

2025

Services Catalogue

Group contracts



Photo: Centre For Ageing Better

The Zwitserleven feeling

The Zwitserleven feeling is the feeling you get when you know everything is well taken care of. And you can enjoy a carefree day together with your loved ones. Because sooner or later, the day will come when you retire.

Finally, all that time for yourself. But no one wants to grow old alone, whiling away the years. Surely, you prefer to share your retirement with the people around you. Doing fun things together, with friends or family. That's the beauty of the Zwitserleven feeling: others feel it too.

How we give your employees the Zwitserleven feeling

That Zwitserleven feeling is everywhere, not least in our products and services. That is why we do everything possible to make our pensions fit your employees' personal situations. They can, for example, make arrangements for their surviving dependants – their partner and children. Just in case something happens, to ensure they are not left empty-handed.

We also make every effort to make all our information on pensions as clear as possible. Explaining it all in understandable

language. That way, you not only understand what we are talking about, but also truly feel it.

And that includes making our pensions transparent. So that you can see at a glance what you can expect when you retire. But also what the consequences are if you want something different, such as knowing where you stand if you want to work longer, for example. Or, conversely, wanting to stop working earlier. To go to the zoo with your grandchildren on a weekday, for example, just because you can.

The Zwitserleven feeling should be for everyone: For big earners and small earners. Retirees and newborns. Pets and HR staff. And for you and your loved ones. Because happiness increases when you share it with others.

And that includes taking into account our environment, and leaving a better world for our children. This is why we invest with a focus on financial returns and sustainability. It means encouraging companies and governments to respect the earth and everyone who lives on it. We do this using accurate selections, ESG tools and ratings. Want to know more? Then please visit zwitserleven.nl/sustainability.



Photo: Sean Thomas

This catalogue contains all information on Zwitserleven and Zwitserleven PPI services.

What can you expect from us?

Your pension scheme is in good hands at Zwitserleven. We want to serve our customers in the best possible way. We make sure you don't have to worry about your pension scheme, such as having to take care of all the (financial) details. In your administration agreement, you will find all the activities we perform for you as standard. We call these our basic services or activities. We charge extra for additional activities. We can also perform additional services for you, such as additional explanations about pensions to your participants or providing additional (financial) information for yourself, your adviser or your accountant. We also charge fees for these services, which can be found in this catalogue.

What don't we do?

Zwitserleven is a pension provider. This means that we do not give advice on your pension scheme. If you want advice, you go to your (pension) adviser.

What else do you need to know?

All services and fees in this booklet are valid for 2025. The amounts are adjusted every year*. For the additional activities, you will pay €154,48* per hour in 2025. VAT is not applicable. Does your administration agreement contain other arrangements for the additional activities? Then those agreements apply. You can always find the latest Services Catalogue at zwitserleven.nl/ourservices.

*The average increase in the consumer price index and the hourly CLA wage index is the basis for the annual adjustment.

The activities/services may be changed or withdrawn annually. We can also offer new additional activities/services.

Basic services package

What do we do at the start of the contract?

- We will send you an administration agreement.
- We will send you the pension scheme rules.
- We include your pension scheme in our records.
- You and your participants will get a personal account in MijnZwitserleven. This is where you and your participants can find information about the pension scheme in Pension 1-2-3. And you and your participants can make changes here (if applicable).

What do we do during the contract period?

- We process your participants' pension data in our records.
- We process all changes in our records, such as changes in salary, participants leaving for another employer, a participant or his partner passing away, and so on.
- We will include your new employees in the scheme and we will inform them about MijnZwitserleven.
- Your participants receive a Uniform Benefit Statement (UBS) every year.
- We give your participants an annual statement of the value of investments (if applicable).
- Every year, we examine the risks of investments (if applicable).
- We notify your employees if you do not pay the contributions on time.
- You will receive information from us when statutory laws and regulations change.
- Your retired participants and the surviving dependants of participants that have passed away receive pensions from us.
- Your employees will receive an exit letter from us when they leave employment.
- Your employees will receive a letter from us when you adjust the pension scheme.
- You will receive a standard file from us listing all the participants in your contract if you wish.
- We process all individual transfers of accrued benefits and incoming group transfers of accrued benefits.
- We process divorce, end of registered partnership including equalisation and end of cohabitation for your participants' insurance.
- We process PensioenAanvullen in our records for your employees who opt for it (if applicable).

The cost of basic activities is in your administration agreement and/or product terms and conditions.

Managing your pension scheme

Additional services on behalf of the employer

IFRS file returns for DB schemes

1 to 20 (former) participants	€ 540,00
20 to 100 (former) participants	€ 1.004,00
100 to 250 (former) participants	€ 1.313,00
250 to 500 (former) participants	€ 1.544,00
500 or more (former) participants	€ 2.317,00

Files

Provide comprehensive files (incl. reserve/provision per policy)	€ 617,00
--	----------

Additional calculations

Offer granting supplementation (per contract)	€ 386,00
Offer paying up of back service	€ 617,00
Calculate costs of transitional measures	€ 772,00
Offer interim adjustment per scheme (including legislation)	€ 463,00
The costs for a net benefit calculation	Price on request

Supplementation

Calculate and process supplementation (only if delivered two or more months after reference date)	€ 540,00
---	----------

Fees associated with transfer of accrued benefits

Outgoing group transfers of accrued benefits

Fees will be charged in two parts:

1. Statement of transfer value: number of policies in the statement x € 38,62 Minimum € 386,00 Maximum € 3.862,00
2. Processing fees: number of policies to be transferred/purchased x € 15,45

Adjustments to pension scheme rules and/or administration agreement

Modifying your pension scheme rules and/or administration agreement is possible as long as it fits within the features of the product. You will find the price for the most common adjustments in the overview. If you want to customise something else, we will first send a statement of the cost. We do the same if you have multiple pension schemes rules or multiple products. Once the adjustment is processed, we will send participants a letter indicating the changes if necessary.

