

From now on you will receive your information in digital form

We would like to keep you posted on (changes in) your pension and pension plan. This is why we will send you information in digital form as much as possible from now on. You will receive this information at: a.b.go@5b0.nl. We received this email address from your employer.

Would you prefer to receive your personal pension information on paper? Then log in to your personal portal or send a signed letter accordingly to Flexsecurity, PO Box 4471, 6401 CZ Heerlen. Please remember to include your customer number, which is set out at the top of this letter.

Processing of your private data

Our pension fund and our administrator (AZL) collect and process your personal data. We do this so that we can operate and administer your pension as well as possible. We collect only private data that we need for this purpose. If you would like more information about this and your rights when it comes to the processing of your data, Please read the privacy statement on our website, www.flexsecuritypensioen.nl.

Any questions?

You can call us on +31 (0)88 116 2402. The office is open on weekdays from 8:30 AM to 5:00 PM. You can email us at info@flexsecuritypensioen.nl. During office hours, you can also reach us via the chat on the website. Please have your customer number ready when calling us and state it in your email, so we can assist you more quickly. We will be happy to help you.

Kind regards,

Raimond Schikhof
Chair

Annex: 'Pensioen 1-2-3 Hoe is uw pensioen geregeld?' (Pension 1-2-3 How is your pension arranged?)

This Pension 1-2-3 sets out what you will and will not receive in our Payroll pension plan. Pension 1-2-3 does not contain any personal information about your pension. Such private data are available from www.mijnpensioenoverzicht.nl, your annual Uniform Pension Statement and on your personal portal at www.flexsecuritypensioen.nl. You can read how we deal with socially responsible investing in our investment policy as set out on our website www.flexsecuritypensioen.nl.

What can be found in Levels 1, 2 and 3?

Pension 1-2-3 consists of three layers. Layer 1 briefly sets out the main information relating to your pension scheme. Layer 2 contains more information about all the topics in layer 1. Level 3 contains legal and policy-related information about Flexsecurity. Levels 2 and 3 can be viewed at <https://www.flexsecuritypensioen.nl/pensioen-123/>.

What will you receive in our pension scheme?



When you retire, Then you are required to use your pension capital to purchase a retirement pension.



If you die, your partner will receive partner's pension and your children will receive orphans' pension if you are still working for this employer at the time of your death.



The regulations set out precisely what you will receive in our pension scheme. The pension rules can be downloaded from www.flexsecuritypensioen.nl.



If you become incapacitated for work during your employment, you will continue to partially accrue pension but no longer pay contributions yourself.

What will you not receive in our pension scheme?



If you become incapacitated for work during your employment, you will continue to partially accrue pension but no longer pay contributions yourself.

How do you accrue pension?



You accrue pension in three ways:

- AOW: this is the state pension that you receive from the government as a retirement pension if you have resided or worked in the Netherlands. You can read more about AOW at www.svb.nl.
- Pension capital you accrue in the Payroll scheme at Flexsecurity. You accrue this pension via your employer. This is what this Pension 1-2-3 is about.
- Pension that you arrange yourself Examples include an annuity or a tax-efficient blocked bank savings account.



Contributions are deposited every month in your name in the fund's investment account. The deposit percentage of the contribution is 13.8% of the pension base. These contributions and the returns made on them form pension capital. You use this capital to purchase a retirement and partner's pension on your retirement date. We call this a defined contribution scheme.



The defined contribution is determined on a portion of your gross hourly rate. It is not calculated on your entire salary, as we already take the AOW into account. The portion of your salary over which no defined contribution is calculated is called the threshold amount or the 'deductible'. The offset for 2024 is €17,545.00 per year. The defined contribution (the premium) is based on your gross salary minus this offset.



For the accrual of your pension capital in the Payroll pension plan, your employer pays 15.4% of the pension base and you pay 1% of the pension base.

What are your choices?



If you change jobs, you remain entitled to the pension you have accrued with us. You can transfer previously accrued pension capital to your new pension fund or insurer.



On your retirement date, the pension capital is released. On that date, you are required to use your pension capital to buy a retirement pension from a pension insurer of your choice. This is required by law. A pension is a periodic payment that you receive as long as you live.



If you wish to retire early, If you wish to join the readers' panel, Discuss your plans with your employer and request this from us at least three months before your required commencement date.



If you wish to compare your pension scheme, please use the pension comparison tool on our website or ask us to send it to you.

How certain is your pension?



The amount of your pension is not certain. You will only have certainty regarding the amount of your pension on your retirement date. This is because your pension depends on the amount of your defined contribution, the rate that insurers apply during the purchase of your pension, and the return on your investments.

What costs do we incur?



We incur costs for the administration of the pension scheme. Your employer pays these operating costs to us. We charge a fee for managing your pension capital. We deduct these investment costs from your pension capital.

When should you take action?



If you change jobs, this has consequences for your pension. You may choose to transfer your accrued pension capital to your new pension fund or insurer. This is called value transfer.



If you become incapacitated for work, please notify us of this. Your pension accrual will continue, but you will no longer pay contributions yourself.



If you wish to make use of one of the options, please see 'What are your choices?'



If you divorce or end a registered partnership or cohabitation, please notify us of this yourself.



If you move abroad, please inform Flexsecurity. Information on the consequences of this for state old-age pension (AOW) can be requested from the Social Insurance Bank (SVB) or by visiting www.svb.nl.



If you become unemployed, your pension accrual stops. It is important to assess the consequences of this.



Check www.mijnpensioenoverzicht.nl once a year to see the total amount of pension you have accrued.



Contact us if you have any questions or wish to notify us of any changes. You can contact us via info@flexsecuritypensioen.nl or on +31 (0)88 - 116 2402 (business days from 8:30 a.m. - 5:00 p.m.).