

date : <datum>
our reference : <naam werkgever>
your reference :
subject : Your risk cover

CONFIDENTIAL

<AANGETEKENED naam WG>
<tav>
<Straat> <huisnummer><toevoeging>
<Postcode> <Plaats> <Land>

Services

Burgemeester Rijnderslaan 7
1185 MD Amstelveen, the Netherlands

Postbus 5000
1180 KA Amstelveen, the Netherlands

www.zwitserleven.nl

<naam IAM>

Telephone: <tel IAM>

Fax:

E-mail <email IAM>

Dear <aanhef>,

Your employees' risk cover with Zwitserleven is set to end on <einddatum>. Due to a simplification of our product range, we no longer offer stand-alone risk insurance. This is why we will be ending our collaboration and terminating the contract on <einddatum>. This letter explains the consequences for you and your employees.

What does this mean for you?

[ALS NPris] << Partner's and orphan's pension can no longer be insured separately.>> [als NOVP] <<Surviving dependants' bridging pension can no longer be insured separately.>> **[ALS NPris][ALS NOVP]** <<This can be insured if it is part of a collective pension scheme that includes retirement pension.>>

ALS COV] <<Collective Death Insurance can only be taken out in addition to a pension scheme.>>

This means that the risk insurance for your employees will lapse on <einddatum>. Risk-based insurances are part of the employment benefits. Please therefore discuss your options with your adviser in good time.

Any questions?

Please contact your adviser. They are familiar with your situation and can offer you the best advice. We will send them a copy of this letter for your convenience. Alternatively, you can contact <naam IAM> on <tel IAM>, or send an e-mail to <email IAM>.

Yours faithfully,

Bart Remie
General Manager Operations & IT