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

Dear <aanhef>,

You have entrusted the pension scheme for your employees to Zwitserleven. 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 the surviving dependants' bridging pension and 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 unfortunately not be able to renew our agreement. If this is the case, you should contact your adviser. [einde indien Buitenland = Ja]

Which pension scheme is most suited to you in 2024?
At present, you have an average pay scheme. However, a low market interest rate and increased life expectancy have caused this pension scheme to become significantly more expensive. You may want to opt for a different scheme. Your adviser can tell you all about a defined contribution scheme and other schemes where the premium is fixed in advance. They are happy to help you make the choices that best suit your organisation. Would you already like to take a look at your available options? Then go to zwitserleven.nl/naar2024.

AA001.1401

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.

Solution for outgoing value transfers
Are you switching pension providers after <datum>? If so, you may have to pay extra on outgoing value transfers for the pension scheme currently in place. Do you want to insure the risks of top-up payments in current or previous schemes with Zwitserleven? If so, contact your adviser or your Internal Account Manager at Zwitserleven before the end of the current contract period.

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 email to <email IAM>.

With kind regards,
Zwitserleven

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