



Information on your new pension scheme.

Information for your employees.

We feel it is important that your employees remain informed about their pension scheme. It is worth letting them know they can expect to receive this type of information in the future.

Standard provision for voluntary coverage.

It may be the case that voluntary coverage is standard for all employees who have a partner. If so, employees can opt to cancel this coverage on MijnZwitserleven as long as they do so within three months of having received the Pension 1-2-3. If an employee cancels their voluntary coverage, their partner will be informed of this by us. We will then refund the excess contributions paid up to now from the effective date of the new pension scheme. If your employee cancels their voluntary coverage at a later date, they will stop paying contributions from the following month onwards.

No standard provision for voluntary coverage.

It may be the case that a standard provision for voluntary coverage has not been included for employees who have a partner. If so, these employees can opt to take out voluntary coverage on MijnZwitserleven. The employee's partner will then be informed that this has been done.

The coverage will start the following month and will require contributions to be paid.

Adjustment of the pensionable earnings percentage.

If your pension scheme has an ascending graduated scale, the investment premium percentage will increase on the first day of the month that your employee moves into the next age bracket..

Investment options.

Your employees' contributions are invested in the HorizonBeleggen plan as a matter of course. However, if the pension scheme provides an option for Profiel Beleggen or Vrij Beleggen, your employee can choose to either amend the investments or notify us of any changes they wish to make regarding future contributions.

Employer access to MijnZwitserleven.

You will be able to log on to MijnZwitserleven once you have received your user name and password. You will receive your user name by email and your password as a text message on your mobile phone.

Employee access.

Your employees will receive a letter containing their Zwitserleven password. Alternatively, they can visit the following website: zwitserleven.nl/mijnzwitserleven and log in using their DigiD details or the Google Authenticator app.

Adviser access.

If you have authorised your adviser to access MijnZwitserleven, this will enable them to consult the pension scheme and notify us of any amendments via zwitserleven.nl/mijnzwitserleven.



Report amendments online.

| Employer/adviser: | Participant via MijnZwitserleven: | The Municipal Personal Records Database: |
|---|--|--|
| <ul style="list-style-type: none"> • Start date of employment • Termination of employment • Salary adjustment • Amendments to part-time percentages • Occupational disability not via MijnZwitserleven • Birth of a child * • Cohabitation and termination of cohabitation * | <ul style="list-style-type: none"> • Amendments to investment decisions • Transfer of accrued benefits • Amendments to voluntary coverage • Birth of a child * • Cohabitation and termination of cohabitation * | <ul style="list-style-type: none"> • Change of address within the Netherlands • Marriage/divorce • Registered civil partnership and termination of registered civil partnership • Death • We are automatically informed of these amendments |

* Your pension scheme may register amendments such as 'birth of a child' and 'cohabitation/termination of cohabitation' on your employees' MijnZwitserleven. Please consult the pension scheme rules to find out whether this is the case.

Payment of contributions.

You will receive invoices for the pension contributions. To access these invoices, please go to the 'Financial' tab on MijnZwitserleven.

Communication with your employees.

Your employees will receive the following notification messages and letters:

| Messages in the MijnZwitserleven inbox: | Information sent by post and posted on MijnZwitserleven: |
|---|---|
| <ul style="list-style-type: none"> • Salary adjustment • Part-time percentage adjustment • Change of address • Cohabitation and termination of cohabitation | <ul style="list-style-type: none"> • Pension 1-2-3 • Letter containing password • Annual policy value report • Uniform Benefit Statement • Risk indicator letter |

It will take approximately a week for new employees to start receiving letters from us after their registration on MijnZwitserleven.