

Your employer can build up a supplementary pension for you as an employee, which is paid in addition to the statutory pension. This document provides a summary of the supplementary pension product as applicable on 1/1/2026 and explains where additional information can be found. This document does not contain any personal information.

<b>This supplementary pension product</b>	
the supplementary pension product:	Individual pension commitment for employed persons
entered by:	the employer
managed by:	Vivium, a trademark of P&V Verzekeringen CV, Insurance company authorised in Belgium by the FSMA, with its regional office at Rue Royale/Koningsstraat 151, 1210 Brussels, Belgian Crossroads Bank for Enterprises number: 0402.236.531

<b>Who becomes an affiliate of this pension product?</b>
<p>This pension product can be taken out by an employer for the benefit of an employee, provided that:</p> <ul style="list-style-type: none"> <li>• a pension commitment exists for all employees within the company; and</li> <li>• the affiliation takes place before the last 36 months prior to retirement or SWT (unemployment benefits with company supplement).</li> </ul>

<b>Who pays the contributions?</b>
<p>In addition to the <b>employer's</b> contributions, it is possible that you also pay your own contributions. Your personal contributions will be deducted from your salary and paid to Vivium. You do not have to do anything. Your personal contributions entitle you to tax relief.</p>

<b>What benefits does the pension product provide?</b>
<p>Upon retirement</p> <ul style="list-style-type: none"> <li>• The pension commitment is of the 'defined contributions' type. With this type of pension product, only the contributions are fixed. The contributions are paid to Vivium, which invests them. Your supplementary pension <b>depends on how many contributions are paid and the return on these investments.</b></li> <li>• The contributions are limited to the 80% limit.</li> </ul>
<p>In the event of death</p> <ul style="list-style-type: none"> <li>• The employer determines the amount that your surviving relatives will receive if you die before your pension. This amount is <b>the pension reserve that you had already built up at that time, possibly supplemented to a minimum lump sum payable on death.</b> In the latter case, the premiums</li> </ul>

are withheld from the employer's contributions. As a result, fewer contributions will be used to build up the supplementary pension.

- The employer may provide an additional lump sum death benefit in the event of accidental death, in addition to the amount your surviving relatives will receive. The premiums for this additional lump sum are always financed by employer contributions. The financing has no impact on the accumulation of the supplementary pension.
- You may decide who the beneficiary is. You can consult the pension agreement to find out how you can choose the beneficiary. If you do not make any choice, the death cover will initially be paid to your partner and/or children. Failing this, the beneficiary designation will be determined in accordance with the order of priority described in the general terms and conditions of the pension product.

In the case of incapacity for work

- The employer may provide that you receive a monthly annuity in the event of incapacity for work as a result of maternity leave, illness or an accident, in proportion to the degree of incapacity for work and after the waiting period has expired. The premiums for this cover are always financed by employer contributions. The financing has no impact on the accumulation of the supplementary pension.
- The employer may provide that the payment of contributions for the "retirement" and "death" benefits in this pension product is assumed by Vivium if you become incapacitated for work as a result of an illness or accident, in proportion to the degree of incapacity for work and after the waiting period has expired. The premiums for this cover, also known as a waiver of payment of premiums in case of disability, are always financed by employer contributions. The financing has no impact on the accumulation of the supplementary pension.
- The employer may provide you with an additional lump sum in the event of permanent and complete disability due to an accident. The premiums for this cover are always financed by employer contributions. The financing has no impact on the accumulation of the supplementary pension.

## How is the supplementary pension product managed?

How is the supplementary pension managed?

- Vivium manages the pension product in an insurance product with a guaranteed return, also known as **branch 21**. This means that Vivium offers you a **guaranteed interest rate**. This currently amounts to **1,75%**.
- The guaranteed interest rate may change. In this case, the new interest rate applies to the new contributions. The former interest rate will continue to apply to past contributions.
- If its results permit, Vivium may grant a **profit-sharing bonus**. This is an additional return on top of the guaranteed return. The amount of the profit-sharing bonus may vary from year to year and is never guaranteed in advance.
- To protect your supplementary pension, you are entitled to a **statutory minimum guaranteed return**. This means that your employer must guarantee a minimum return on the contributions paid. On the contributions paid today, the statutory minimum guaranteed return is 2,5%. If this statutory minimum guaranteed return is changed, the horizontal method is applied (see [www.fsma.be/nl/de-horizontale-methode-0](http://www.fsma.be/nl/de-horizontale-methode-0)). If, when you retire, it turns out that the returns granted by Vivium are insufficient, your employer must make up the difference.

