

✓ Award-winning funds

✓ Proven low costs

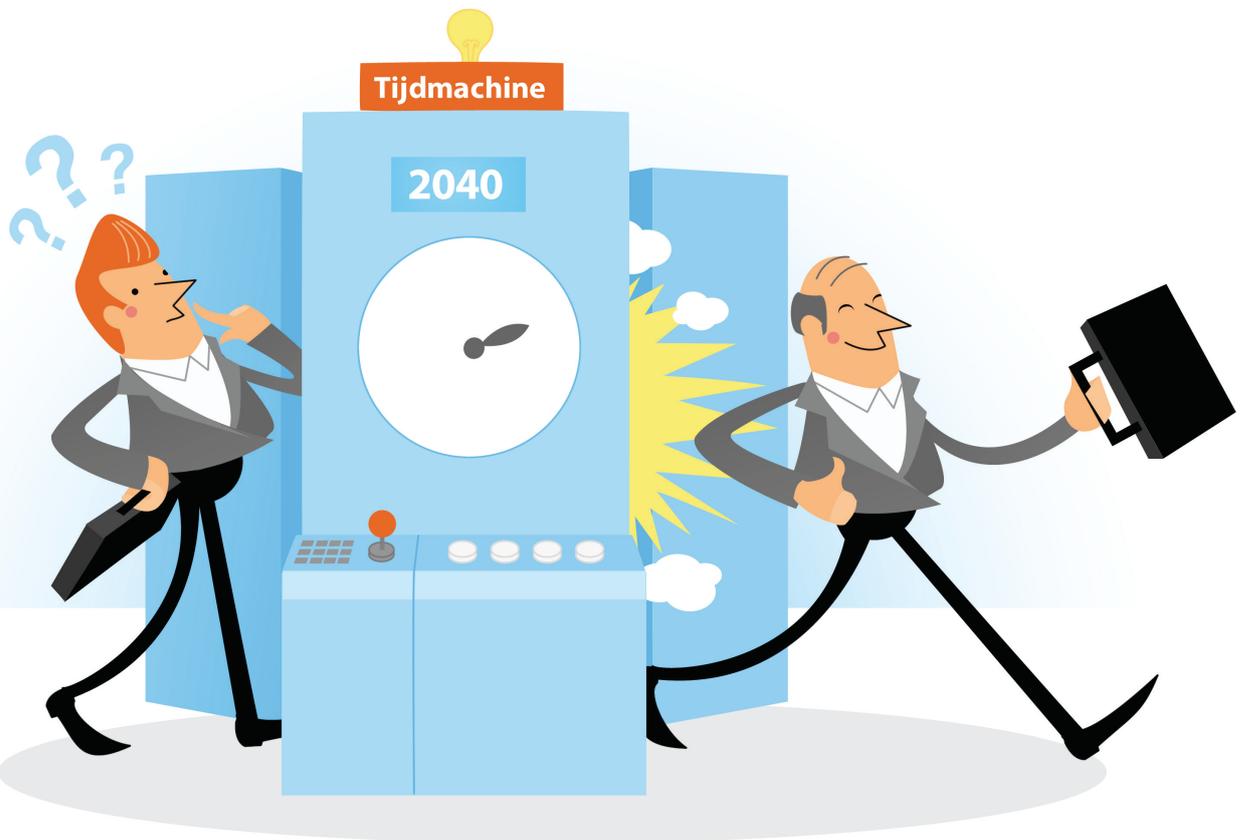
✓ Begin & stop daily



FitVoorLater

Ready for the future

Flexible supplementary pension for your employees



We are part of



Why FitVoorLater?

The many changes in our pension system means your employees' pensions are becoming ever more individualised. FitVoorLater ('Fit For Later') is a flexible supplementary pension that takes the form of investing with net cash. This is why this supplementary pension is also held personally in the employee's name. It's also another way to raise pension awareness. This additional fourth pension pillar gives both you as the employer and your employees a great deal of flexibility.



What's more, a good pension is an impressive showcase, especially in this competitive environment. Many employers also feel that they have a duty of care when it comes to their employees' pensions, especially now that so much has changed in the pension landscape.

What is FitVoorLater?

FitVoorLater ('Fit For Later') is a flexible supplementary pension that takes the form of investing with net cash. Although this solution is part of the overall pension solution, it differs significantly from those familiar solutions that make up the 2nd pension pillar.

