

Pension slip for salaried worker

Printed 20/12/2018

My pension plan

Employer pension plan
Reference: 1234-123456
Organised by 'My employer' company number 0807.790.161
Managed by NN Insurance Belgium

My details

Raphaël Legrand (NISS number: 79.06.28-245.61)
38 Avenue Fonsny
1060 Brussels

Membership status at 01/01/2018: active

My summary

Total pension reserves at 01/01/2018 ① € 17,992.08
How much have I already saved for my supplementary pension?

Total death cover at 01/01/2018 ② € 220,520.44
How much would my beneficiaries have received if I had died?

Pension breakdown ③

Account identifier: 160479

④ Date calculated: 01/01/2018

⑤ Based on your personal details known as of: 31/12/2017

⑥ Minimum guaranteed: € 18,367.07

Financing level: 100%

Section identifier for the account: 18454883-A

Amounts based on employer contributions ⑦

Pension reserves at 01/01/2018 ⑧ € 54,114.48

What is the amount already saved for my supplementary pension?

Benefit acquired at 01/01/2018 ⑨ € 56,809.59

How much would my pension reserves be worth at the date stated in the pension settlement?

Benefit expected at 01/01/2018 ⑩

This amount has been calculated for the whole of the account (see below).

Pension slip for Raphaël Legrand (79.06.28-245.61) – Situation at 01/01/2018 – Date printed 20/12/2018

NN Insurance Belgium SA/NV, mortgage lender licensed by the FSMA and insurance company licensed by the NBB under the number 2550 for the Branches 1a, 2, 21, 22, 23, 25, 26.

Registered office : Avenue Fonsny 38, B-1060 Brussels - RLP Brussels - VAT BE 0890.270.057 - BIC: BBRUBEBB - IBAN: BE28 3100 7627 4220.

Amounts based on the worker's contributions ⑦**Pension reserves at 01/01/2018****€ 16,750.78**

What is the amount already saved for my supplementary pension?

Benefit acquired at 01/01/2018**€ 17,558.71**

How much will my current pension reserves be worth on the date stated in the pension settlement?

Benefit expected at 01/01/2018

This amount has been calculated for the whole of the account (see below).

Overall benefit expected at 01/01/2018**⑪ € 146,180.82**

How much would I receive at retirement age if I remain working until then?

Yield: 1.50% ⑫

This is an estimate of the supplementary pension you are likely to receive at retirement age. This estimate may differ from the amount you will actually receive at retirement age. This estimate is provided for information purposes only and grants you no entitlement to a supplementary pension.

Pension slip for Raphaël Legrand (79.06.28-245.61) – Situation at 01/01/2018 – Date printed 20/12/2018

Death cover ¹³

Account identifier: 160479
Date calculated: 01/01/2018

Section identifier for the account: 18454881
Based on your personal details known as of: 31/12/2017

Death cover at 01/01/2018 ¹⁴ € 12,987.22

How much would my beneficiaries have received if I had died?

Additional cover at 01/01/2018

Will my beneficiaries receive an additional benefit if I die as the result of an accident? ¹⁵ YES

Will my children receive an additional orphan's benefit if I die? ¹⁶ NO

Section identifier for the account: 18454884
Based on your personal details known as of: 31/12/2017

Death cover at 01/01/2018 € 70,865.26

How much would my beneficiaries have received if I had died?

Additional cover at 01/01/2018

Will my beneficiaries receive an additional benefit if I die as the result of an accident? YES

Will my children receive an additional orphan's benefit if I die? NO

Important information

NN has passed on the information provided to the supplementary pensions database (DB2P). We base ourselves for doing so on the information (from the organiser or the member) in our possession at the time of the calculation.

The information displayed is valid at 01/01/2018 and does not take account of any events that may have occurred after this date.

The amounts shown are gross amounts. When the supplementary pension or death cover is paid, taxes and social contributions are deducted from it.

You will find more information about your supplementary pension entitlements at mypension.be in the "my supplementary pension" tab.

