

Ms R.A. Sasu
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English version: www.flexsecuritypensioen.nl/en/site

wersja polska: www.flexsecuritypensioen.nl/pl/site

Date: 9 April 2025

Customer number: 261-0830402036-01

Topic: welcome back to Flexsecurity

Dear Ms Sasu,

As from 1 March 2025, you will restart participating in Flexsecurity's Plus Pension Scheme. This scheme, also known as 'Plus Pension', is for all temporary workers aged 18 and older with an employment contract for at least 52 weeks. Employees of Yacht bv participate directly in this Plus Scheme. In particular, read the 'When to take action' section to assess whether you need to take action now for your retirement.

Log in to your personal portal

View your personal pension details on your personal portal on the website. Just go to www.flexsecuritypensioen.nl and click on Log in. You then use your DigiD to log in. During your very first login, you will need to complete a few steps in a one-time process. After completing this process, you can implement changes directly via 'Direct regelen' ('Do it now'). For example, to set the way you want to receive your personal pension information. For more information, see the section below in this letter.

In your personal environment, you will be able to view an increasing number of pension documents, figures, and other data which are important with regard to your own pension. You will also be able to directly arrange pension matters with us.

Follow the 'My pension' e-learning

A short e-learning is available for you at www.flexsecurity.nl/mijnpensioen. In three five-minute blocks, you will learn what a pension is and how to accrue pension capital. And you will learn what may result in a high (or low) pension. This e-learning will help you better understand your pension at Flexsecurity. We therefore recommend doing this e-learning.



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: roxanaalexandra.sasu@yahoo.com. We received this e-mail 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 Plus Scheme. 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, you will not receive any supplementary incapacity pension from us.

How do you accrue pension?



You accrue pension in three ways:

- A. 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.
- B. Capital that you accrue in the Plus Scheme at Flexsecurity Pensioen. You accrue this pension via your employer. This is what this Pension 1-2-3 is about.
- C. 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 depends on your age. 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 2025 is €8.90 per hour. The defined contribution is calculated on your gross hourly wage minus this offset.



For the accrual of your pension capital in the Plus Scheme, the employer pays two-thirds and you pay one-third of the contribution.

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.



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.



The pension capital is released on your retirement date. You must then purchase a pension from the pension capital at a pension insurer of your own choice. This is required by law. A pension is a periodic payment that you receive as long as you live.



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



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



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



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



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



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.).