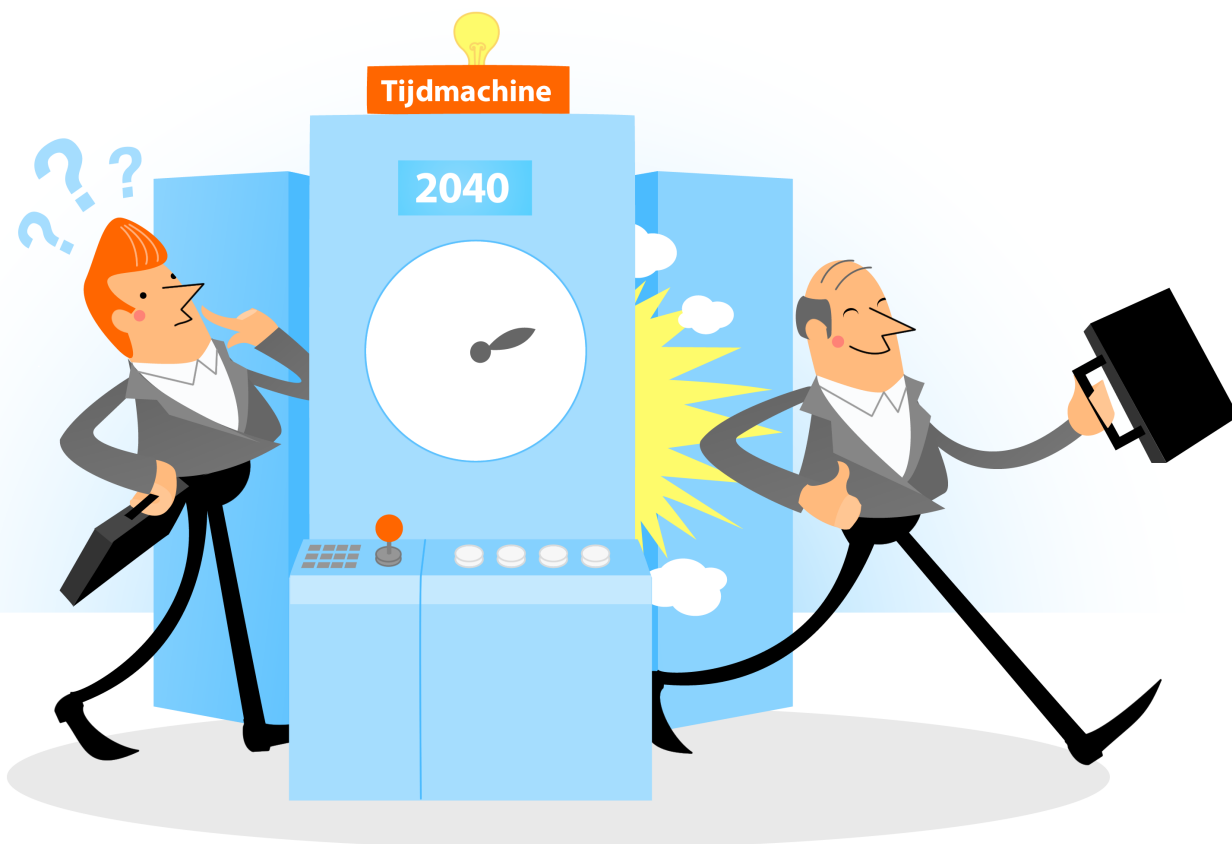


FitVoorLater

Ready for the future

Flexible supplementary pension for your employees



Why FitVoorLater?

A good pension is a strong calling card, especially in a competitive environment. Many employers also feel a duty toward their employees with regard to pension, especially now, given all the recent changes in the pension landscape.



What is FitVoorLater?

- 3rd pillar investment solution that responds to changing pension legislation
- Two types of accounts: Free and Fiscal investment (net annuity)
- Award-winning funds on an award-winning platform
- No additional costs for opening or having an account, such as: service costs, purchase or sale costs or administration costs; only the total fund costs
- All combinations of accounts are possible: Free and Fiscal, individual and collective
- View the animation about FitVoorLater (available in Dutch only) on: www.fitvoorlater.nl

