



# 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 Pensioen 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.

New employees' contributions will be invested in the HorizonBeleggen plan. We will continue to respect past decisions taken by current employees regarding investment funds and voluntary coverage – meaning nothing will change on this front. If all, or a portion, of the contributions were invested in a guaranteed fund, this will be invested in the Zwitserleven Kortlopend Obligatiefonds from 1 January 2021 onwards. 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.

### Employer access to MijnZwitserleven.

Both you and your employee will be able to log on to MijnZwitserleven using your current user name and password.

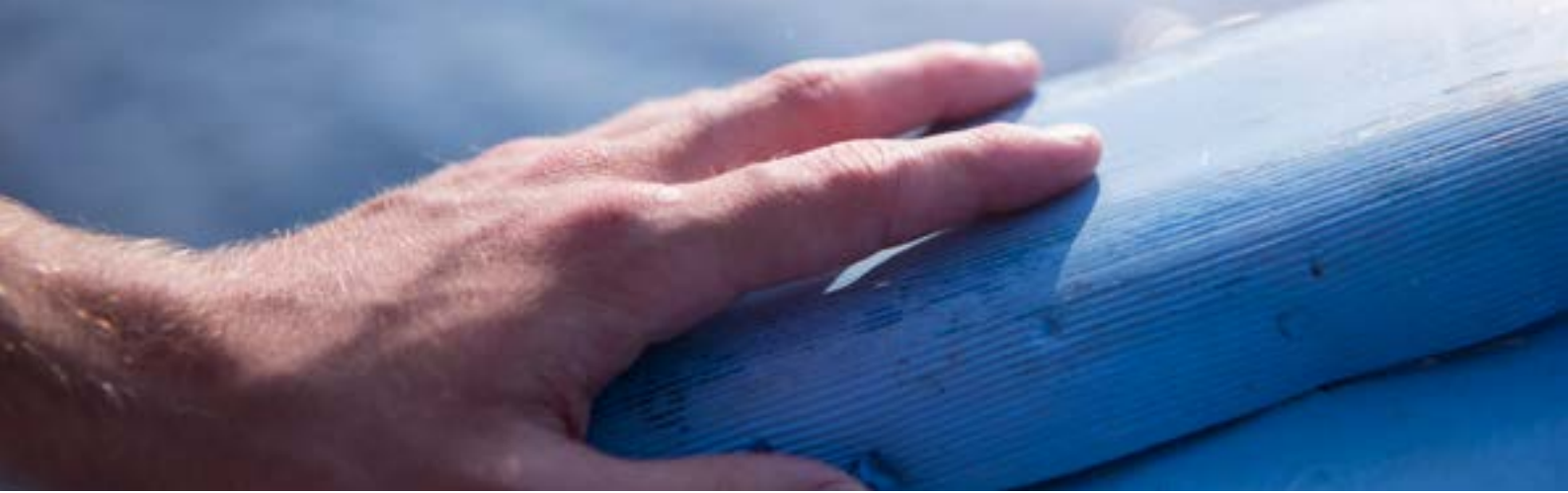
### Employee access.

Employees can also log on by visiting the following website: [zwitserleven.nl/mijnzwitserleven](https://zwitserleven.nl/mijnzwitserleven) and 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](https://zwitserleven.nl/mijnzwitserleven).





**Report amendments online.**

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

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

**Communication with your employees.**

Your employees will receive the following notification messages and letters from us:

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

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