

Ready for the future with **FitVoorLater**



Your pension, your move

Looking forward to enjoying your retirement someday? Then it's wise to start preparing today.

What does this mean for you?

The pension system in the Netherlands has changed significantly over the last few years:

- The pension age has gone up;
- The amount of pension that you can build via your employer has declined;
- Employees with higher incomes can no longer build up pension via their employer above the income threshold (in 2019 €107,593 per year).

The pension age will continue to increase. If you choose to stop working prior to reaching pension age, it is likely that you will receive a lower pension. This means that we all have to do more today to prepare for tomorrow. The responsibility for building up a good pension continues to shift from the government and employers to the individual.

“Responsibility continues to shift to the individual”



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Powered by NN Investment Partners

Why FitVoorLater?

With FitVoorLater you can financially prepare for the future. FitVoorLater, an investment solution available on NN Investment Partners' online platform FitVermogen.nl, offers a straightforward and accessible way of building supplementary pension. With FitVoorLater you invest in award-winning funds on an award-winning platform and decide how much risk you want to take.



Convenience and flexibility

Choose the form of investment that suits you best. Purchasing funds via iDEAL is easy and if your situation changes, you can switch funds at any time. You always have insight into your portfolio and can invest or withdraw whenever you wish (FitVoorLater – Free Investment).



Quality

FitVoorLater offers a wide selection of NN Investment Partners funds. Our funds have won a variety of prestigious awards including the CASH Awards, Lipper Fund Awards and Morningstar Awards. NN Investment Partners is one of the largest providers of funds in the Netherlands and is active in 15 countries worldwide.



No hidden fees

FitVermogen has no service or purchase or selling costs or other hidden fees. Unlike many banks and online brokers, FitVermogen only charges you the costs of the investment funds. These are known as the total costs.

FitVoorLater: Free or Fiscal Investment

With FitVoorLater you can build up capital via investment funds. You have a choice of 16 different investment funds across various asset classes (Equity, Fixed Income, Money Market and Mix Funds). FitVoorLater offers two types of accounts.

Free Investment

For everyone who wants to build up a supplementary pension. You determine how much and when you invest and can withdraw assets whenever you please.

“Clear choices”

Fiscal Investment

For everyone with a relevant annual income¹ of €107,593 (amount 2019) or higher. FitVoorLater Fiscal Investment allows you to enjoy tax benefits, subject to a number of conditions. For example, your deposits and returns are blocked until you reach the pension age (AOW) and the size of your deposit is dependent on your age and income.

	Free Investment	Fiscal Investment
Whom is it for?	Everyone who wants to build up supplementary pension	Everyone with a relevant income ¹ > €107,593
How?	Box 3	Box 3
Fiscal advantage	None	Exempt from capital yield tax in box 3 (annually)
Size of deposit	Unlimited	Dependent on income and age
Pay-out form	No restrictions	Annuity purchased from a bank or insurer

¹The 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.

Whichever option you choose, you decide which funds you invest in

Convenience funds

Many investors need a simple all-in-one solution: a well-diversified portfolio that fits their personal situation at a low cost.

The Convenience Funds are our solution for such investors. The Convenience Funds are diversified funds comprising equities and bonds. Each fund has its own allocation to equities and bonds and thus own risk-return profile. This makes it easy to choose the fund that is right for you.

Our fund managers actively search for the best investments for their strategies. They allocate between equities and bonds and also according to region and sector.



CAUTIOUS

NN Dynamic Mix Fund I

NN Dynamic Mix Fund II



NEUTRAL

NN Dynamic Mix Fund II

NN Dynamic Mix Fund III



ADVENTUROUS

NN Dynamic Mix Fund III

NN Dynamic Mix Fund IV

NN Dynamic Mix Fund V

The Convenience Funds are divided into three investment profiles, each of which has its own risk profile: Cautious, Neutral and Adventurous. The risk profile that is best for you depends a number of factors, including your timeframe, goal and personal preference.



Strategic Funds

If you want to add a special touch to your investment portfolio or believe in a specific investment strategy, then you can choose from our ten Strategic Funds. Each of these funds has a specific investment goal: for example, emerging markets, sustainable equity or high dividend. There are funds that invest in equities, such as the NN Global Fund, and funds that invest in (corporate) loans, such as the NN Euro Obligatie Fonds (Euro Bonds).

Money Market Funds

Do you want to temporarily decrease your risk, for example, because you are about to retire? Then investing in a money market fund might be right for you. Money market funds invest in short-term loans and are thus less sensitive to interest rate changes. The returns of money market funds are relatively low under most market conditions.



How do you approach your pension?

With FitVoorLater, how you invest is up to you.

FitVermogen does not offer investment advice but our website provides plenty of information and helpful tools to aid you 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
- ✓ Establish an investment goal
- ✓ Under 'Actueel' you can find more information about FitVermogen, market conditions and the various funds

Open a FitVoorLater investment account in a few simple steps on www.FitVoorLater.nl

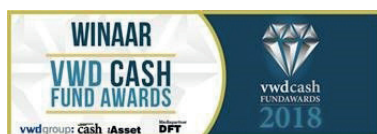
Fund	Morningstar	Ongoing charges	Avg. 5Y performance
Convenience funds			
NN Dynamic Mix I	★★★★★	0.55%	3.36%
NN Dynamic Mix II	★★★★★	0.55%	4.40%
NN Dynamic Mix III	★★★★★	0.65%	5.30%
NN Dynamic Mix IV	★★★★★	0.75%	5.96%
NN Dynamic Mix V	★★★★★	0.75%	6.60%
Strategic funds			
Fixed income funds			
NN Euro Obligatie Fonds	★★★★★	0.50%	2.82%
NN First Class Obligatie Fonds	★★★★★	0.50%	2.83%
NN (L) First Class Yield Opportunities	★★★★★	0.75%	1.91%*
Equity funds			
NN Global Fund	★★★★★	0.73%	6.14%
NN Europe Fund	★★★★★	0.73%	3.61%
NN Duurzaam Aandelenfonds	★★★★	0.83%	7.63%
NN Hoog Dividend Aandelenfonds	★★★★	0.83%	6.40%
NN (L) Emerging Markets High Dividend	★★★★	1.05%	3.92%
NN (L) European High Dividend	★★★★	0.90%	0.95%
NN (L) US High Dividend	★★★★	0.45%	8.93%
Money market funds			
NN (L) Euro Liquidity	geen rating	0.17%	-0.34%

*3 year performance, 5 year performance not available.

The value of investments can fluctuate. Past performance is no guarantee of future results.

The ongoing charges are the annual costs for the management of the fund. On our website you can also find the total cost of ownership (TCO) of each fund, which includes the costs that fund managers make in order to be able to respond to opportunities and risks in the market. On FitVermogen, you do not pay any service fees.

Figures as per December 31st 2018.



Are you an employer?

Employers can make direct deposits into employees' FitVoorLater investment accounts via the payroll administration.

The FitVoorLater team is ready to assist you! We can also provide communication for employees and support them as they open their accounts.

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

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