Two types of accounts: Free and Fiscal Investment

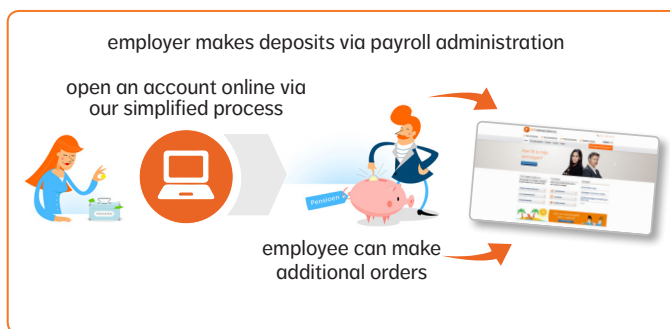
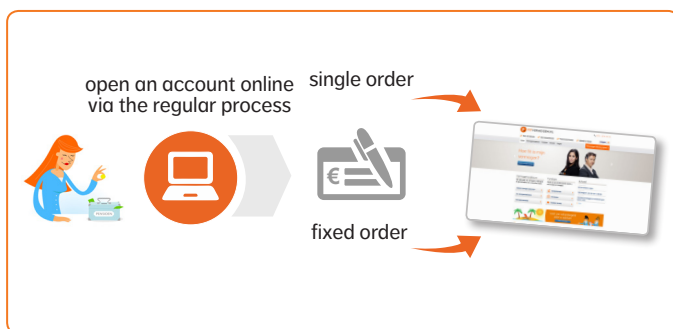
	Free Investment	Fiscal Investment
Pension Pillar	Pillar 3	Pillar 3
Employer's role	Facilitating (individual or collective)	Facilitating (individual or collective)
Whom is it for?	Everyone	Everyone with a relevant income > € 107,593
Fiscal advantage	None	Exempt from capital yield tax in box 3 (annually)
Size of deposit	Unlimited	Dependent on income and age
Pay-out form	Free	Annuity purchased from a bank or insurer

Individual

- Employee opens an account online
- Employee purchases investment funds online via internet banking as a one-off (single payment) or monthly (monthly payment)

Collective

- Simplified account opening process
- Employer makes deposits directly via the salary administration into employee's accounts



How can we support you?

- Explain the changing pension landscape and FitVoorLater to employers and employees
- Determine employee needs
- Provide communication materials: brochures, information sessions, mailings (Dutch & English)
- Personal guidance throughout the account-opening process
- 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: What is the “relevant income” for a FitForLater – Fiscal Investment account?

A: The relevant income is the sum of the following income: 1) business income before additions to or withdrawals from retirement reserves, and before the entrepreneur's deduction; 2) taxable salary/wages; 3) taxable income from other employment; and 4) taxable regular benefits and allowances.



Q: Can a participant purchase an annuity before reaching retirement age?

A: Yes, under certain conditions: the annuity must be purchased for a minimum of 20 years + the number of years that the account holder is younger than the statutory retirement age at the time of receipt of the first instalment. This means that if the participant converts a FitVoorLater – Fiscal Investment account into an annuity when he is 55 years old, the annuity must be for 12 years (years prior to the retirement age) + 20 years, thus at least 32 years in total, assuming that the retirement age is 67.



Q: Can a participant convert a Fiscal Investment account into a Free Investment account?

A: If a participant decides to convert a Fiscal Investment account into a Free Investment account, the investment account will no longer be exempt from

capital yield tax. In addition, a tax penalty will be imposed and the claimed tax benefits must be repaid. The claimed tax benefits will be calculated over a maximum of 10 years. If the participant invests longer than 10 years through a Fiscal Investment Account, he / she will still need to repay the claimed benefits over a 10 year period.



Q: In case of repayment, how are the tax benefits calculated?

A: The tax benefits that will need to be repaid are calculated over the following: Value of investment account per 1 January of the previous year x 50% x number of years that the capital yield tax exemption was claimed

- The 50% in the above formula comes from the assumed average value of the investment account.

The capital yield tax is calculated over this amount. The claimed benefits will be calculated over a maximum of 10 years. If the participant invests longer than 10 years through a Fiscal Investment Account, you will still need to repay the claimed benefits over a 10 year period.

Q: What happens to the account if the account holder dies?

A: When the account owner dies, the money ultimately goes to beneficiaries named in his / her will. The money in the account becomes part of the deceased's estate and is distributed accordingly to the beneficiaries. If there is no will, the law stipulates what happens to the investment account. For example, if the account holder is married or has a registered partnership, then the spouse/partner and any children are the heirs.

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?



Internet: www.FitVoorLater.nl



E-mail us: info@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) with more information.

Disclaimer

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