of this brochure, and is also published on our website <https://www.elipslife.com/nl/nld/Solutions/Products/Anw-Gap-Civil-Servants>.

Question 14

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 15

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 have 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 terminate on 15 September 2018.

Question 16

What conditions apply to this insurance?

Your employer has concluded a group insurance with us subject to insurance conditions. These are stated in the contract between your employer and elipsLife, which is enclosed with this brochure. Please read this contract carefully.

Question 17

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 pay premium from 1 May 2018. We will withdraw the premium from your bank account each month automatically. You give us a direct debit mandate for this.

Question 18

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. You give us a direct debit mandate for this.

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 general practitioner. 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 19

How do I notify changes?

If things change in your life, let us know. You should do this within one month. Send an e-mail in this case 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.
- You are no longer occupational disabled.
- Your e-mail address changes.
- You move house.
- You wish to terminate the insurance.

Question 20

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, which you will receive via e-mail. You pay € 1 per month to VSP B.V. for the administration of this insurance.

Please note

VSP B.V. cannot provide advice regarding this Anw shortfall insurance. VSP B.V. is not an adviser for this insurance.

VSP B.V. specialises in the administration of insurance policies for insurers. This is why elipsLife and VSP B.V. have had a successful cooperation for many years. You benefit from the good and quick service of VSP B.V. 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 21

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

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

Tariff list

MONTHLY PREMIUM INCLUDING WAIVER OF PREMIUM PAYMENT
including € 1 monthly administration fee for VSP B.V.

Age of the insured person	Unchanged benefit			Age of the insured person	Benefit increasing by 2%		
	Insured sum per year				Insured sum per year		
	€ 10,000	€ 7,500	€ 5,000		€ 10,000	€ 7,500	€ 5,000
18	4.07	3.30	2.54	18	5.80	4.60	3.40
19	4.04	3.28	2.52	19	5.71	4.53	3.35
20	4.31	3.48	2.65	20	6.09	4.82	3.55
21	4.26	3.45	2.63	21	6.00	4.75	3.50
22	4.53	3.64	2.76	22	6.35	5.01	3.67
23	4.48	3.61	2.74	23	6.24	4.93	3.62
24	4.73	3.80	2.86	24	6.57	5.17	3.78
25	4.96	3.97	2.98	25	6.87	5.40	3.94
26	4.90	3.93	2.95	26	6.76	5.32	3.88
27	4.85	3.89	2.93	27	6.64	5.23	3.82
28	5.34	4.26	3.17	28	7.29	5.72	4.15
29	5.26	4.20	3.13	29	7.15	5.61	4.08
30	5.47	4.35	3.24	30	7.38	5.78	4.19
31	5.91	4.68	3.45	31	7.97	6.22	4.48
32	6.34	5.00	3.67	32	8.50	6.62	4.75
33	6.75	5.31	3.87	33	9.00	7.00	5.00
34	7.12	5.59	4.06	34	9.47	7.35	5.24
35	7.72	6.04	4.36	35	10.22	7.92	5.61
36	8.29	6.47	4.64	36	10.93	8.45	5.97
37	8.83	6.87	4.92	37	11.57	8.93	6.29
38	9.78	7.58	5.39	38	12.75	9.81	6.88
39	10.46	8.09	5.73	39	13.56	10.42	7.28
40	11.52	8.89	6.26	40	14.84	11.38	7.92
41	12.71	9.78	6.85	41	16.29	12.46	8.64
42	13.84	10.63	7.42	42	17.60	13.45	9.30
43	15.25	11.68	8.12	43	19.29	14.72	10.14
44	16.56	12.67	8.78	44	20.79	15.84	10.90
45	18.33	13.99	9.66	45	22.84	17.38	11.92
46	20.29	15.46	10.64	46	25.10	19.07	13.05
47	22.41	17.06	11.71	47	27.54	20.90	14.27
48	24.49	18.62	12.75	48	29.87	22.65	15.43
49	26.68	20.26	13.84	49	32.26	24.44	16.63
50	29.22	22.16	15.11	50	35.05	26.53	18.02

Age of the insured person	Unchanged benefit Insured sum per year			Age of the insured person	2% annual increase Insured sum per year		
	€ 10,000	€ 7,500	€ 5,000		€ 10,000	€ 7,500	€ 5,000
51	32.03	24.27	16.51	51	38.10	28.83	19.55
52	34.75	26.31	17.87	52	40.98	30.98	20.99
53	37.29	28.21	19.14	53	43.64	32.98	22.32
54	40.15	30.36	20.57	54	46.57	35.18	23.79
55	42.91	32.43	21.96	55	49.39	37.29	25.19
56	45.63	34.47	23.31	56	52.02	39.27	26.51
57	48.56	36.67	24.78	57	54.87	41.41	27.94
58	50.53	38.14	25.76	58	56.55	42.67	28.78
59	52.57	39.68	26.79	59	58.31	43.98	29.66
60	54.27	40.95	27.64	60	59.65	44.99	30.33
61	55.03	41.52	28.02	61	59.98	45.24	30.49
62	55.33	41.75	28.16	62	59.74	45.05	30.37
63	54.73	41.29	27.86	63	58.46	44.10	29.73
64	52.79	39.84	26.90	64	55.88	42.16	28.44
65	49.52	37.39	25.26	65	51.95	39.21	26.48
66	42.13	31.85	21.57	66	43.83	33.13	22.42
67	35.87	27.15	18.43	67	37.02	28.01	19.01
68	27.49	20.87	14.25	68	28.07	21.30	14.53