



Information on your new pension scheme

What will change for your employees?

We feel it is important that your employees are notified of any amendments to their pension scheme. It is worth letting them know they can expect to receive this type of information in the future. The section below deals with the most important type of amendments.

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. Nothing will change for current employees who have already made decisions in this regard. This means voluntary coverage will not automatically be added for current employees who have a partner and have not taken out a voluntary surviving dependants' insurance, despite voluntary coverage being included as a standard provision of the pension scheme.

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 new 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.

The accrued value of the plan assets will remain with the previous pension scheme.

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 be able to keep their old password for MijnZwitserleven. Alternatively, they can visit the following website: zwitserleven.nl/mijnzwitserleven and log in using their DigiD details or the Google Authenticator app. Your employee will view their participation in at least two pension schemes, namely their participation in their previous scheme and their participation in the new PPI scheme. They will be able to access and consult both pension schemes. If an employee wishes to find out more about the value of the plan assets that have been accrued since the start date of the new pension scheme, they will need to consult their new pension scheme.

Adviser access.

If you have authorised your adviser to access MijnZwitserleven, this will allow 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.*

Betalen van de premie.

You will receive invoices for the pension contributions.

We will send you a revised invoice as soon as your pension scheme has been amended on MijnZwitserleven. To access your invoices, please go to the 'Financial' tab on your personal portal.

Communication with your employees.

Current and new 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

Als u een nieuwe werknemer heeft aangemeld op MijnZwitserleven, duurt het ongeveer een week voordat de werknemer brieven van ons ontvangt.