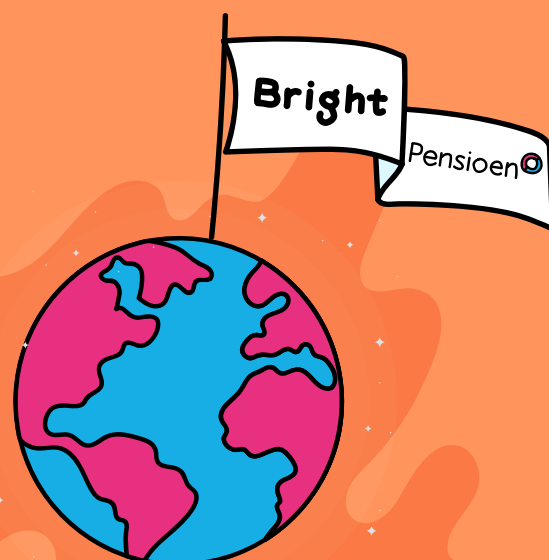


# Your pension, flexible and sustainable

We are BrightPensioen. We believe the financial world should do much better. It needs to be more honest, more transparent, and more sustainable. With you, the customer, at its center.



## No hidden costs

We don't profit from your pension. We work with a permanent membership plan. The membership is paid by your employer, as long as you work there. And we save you serious money by investing at cost price.



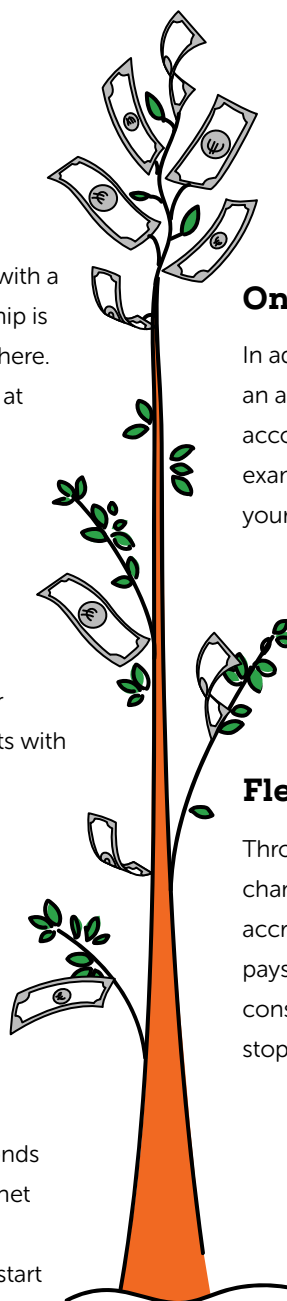
## We grow together

Every Bright member is also a member of our cooperative. This way we can share our profits with our members. You can also join our General Membership Meeting.



## We invest in sustainable assets

Our [investments](#) are in sustainable shares, bonds and green bonds. This is excellent for the planet and your returns on investment. We diversify investments over a wide range of assets and start reducing the risks ten years before retirement.



## One membership, two accounts

In addition to your pension account, you can get an additional investment account. This second account allows you to make investments for example for a sabbatical. But you're also flexible, on your investment account.



## Flexible pension accrual

Through our online portal you can determine or change your contribution, view your pension accrual, and plan your pension. If your employer pays into the funds you can change it in consultation with your employer. If you want to stop investing you can take a contribution break.



# All for you



## Your Bright account is here to stay!

Even when you change jobs. Or stop working. Or become an entrepreneur. You can continue to use your account. So no more fuss with separate jam-jars, Bright is here to stay. Please be aware that money contributed to your pension account can't be distributed until you retire. If you move out of The Netherlands you can claim it back [after ten years](#) of residing outside. Please inform us as soon as you leave the country.



## A complex contract? Not with us.

Should you leave your employer, you will decide what happens to your membership. You can keep investing and paying the membership fee yourself. Or your new employer can pay for your membership. You can also choose to take a break; in which case you won't pay the membership fee (see the [Terms and Conditions](#)).



## When you pass away, the capital accrued by you will go to your surviving dependents.

The whole amount! Not every pension provider does this, but we do.

## Investing at **cost price**

We don't profit from your pension. It is your money and remains so. We cover our business costs - such as salaries and other overheads - through a permanent membership. This membership is paid by your employer, as long as you work with them. And we invest at cost price. The bigger the fund, the lower the cost price. We aim for zero. So more is left for you.



**0,08%**

The entry fee for each deposit you make.

**0,19%**

Indication costs during accumulation phase of the Standard Lifecycle

**0,08%**

The exit fee when you leave the fund.



Sub fund Inkomen



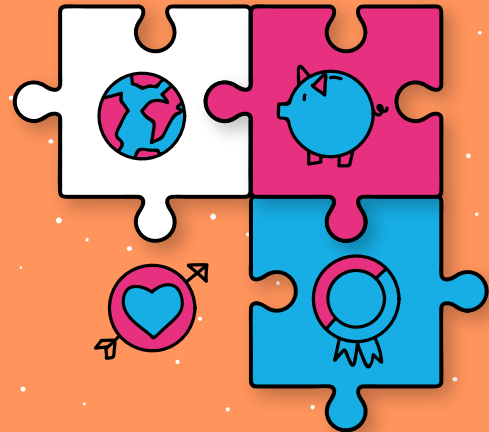
Sub fund Groei



Standard Lifecycle

# We work together with our members

Bright, that's us and you together. That is why there's a General Membership Meeting every year, at which you can give your input. And we have the Bright Academy, where members learn from each other through books and webinars. Thousands of employers and employees have already joined us. So you're definitely not alone!



Your **employer opted for Bright**. Now the ball is in your court.

## Sign up!

Thousands of 'colleagues' preceded you.



→ Follow our English employee webinar with useful tips

→ Schedule a one-on-one conversation and we'll discuss your situation together