The pension settlement or pension agreement set out the features of the pension plan, as well as the rights and obligations of all the parties concerned. You can view these documents at mypension.be or obtain them from your employer on request.

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Annexe

Details taken into account for calculating the amounts at 01/01/2018 ⑰

Age	37 years 5 months
Date of joining the plan	01/01/2004
Date of joining the company	12/04/1999
Number of dependent children	1
Part-Time	100%
Ceiling	€ 53,528.57

Your situation at 01/01/2018

Account identifier: 160479

⑱ Date calculated: 01/01/2018

Amounts based on employer contributions

Section identifier for the account: 18454883-A

Pension reserves at 01/01/2018

⑲ € 44,344.36

Amounts based on the worker's contributions

Section identifier for the account: 18454883-C

Pension reserves at 01/01/2018

€ 13,805.53

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Notes

① This amount tells you how much you have already saved for your supplementary pension. This amount is yours, whatever happens. This amount is calculated on 1st January for the current year. It does not take account of any modification after this date.

② The total amount that would have been paid to your beneficiaries in the event of death at 01.01.2018. This amount corresponds to:

- either the reserves built up (see explanation to point ①) if no death cover is subscribed to in the plan
- or the death capital lump sum specifically subscribed to in the policy, if greater than the reserves built up.

③ This box indicates the calculation dates for each promise / each contribution for constituting your supplementary pension.

④ The calculation date will always be 1st January in the year for which you receive the pension slip.

⑤ The date stated is the date on which we were made aware of your personal details as used in our calculations.

⑥ Your policy entitles you to the minimum capital lump sum indicated. The level of financing indicates the percentage already reached at the time the pension slip was generated.

⑦ Your pension is made up of various contributions and based on different types of insurance formula. These contributions may come from you or from your employer.

⑧ These is the pension reserves that you have built up in this pension plan as of 1st January in the year in which the pension slip was generated. Your pension reserves will continue to develop until you reach retirement age. This amount is usually called the “reserve acquired”. This amount is not yet acquired. Please refer to your pension regulations to view the conditions that must be met for you to be able to claim these reserves.

⑨ This is the future value of your supplementary pension as of 1st January if you leave your pension reserves in this plan. When calculating this amount, only your pension reserves at 1st January are taken into account. Your future pension accruals based on your years of service with your employer after 1st January are not taken into account.

⑩ ⑪ This is an estimate of the supplementary pension that you are likely to receive, if at retirement age:

- you remain working for your employer until you retire
- you remain a member of this pension plan until you retire
- the pension plan remains unchanged
- contributions to this plan remain identical to the year just
- your personal details, such as your salary and family situation remain unchanged

On account of these possible variables, the estimate may vary from the amount that you actually receive at retirement age. This estimate is provided for information purposes only and grants no entitlement to a supplementary pension.

⑫ The yield indicated is the current yield at the time the pension slip is generated.

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⑬ ⑭ The supplementary pension plan also provides death cover. Your beneficiaries (for example your partner or your children) will then receive an amount of money if you die before you reach retirement. This is the amount your beneficiaries would receive if you died, calculated at 1st January of the year in which the pension slip is generated.

⑮ The pension plan sometimes provides additional cover against the risk of accident. If this is the case, your beneficiaries will receive an additional amount if you die as the result of an accident before you reach retirement. You will see here whether additional cover is provided for you in the pension plan dated 1st January of the year in which the pension slip is generated.

⑯ The pension plan sometimes provides a supplement to your death cover for your children. If this is the case, your children will receive a periodic orphan's benefit (for example a monthly amount) until a certain age if you die before you retire. You will see here whether an orphan's benefit is provided in this pension plan dated 1st January.

⑰ The basic elements used to calculate the amounts notified to you, as known by us on 1st January.

⑱ The amounts calculated the previous year.

⑲ This is the same amount as the one explained in ⑧, but in effect on 1st January of the previous year. This enables you to compare how your acquired reserves change from one year to the next.