

Dear employer,

BrightPensioen offers individual pension accounts within the third pillar of our pension system. This is also referred to as an annuity.

Employees enter into an individual agreement with BrightPensioen as described in the General Terms and Conditions. The employer facilitates this.

Despite the fact that employees enter into an agreement with BrightPensioen as individual, we believe it's useful for the employer to understand what facilitation means and what the arrangements are between the employer and BrightPensioen. Hence this statement of arrangements.

### What does facilitation means?

Facilitation means that the employer helps to make it easy for employees to build up a fund for later in life. This is first of all done by covering the costs of registration and membership. In addition, a contribution can be made to the employee's deposit. It's up to the employer to choose whether the deposit will be collected from the employee or from the employer.

### Contribution from the employer

If you're going to contribute to the employee's pension account, as an employer, the following is relevant:

**In the third pillar (like BrightPensioen) contributions are made from the net income. The employee can enter the contribution as a deductible item in the income tax return. With a traditional second pillar pension scheme, the contribution is made from the gross salary.**

Any contribution from the employer can be paid as a supplement to the salary. This can for example be specified on the salary slip as: "Contribution for retirement provision".

### Services by BrightPensioen

- We offer free workshops, webinars and tools to help employees better understand all the aspects around pensions.
- Participating employees can contact our helpdesk by telephone, chat or e-mail.
- Participants get access to their own online customer portal where they can follow the development of their individual annuity account.
- BrightPensioen informs the participants every month on when the deposit will be collected.
- BrightPensioen provides the annual declaration (reporting to the Tax Authorities) of the invested amounts. Participants receive an annual financial statement.

Please note: BrightPensioen has direct communication with the participants. The communication, when send to all participants, is mainly in Dutch. Communication by telephone and e-mail can also be in English and it's possible to attend an English webinar.

# BrightPensioen

## Statement of arrangements

### Employer's responsibility

It's important that you inform us about any relevant changes.

#### Registering (new) employees

Via the online employer portal, you can register the employees who are allowed to join BrightPensioen. These employees receive an 'onboarding e-mail' with instructions to sign up.

#### Notifying when employees leave

The above-mentioned portal can also be used to notify us when an employee leaves. This way, we can timely adjust the invoicing and the deposit if necessary.

The employee leaving has the following choices:

- Remain an active participant. The participant subsequently pays the annual fee by him or herself.
- Becoming a passive participant. A passive participant pays no fee and can no longer make any further deposits. The capital remains invested and continues to yield returns. We call this a deposit break.
- Transferring the accumulated pension account to another third pillar provider.

#### Other changes

All changes (employees joining, employees leaving, changes in deposit and more) can be communicated with us via the employer portal.

### Employees' responsibility

- The employee registers herself or himself after the employer has signed up the eligible employees (see above).
- The employee reclaims the tax through a provisional (monthly) refund or through the annual income tax return. If necessary, the employer can assist.

### Privacy policy

We make sure any (personal) data of our participants and users are handled with care. Of course, we also adhere to the relevant GDPR and (local) privacy regulations that apply to our services. You can read our [privacy statement](#) on our website.

# BrightPensioen

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### Fees

We'll send an invoice to the employer with the annual fee for the implementation of this scheme. Invoicing takes place each calendar year. The first year pro-rata, subsequently every January. When an employee leaves during the year, there will be no refund.

Number of participants	Fee, per person per year
up to and including 20 employees	€ 180
employee 21 up to and including 50	€ 160
employee 51 up to and including 100	€ 150
employee 101 and up	€ 140

In addition, a one-off registration fee of € 50 per person will be charged. This will be invoiced to the employer after registration.

BrightPensioen makes investments at cost price. We'll do our best to keep these costs as low as possible. You can read more about these costs on [our website](#)

The payment term is 21 days and will be paid by direct debit. There is an agreement between the employer and BrightPensioen to facilitate pensions. This agreement is cancelled monthly. There will be no refund of already paid or invoiced membership fees. Previously it was possible to pay invoices by bank transfer. This service currently costs €25 per invoice.

Any questions? Feel free to contact us.

Kind regards,

The BrightPensioen team