How much has the pension product yielded in the last five years?

#### Net returns



**Please note that past** returns are not a reliable indicator of future returns. Investments may evolve differently in the future.

What are the costs?

Vivium charges costs for the management of the pension product. These costs have an impact on the amount of your supplementary pension. There are two types of costs:

**1. Subscription fee: 5%**

The stated percentage is the maximum percentage; the actual charges may vary from 0% to 5%. These costs are charged on each contribution paid.

**2. Running costs: 0,1%**

The stated percentage is the maximum percentage; the actual costs charged may vary from 0% to 0,1%. These costs are charged each year on the full amount of the accumulated reserves. Vivium may change this annual management fee in accordance with the applicable legislation and contractual provisions.

Are the pension reserves invested sustainably?

This insurance product **promotes environmental or social characteristics within the meaning of Article 8 SFDR**, but has no sustainable investment objective.

Consult the pre-contractual sustainability information for each investment fund at [www.vivium.be/nl/sparen-beleggen/ons-duurzaamheidsbeleid](http://www.vivium.be/nl/sparen-beleggen/ons-duurzaamheidsbeleid). You will find an explanation regarding the incorporation of the sustainability criteria into our product range here.

### May you transfer your pension reserves?

If you resign or are dismissed, you will not yet be able to have your supplementary pension paid out. However, you can choose how you would like the pension reserves you have already built up to evolve further: you may simply leave them in the pension product, transfer them to the reception structure or transfer them to another pension institution. Vivium will inform you of the various options at that time.

### Payment of the supplementary pension

When can your supplementary pension be paid out?

The supplementary pension will be paid automatically as soon as you take **statutory (early) retirement**. Vivium will contact you with a view to the payment of the supplementary pension. If you satisfy the conditions for (early) retirement, but do not yet do so, you may still request your supplementary

pension. You can check when you may retire (early) at [www.mypension.be](http://www.mypension.be). Before you retire, you can use your supplementary pension to purchase, build or renovate a home or other premises.

How is the supplementary pension paid out?

Your supplementary pension is paid out as a **lump sum**. You are entitled to convert this lump sum into an annuity. This is a regular payment that you will receive for the rest of your life.

Is the supplementary pension taxed?

Social security contributions and taxes are deducted from the supplementary pension when it is paid, both during your life and in the event of death. The tax rate is between **10% and 20%** and depends, among other things, on the age at which you draw down your supplementary pension. A brief overview of the tax rules can be found on the website of FMSA, the financial supervisory authority: [www.FSMA.be/nl/hoe-worden-aanvullende-pensioenen-belast](http://www.FSMA.be/nl/hoe-worden-aanvullende-pensioenen-belast).

## Where can I get more information?

This document is for information purposes only and provides a summary of the pension product. The pension agreement describes in detail your rights in connection with this pension product. You can consult the pension agreement on the website [www.mypension.be](http://www.mypension.be) or ask your employer.

The amounts and percentages included in this document may change in the future. You can monitor this via the annual transparency report, which you can request from Vivium.

You can follow the evolution of your supplementary pension annually via the websites [mygroupinsurance.vivium.be](http://mygroupinsurance.vivium.be) and [www.mypension.be](http://www.mypension.be). It is recommended that you register your e-mail address there so as to keep up-to-date with new information.

General information on supplementary pensions can be found on the website of FMSA, the financial supervisory authority: [www.FSMA.be/nl/aanvullend-pensioen](http://www.FSMA.be/nl/aanvullend-pensioen).

This product is subject to Belgian law.

For any complaint in connection with this insurance product, please contact the Complaints Management Department of Vivium Insurance, Rue Royale/Koningsstraat 151, 1210 Brussels, +32(0)2.250.90.60, [klacht@vivium.be](mailto:klacht@vivium.be) or the Insurance Ombudsman ([www.ombudsman-insurance.be](http://www.ombudsman-insurance.be)), Square de MeeÛs/MeeÛsplantsoen 35, 1000 Brussels, +32(0)2.547.58.71 [info@ombudsman-insurance.be](mailto:info@ombudsman-insurance.be). Such a complaint does not preclude the possibility of bringing legal proceedings.