

# VIDA NEWS

Newsletter Vidanova, 2025-01

Newsletter of your Vidanova Pension Fund Foundation.



Retirement Checklist:  
everything you need  
to know before and  
during retirement

*Winners of the  
crossword puzzle  
competition!*

Statistical Data  
Vidanova Pension  
Fund

Discover the  
convenience of our  
participant portal:  
your pension always  
at your fingertips

Read about the handy functions of our participant portal and discover how you can easily manage your data, report changes and gain insight into the financial consequences of your choices. In this way, you always have your pension information at your fingertips. Our Retirement Checklist also provides an overview of all the important matters you need to take into account before and during your retirement. Finally, we announce the winners of our crossword puzzle and you can find our most recent statistical data!

Enjoy reading!

Your best option for  
pensions

  
PENSION FUND



# Retirement Checklist: everything you need to know before and during retirement

## "I have multiple sources of income"

If you have multiple sources of income, you must report this to us. This will prevent the double application of the basic tax credit and elderly supplement if they are already applied to another income source, so that you do not have to make additional payments later on when making your final income tax assessment. In addition, you should also complete the "Wage Tax Statement" form. The "Wage Tax Statement" form can also be found on our portal.

## "My income is less than ANG 1,000 per month"

If your income - including other incomes you might have in addition to your pension - is less than ANG 1,000, you should tell us. With this information, we can determine whether we should withhold the BVZ premium.

## "I receive both a pension from Vidanova and the AOV pension from SVB"

In this case, we invite you to enter this information on our participant portal. This allows us to deduct the premium for basic health insurance (BVZ) and possibly also payroll tax on the total amount of the two pensions. This way you avoid having to make additional payments at the end of the year.

## "I am moving abroad"

Don't forget to inform us when you move abroad. Please also send us your proof of registration and your new contact information. This way we can keep you informed of developments relevant to you and adjust legally required deductions where necessary.

## "My relative, who receives a pension from Vidanova, has died"

In case of death, we must be informed immediately. We need the death certificate as soon as possible, so that we can not only stop the pension, but also settle any survivor's pension and grief compensation.

## "There is a change in my personal situation that may affect my pension"

If there is a change in your situation that may affect your pension, make sure you tell us before the second day of the month. Reporting later may mean that the change will not be processed until the end of the following month.

## "My pension has been stopped because I handed in my Attestation de Vita too late"

In this case, you should send the Attestation de Vita to us as soon as possible or come by our office. The changes will then be processed at the end of the following month and the payment will follow at the end of that month.

## "I received less or no pension this month"

If you have received less or no pension this month, there is always a reason for this. This may be because we did not receive your Attestation de Vita (on time), or because of tax reasons. In this case, please contact one of our colleagues as soon as possible.

You're about to retire or you're already retired. The way you receive your income changes. Instead of a salary, you now receive a pension payment. Everything feels new, like you're back in school. But don't worry! We've put everything together for you, so you can enjoy your retirement with peace of mind, without worrying if all the documentation is in order. That way, you'll be guaranteed an income at the end of the month.

What should you take into account? Read on to find out which situation applies to you.

## "I am about to retire and would like to know the state of affairs"

From the moment you are enrolled in the fund, you will get an account on our participant portal where you can access all your information. Through this participant portal you can also apply for your pension before you retire. Here you fill in all necessary information digitally. This way we

receive the information we need to pay out your pension. For example, your bank details. You must do this at least one month prior to your retirement date.

More about our participant portal is discussed in the next article, *"Discover the convenience of our participant portal: your pension always at your fingertips"*.



# Congratulations!!



## Vidanova Pension Fund congratulates all winners of the crossword puzzle competition!

At the same time, we would like to thank all pensioners who participated, for their participation. The pictures show our colleagues and a member of the Supervisory Board handing over the prizes to the winners.

The first prize was an overnight stay for two at The Rif at Mangrove Beach Corendon Curaçao and Van der Valk Plaza Beach Resort Bonaire. The second prize was a gift card for a restaurant of choice.

