

datum :
onze referentie : <naam WG>
uw referentie :
betreft : Your pension scheme ends on <datum>

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>

Telefoon <tel IAM>

Fax

E-mail <e-mail IAM>

Dear <aanhef>,

You have entrusted the pension scheme for your employees to Zwitserven. We are very happy that you are our customer. The agreement currently in force ends on <datum> and we will terminate it with effect from the same date. This also applies to any group term life insurance you have with us. Which is why now is the perfect time to dive back into your employees' pensions. Of course, we hope that you will choose us again in 2025.

You will receive a new pension proposal

You will receive a new pension proposal from us through your pension adviser between August and October 2024. We will let you know when the proposal is available to your adviser, who will then contact you to discuss it. This letter will help you prepare for this interview.

[indien Buitenland = Ja]

Is your company now based abroad?

We are only permitted to renew your agreement if your company is permanently established in the Netherlands and satisfies the terms and conditions specified below:

- Your company is permanently established (has an office building) in the Netherlands.
- Your company is registered in the Trade Register of the Chamber of Commerce at its offices in the Netherlands.
- Your employees have an employment contract that is governed by Dutch law.
- Your employees have to pay wage tax in the Netherlands.
- Your employees primarily work in the Netherlands.

If you do not meet these conditions, we may not be able to renew our agreement. If this is the case, you should contact your adviser. **[einde indien Buitenland = Ja]**

The main principles for the new pension proposal

[indien Inventariseren = Nee] We will base our new proposal on your current pension scheme.

[einde indien Inventariseren = Nee] **[indien Inventariseren = Ja]** We will consult your adviser when drafting the main principles of the new proposal. In this way, we will design a proposal that reflects your wishes and requirements. **[einde indien Inventariseren = Ja]** Your adviser will be able to tell you everything you need to know about this topic and will help you make decisions that best suit

your situation. Would you already like to take a look at your available options? Then go to zwitserleven.nl/naar2024.

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,
Zwitserleven