Type of adjustment	Cost of adjustment	
	Communicate in writing	*Communicate online
Customise employer name	€ 463,00	€ 308,00
Adjust statutory offset definition	€ 463,00	€ 308,00
Adjust definition of pensionable salary	€ 463,00	€ 308,00
Adjust participant description	€ 463,00	€ 308,00
Adjust duty-of-care system investments	€ 463,00	€ 308,00
Adjust employer contribution	€ 463,00	N/A
Personal employee contribution	€ 463,00	€ 308,00
Adjust ownership	€ 463,00	N/A
Adjust legal entity after merger/acquisition, etc.	€ 463,00	€ 308,00
Adjust payment terms	€ 463,00	€ 308,00
Adjust reference date	€ 463,00	€ 308,00
Adjust frequency of submitting salary	€ 463,00	€ 308,00
Adjust graduated contribution scale**	€ 463,00	N/A
Adjust from direct debit to manual invoices	€ 463,00	N/A
Adjust coverage for unpaid leave	€ 463,00	N/A
Adjust supplementation arrangement	€ 617,00	N/A

You no longer pay a cost per participant or policy

* Communicate online via zwitserleven.nl/diensten. ** Not in case of mandatory adjustment stemming from legislation.

Type of adjustment	Cost of adjustment
Add or adjust coverage	€ 772,00
Remove coverage	€ 772,00
Adjust default setting voluntary coverage (on/off)	€ 772,00
Adjust choice of website for submitting changes for child and/or partner (from participant to employer portal and vice versa)	€ 772,00
Translations (Have you chosen Dutch as the default language for your administration agreement, pension scheme rules and/or Pension 1-2-3? If so, you can ask us to translate these into English. You can also choose English as the default language.)	Billing by translation agency

Photo: Centre For Ageing Better



Communication to employees

A pension is an important employee benefit for your participants. That is why we think clear and personal information about pensions is important for your participants to understand what's what.

All standard communication is in Dutch. Your participant can choose English-language communication in MijnZwitserleven, after which we will send all letters and messages in English.

Standard pension communication for employees

All employees who accrue pension at Zwitserleven receive the following information about their pension. The fees for this communication are included in the service charges.

Information about the pension scheme

- Your participant will receive information about MijnZwitserleven and how to use it.
- We will send the pension scheme rules if a (former) participant or ex-partner requests it.
- Participants can view their Pension 1-2-3 in MijnZwitserleven.

Personal statements

- Your participants receive a Uniform Benefit Statement (UBS) every year.
- Participants who have chosen either VrijBeleggen or ProfielBeleggen for their pension receive information every year on whether the investments still fit their investor profile.
- Participants receiving pensions get an income tax statement every year.

Support

- Your participants will have access to MijnZwitserleven, where they can see how much pension has been accrued.
- We organise Pension Evenings for (former) participants, which focus on the age bracket they are currently in. This allows them to properly prepare for retirement.
- If participants have questions about their pension, they can find many answers on our [Service&Contact](#) page. This page also included all the different contact options. Our staff will answer all questions about pensions in understandable language, but they do not give advice.

Employee communication tailored to your business

It is important that your employees have a good understanding of the new pension scheme. The information they receive must therefore be clear. We can work with your adviser to ensure this. For example with:

Presentations for employees

A new pension scheme raises many questions among employees. What does the change entail? How will it affect my pension? Will I have to make certain decisions? One of our specialists (together with your adviser) will attend a pension meeting at your premises during which they will deliver a presentation covering these topics. Employees are given an explanation of the Dutch pension system, their pension scheme and any choices within the new pension scheme. Afterwards, your employees will have a clear picture of your pension scheme. We can also offer employee presentations in the form of a webinar.



Photo: Annie Spratt

One-on-one sessions

Some employees will prefer to ask questions about their personal pension situation in a one-on-one setting. Issues such as redundancy, divorce and retirement often require a personal explanation. Using the benefit statements and MijnZwitserleven, we help your employees gain a better understanding of their pension.

Service & Contact page on [Zwitserleven.nl](https://www.zwitserleven.nl)

On our service and contact page, your employees will find answers to many pension questions. They can also arrange a number of things themselves there such as requesting a transfer of accrued benefits or supplementing pensions if applicable in the scheme. Also listed are all the ways to get in touch with us.

All employee communications at a glance

Company website for your pension scheme

Website creation	Price on request
------------------	------------------

Organising a presentation for your employees, HR officers, works council or unions

First presentation	€ 1.197,00
--------------------	------------

Each subsequent presentation	€ 888,00
------------------------------	----------

Presentation via webinar	Price on request
--------------------------	------------------

One-on-one sessions with your participants

Your participants can take advantage of the free pension snapshot online	Free
--	------

One-on-one sessions at your premises	Price on request
--------------------------------------	------------------