## Statistical data Vidanova Pension Fund as per 30 September 2024

The following statistical data applied to the Fund on 30 September 2024.

	31 December 2023	30 September 2024
Sponsors	95	97
Active participants	2936	2900
Participants with deferred rights	3183	3258
Pensioners	1817	1902
Pension capital	1103 mln.	1145 mln.
Pension obligations	1039 mln.	1069 mln.
Reserves	64 mln.	76 mln.
Employees	20	20
Coverage ratio	106%	106%

(Amounts in thousands Antillean guilders)

During the first 9 months of 2024, 2 new companies joined Vidanova. Despite these 2 new companies, we see a slight decrease in the number of active members. This is because on the other hand, many participants left their employer. This is also evident from an increase in the number of non-contributory members. In addition, many participants also reached retirement age which is evident from the increase in the number of pensioners. Pension obligations has increased. We also see an increase in pension capital and in reserves. The coverage ratio remained the same.

# Discover the convenience of our participant portal: your pension always at your fingertips

Saving for a pension is an important matter. Without a pension or other source of income after you reach retirement age, in most cases it means you will have to continue working later in life. Therefore, it is essential to plan your retirement well and to always be aware of what you have accumulated in retirement. We created our participant portal with this in mind. The goal is to make your life easier and ensure that you are always well informed about your own financial future after retirement.

Our portal offers numerous possibilities. By using it properly, you can get answers to your questions in the blink of an eye, without much effort. The portal allows you to manage and track your retirement affairs at any time, wherever you are. In this article, we'll discuss the main actions you can take through our portal.

## How do you gain access to the participant portal?

As soon as you become a participant of Vidanova, we will create an account for you on our participant portal. Your personal login details will be sent to your e-mail address by one of our employees. From then on, all your pension matters are just a click away.

If you have been a participant for a long time, but you no longer have your login information to hand, please contact us. One of our colleagues will be happy to help you.

## Your personal dashboard

Once logged into the portal, you will be taken to your personal dashboard. Here you will find an overview of all important information about your pension. For example,

you will see your personal details, the amount of your pension and important documents such as your pension statements.

It is important to check if your personal information is correct the first time you log in. If your information is incorrect, you can easily change it yourself via the portal. Please check regularly whether your information is up to date, so that there are no surprises later. This is especially important when there is a change in your personal situation. Incorrect information can lead to missed messages from us or discrepancies between the data on your dashboard and your actual pension benefit.

## Insight into the amount of your pension

Your dashboard also shows the amount of your pension, based on your current salary. When you click on this section, you will be taken to a page where you can see the expected level of your pension on your retirement date. In addition, you can see what your dependents will receive in the event of your death, and what happens if you become disabled. You also get insight into the financial

consequences of various options you have. For example, do you want to retire earlier or later? Do you want a higher pension in the first five years after retirement and a lower pension later on? Or would you like to exchange your partner's pension for an extra retirement pension? The portal gives you insight into the consequences of all these choices.

## Important documents

The portal also contains important documents, such as your annual pension statements. You can view and download these whenever you need them. The portal saves you time when you're looking for important information about your pension.

## Planning for the future

All this information allows you to plan well ahead. You can see early on what your financial situation will look like later. If you are happy with what you see, this will certainly give you peace of mind. However, if you want to save more for later, there are several options for making additional provisions. Consider, for example, additional life insurance

policies to set aside extra money or additional savings in your pension plan.

## Your financial future in good hands

You deserve financial stability, also after retirement. So, keep a close eye on your situation via our participant portal. Our colleagues are always ready to guide you through the portal and support you, where necessary.





# vidanova PENSION FUND

Your best option for pensions

Vidanova Pension Fund Foundation, Schottegatweg Oost 28, Curaçao, P.O. Box 527  
Phone + Whatsapp (+599 9) 734 4200, Fax (+599 9) 736 54 99, E-mail: [info@vidanova.net](mailto:info@vidanova.net)

[www.vidanova-group.com](http://www.vidanova-group.com)

