

## Procedure Life Certificate (Proof of Being Alive)

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Pensioenfonds Caribisch Nederland (PCN) annually checks whether beneficiaries living outside the Dutch Caribbean are still alive. This prevents PCN from paying benefits to deceased beneficiaries, which their survivors would have to repay.

- In **September**, PCN sends a letter and an e-mail with the [Life Certificate form](#) to the beneficiaries concerned.
- The beneficiary fills out the form and has it signed by an authorized authority:
  - a municipal or police officer;
  - the Dutch consulate;
  - a notary;
  - a representative of the Netherlands in Curaçao, Sint Maarten and Aruba.
- The beneficiary submits the form to PCN as soon as possible, along with a valid ID.
- **During late November and December**, PCN makes a follow-up call to the beneficiary.
- If the Life Certificate is not submitted by December 31, the benefit will be stopped from January.
- If the form is received after December 31, the beneficiary will receive a back payment for the missed month(s) with the next monthly payment.

This may have tax implications. PCN must comply with tax regulations and has no influence on this.

### Special situations:

- There is a small group of retirees who receive a child allowance for a child who has not reached the age of 21 by September 1. These beneficiaries receive two letters, one with the Life Certificate for themselves and one with a Life Certificate for the child.
- There are beneficiaries who do not receive a letter for the Life Certificate. These are:
  - Beneficiaries residing on one of the BES islands. PCN annually checks these participants in the Civil Affairs database according to their date of birth (order).
  - Orphans who have reached the age of 21 by September 1. They receive a letter to submit a study certificate. If the orphan is deceased, a study certificate cannot be signed.



- Pensioners who receive a child allowance for a child who has reached the age of 21 by September 1. They receive a letter to submit a study certificate for the child. If the child is deceased, a study certificate cannot be signed.
- Sometimes a beneficiary or a family member/caregiver contacts PCN because the beneficiary is unable to have the Life Certificate signed by him or herself. PCN advises authorizing a family member/caregiver to request this proof from an authorized authority.

If you have any further questions, please contact our office in Bonaire or St. Eustatius. Contact details can be found here: [PCN contact details](#).