

# Your supplementary pension plan at a glance

## Reception structure

A supplementary pension is an extra pension that you accumulate during your professional career and that is paid in addition to the statutory pension. Should you leave the company, you may choose to transfer your pension reserves to the reception structure of your previous/new employer. This document provides a summary of the reception structure as applicable on 1/1/2026 and explains where additional information can be found. This document does not contain any personal information.

### This supplementary pension product

the supplementary  
pension product:

Reception structure

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

### Who becomes an affiliate of this pension product?

- **Employees, who leave the employer**, may transfer their pension reserves into this pension product.
- **Employees, who join the employer**, may transfer their pension reserves accumulated with their previous employer(s) into this pension product.

### Who pays the contributions?

The purpose of this reception structure is to manage the pension reserves you have accumulated up to the termination of your previous employment, and you may then transfer them to the reception structure. No additional contributions may be paid.

### What benefits does the pension product provide?

Upon retirement

You may place pension reserves that you have accrued via your previous employer(s) in the reception structure. The amount of your supplementary pension **depends on the return**.

In the event of death

- If you were to die before receiving your pension, your **surviving relatives will receive the pension reserve you had already built up at that time**.
- 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.

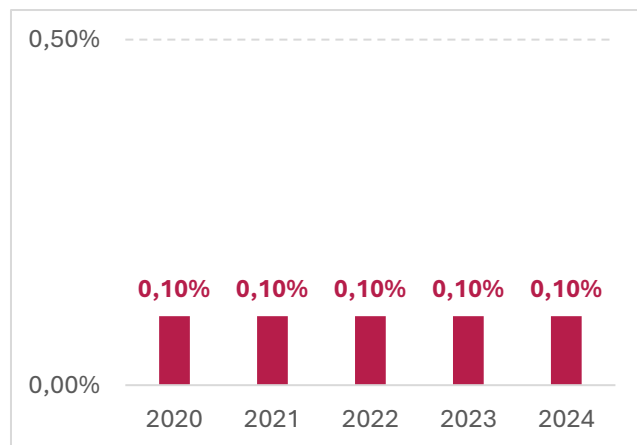
## How is the supplementary pension product managed?

How is the supplementary pension managed?

- Vivium manages the pension product in an insurance product with a guaranteed return, also known as **branch 21**. That means Vivium offers you a **guaranteed interest rate**. This currently amounts to **1,25%**.
- If its results allow it, Vivium can 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.

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: 0%**

**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 to 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 sustainably invested?

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/sparen-beleggen/ons-duurzaamheidsbeleid](http://www.vivium.be/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?

Upon the termination of employment, you may choose to transfer your pension reserves to the reception structure. You retain **the right to transfer your pension reserves again**, for example to the pension institution of your new employer.

## 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. On [www.mypension.be](http://www.mypension.be) you can check when you may retire (early). 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 this pension product. The general terms and conditions describe in detail your rights in connection with this pension product. You can consult this on the website [www.eb-connect.be](http://www.eb-connect.be) or request it from your intermediary.

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 complaints 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.