- It's a flexible pension solution that is designed for the changing pension environment
- The right of ownership is held entirely by the employees
- A unique aspect of this solution is that in just a single step you can get all your employees on board collectively
- You can also pay the monthly contributions to all the supplementary pension accounts directly from your payroll accounts
- What's more, as the employer you can adjust your contributions at any time to meet your requirements
- In addition to the FitVoorLater Vrij Beleggen ('Investment Freedom') investment option for each employee, there is also the variant Fit VoorLater Fiscaal Beleggen ('Tax-Efficient Investment') option for those employees whose income exceeds € 110,111 (as at 2020)

Two types of accounts: Free and Fiscal Investment

	Free Investment	Fiscal Investment
Pension Pillar	Pillar 4	Pillar 3
Whom is it for?	Everyone	Everyone with a relevant income > € 110,111
Fiscal advantage	None	Exempt from capital tax in box 3 (annually)
Size of deposit	Unlimited	Dependent on income and age
Redemption	Free	Blocked until pension age
Pay-out form	Free	Annuity purchased from a bank or insurer

How can we support you?

- Explain the changing pension landscape and FitVoorLater to employers and employees
- Provide communication materials: brochures, information sessions, mailings (Dutch & English)
- Complimentary servicing based on your needs



Frequently Asked Questions:

Q: FitVoorLater does not provide investment advice. Is there a tool available that offers participants assistance in selecting funds?

A: FitVermogen does not offer investment advice but our website provides plenty of information and helpful tools to aid participants in making a good decision (currently available in Dutch only).



Go to www.fitvermogen.nl. Under 'Vermogensopbouw' you can find more information about investing and asset accumulation:

- View the animations about investing
- Use the investment calculator to determine how much you can accumulate
- Determine your investment profile and establish an investment goal

Under 'Actueel' you can find more information about FitVermogen, market conditions and the various funds.

Q: Which funds can your employees select from?

A: With FitVoorLater, your employees can choose from the following options:

- Five Convenience Funds ('Gemaksfondsen') which are carefully assembled investment portfolios whose fund managers do all the work for you. These 'all in one' portfolios are the option most often chosen by other participants
- Ten Strategic Funds ('Strategiefondsen'), for when you want to give your portfolio a special focus
- A single money market fund, as an alternative to a savings account

Q: Will my employees be able to see full details of their supplementary pension?

A: Of course. FitVoorLater gives your employees access to their own personal pension environment, where your employee can:



- View his (or her) account details and documents, such as the annual tax statement (the 'fiscaal jaaroverzicht')
- See all details of the account for his supplementary pension and the transaction(s) undertaken
- See how much additional pension capital he can expect to receive, for both average, poor and good investment returns.

- In addition, your employees will be able to:
 - Modify their investment choices
 - Decide whether to make additional deposits themselves

Your employees will also have access to English-language versions of both FitVoorLater and the personal environment. Your employees can also contact our customer service staff with any queries or comments they may have.

Q: What does this supplementary pension account cost?

A: As an employer, your supplementary pension costs will depend on how much of your employees' supplementary pension contribution you decide to pay.



Over each year, your employees pay the fund costs and any transaction costs. These will be set off in the prices of the funds in question. They pay no charges for the provision of services, so they will not pay any service charges, sale/purchase fees or administrative charges.

Q: What happens to the investment account upon the participant's death?

A: Upon his or her death, 100% of the value of the account passes to the beneficiaries. The identity of the beneficiaries depends on the participant's personal situation and on whether a will was made. If there is no will and the participant was married or in a registered partnership then the partner and any children are the beneficiaries.

Q: What happens if FitVoorLater/FitVermogen declares bankruptcy?

A: FitVoorLater, an investment solution available on NN Investment Partners' online platform FitVermogen.nl, complies with the asset segregation rules. All investments go through the Investor Giro, which is a separate legal entity. This means that the investments are not part of the asset base of NN Investment Partners B.V. In the unlikely event that the Investor Giro should go bankrupt, the Investor Compensation regime will come into effect.

More information?



[Web page for employees](#)
[Web page for employers](#)



Email us: employer@fitvermogen.nl



Call us: 070 - 379 19 19

We are available Monday through Friday from 8:30 - 17.00



Prefer a face to face conversation?

We would be happy to come to you free of obligation

Disclaimer

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