

datum :  
onze referentie : <naam WG>  
uw referentie :  
betreft : New rate guarantee period

CONFIDENTIAL

<AANGETEKEND Naam WG>  
<tav>  
<Straat> <huisnummer><toevoeging>  
<Postcode> <Plaats> <Land>

**Services**

Basisweg 10  
1043 AP Amsterdam  
  
Postbus 5000  
1180 KA Amstelveen  
  
www.zwitserven.nl

**Naam IAM**

Fax <tel IAM>

E-mail <e-mail IAM>

Dear <aanhef>,

You have entrusted the pension scheme for your employees based on rate guarantee to Zwitserven PPI. We are very happy that you are our customer. The period during which rates were fixed, ends on <datum>.

**You will receive a new proposal**

You will receive a proposal for a new period of rate guarantee from us before 1 September 2024.

**Inform your employees**

The pension scheme is an employee benefit. You should therefore discuss any changes with your employees and your works council, if you have one. Your adviser can help in this regard.

**Future of Pensions Act and your pension scheme**

The Dutch Future of Pensions Act (Wtp) has effect on 1 July 2023. We will be ready to bid for pension schemes in line with this new legislation. By 1 January 2028, all pension schemes will have to comply with the new legislation. We recommend that you discuss this with your adviser well in advance, as the changes will affect both you and the employees in your pension scheme. Your adviser will be able to clarify the impact of the Wtp and how your pension scheme needs to be adjusted. Be sure to talk to your adviser about your scheme. We will ensure that the transition to your new contract is seamless and smooth.

**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>.

With kind regards,  
Zwitserven PPI