



Group insurance

Issues to keep in mind before you transfer your reserves to a new pension institution

Before you ask to transfer your reserves from your former employer to AG, we recommend you check the following:

1. **Do you have a group insurance contract for a supplementary pension through your current employer with AG?**
2. **Check that you have the same status [self-employed, employee, etc.] with your new employer** as with the employer that took out a supplementary pension for you. If there is a change in status, the transfer will be rejected.
3. **When transferring a group insurance contract to another pension institution, the interest rate[s]** applicable to your contract may change. Make sure the new rate is the same or better than what you already have.
4. **The reserves that you transfer from your former pension institution will not be merged into your new contract.** Instead, a new separate contract will be created.
5. **You cannot take out** an advance or pledge on the new contract.
6. You can only transfer the contract to AG **if it comes from a pension institution registered in Belgium.**

Do you want to transfer reserves built up with a previous employer?

If you would like to transfer the reserves you have accrued with a previous employer to your new employer's pension plan, you can request a transfer through the procedure outlined below.

1. **Complete** and **sign** page 1 of the "Request for Transfer of Reserves" form.
2. Send **the following document to your previous pension institution:**
 - Completed and signed "Request for Transfer of Reserves" form [attached].
3. **The pension institution** must then send us the following information by email (pension@aginsurance.be):
 - The technical data
 - The date and the amount of the payment
 - The transfer request form

We cannot complete the transfer until your former pension institution has sent us all the completed documents and the reserves have been paid into the AG account. Once the transfer has been completed, we will confirm this by sending you a detailed individual information sheet with the transferred reserves.

If you need any additional information, you are welcome to contact us at any time.

Your account management team



Request for transfer of reserves

pursuant to the agreements of 22 September 2015 regarding the individual transfer of supplementary pension reserves between pension institutions

The undersigned hereby requests the transfer of reserves that have accrued with the previous pension institution to the new pension institution.

Plan participant

Surname: First name:

Address:

National ID number: Date of birth: / / Gender: Male Female

Pension institution

Previous:

Reference n°: BCE/KBO¹ n°:

New:

Reference n°: BCE/KBO¹ n°:

Bank account¹ n°: BE

Sponsor [employer, company or sector]

Previous:

BCE/KBO¹ n°:

Employment status: Wage earner Self-employed Departure date: / /

New²:

BCE/KBO¹ n°:

Employment status²: Wage earner Self-employed Pension plan enrolment date²: / /

The transferred reserves will be subject to the conditions applicable to the new pension institution.

Once the reserves have been transferred, the participant may no longer claim the transfer value from the previous pension institution.

Entitlements resulting from transferred reserves will be calculated using the technical bases applicable to the new pension institution as of the time of transfer.

¹ This information may be completed by the previous pension institution after the document has been signed.

² Solely applicable in the event that the reserves are transferred to the pension institution of the new sponsor [= employer, company or sector].

Done at on / /

I declare that I have taken note of the information on the last page of this form.

Plan participant's signature

Agreements of 22 september 2015 between pension institutions
regarding the individual transfer of supplementary pension reserves

Information on the protection of privacy

AG and the employer/company attach exceptional importance to protecting personal data and process the data carefully in accordance with the provisions of the applicable privacy legislation, the Privacy Statement of AG [available on www.ag.be] and/or the privacy policy of the employer/company.

Purposes of processing

The employer/company has awarded its staff members a supplementary pension. For the conclusion and/or performance of this group insurance contract, the employer/company has transferred personal data to AG. The employer/company and AG are both controllers.

AG and/or the employer/company may process the obtained personal data for the following purposes:

- managing the group insurance on the basis of a legal obligation;
- complying with statutory and regulatory obligations, such as tax obligations and prevention of money-laundering, on the basis of a statutory or regulatory stipulation;
- managing the database of persons for performance of the group insurance contract;
- establishing statistics, detecting and preventing misuse and fraud, compiling evidence and securing goods, persons, IT networks and systems of AG, optimising the processes (such as risk evaluation and risk acceptance), based on the legitimate interests of AG;
- providing advice on such matters as pension accrual and about options at retirement based on the legitimate interests of AG, unless the data subject has objected.

For fulfilment of these purposes, AG may also receive personal data from the data subject personally or from third parties.

As and when necessary, these processing purposes can be based on the consent of the data subject.

Categories of processed personal data and potential recipients

AG may process the following categories of personal data: identification and contact data, financial data, personal characteristics, health data, occupation and employment, lifestyle, family composition, risk situations and risk behaviours, judicial data.

If such is necessary for the above purposes, and in accordance with privacy legislation, these personal data may be communicated by AG to other involved insurance companies, their representatives in Belgium, contact points in other countries, reinsurance companies involved, an expert, a lawyer, a technical adviser, an insurance broker or a processor. Moreover, the data may be communicated to any person or authority pursuant to a legal obligation or an administrative or court decision, or if a legitimate interest exists.

It is possible that AG transfers personal data outside the European Economic Area (EEA) to a country that might not be able to guarantee an appropriate level of personal data protection. In such cases, AG will protect the data by increasing the IT security and by contractually requiring an intensified level of security from its international counterparts.

Health data

If for the purpose of describing a risk or handling a claim a data subject entrusts data about his/her health to AG, AG will watch over that the health data are processed for the defined purposes with the explicit consent of the data subject. At any time, the data subject may withdraw his/her consent for the processing of his/her health data. In these cases, the data subject acknowledges that AG will be unable to proceed with his/her request for service and/or to perform the contractual relationship.

Rights of data subjects

Within the confines of the law:

- the data subject has the right to access his/her data, and if necessary, to require rectification or to transmit his/her data to a third party;
- the data subject has the right to object to the processing of his/her data, the right to restrict the processing of his/her data and the right to have his/her data erased. In these cases, it is possible that AG will be unable to perform the contractual relationship.

To exercise the above rights the data subject may send a dated and signed request to the Data Protection Officer (DPO) of AG, accompanied by an identification document or other means of identification, or may approach his/her employer/company through the usual internal channels.

The Data Protection Officer of AG is reachable at the following addresses:

By post: AG – Data Protection Officer
Emile Jacqmainlaan/Boulevard Emile Jacqmain 53, 1000 Brussels

Or by email: AG_DPO@aginsurance.be

Complaints may be submitted to the Data Protection Authority.

More information about how AG protects personal data and about how data subjects can exercise their rights can be found in the AG Privacy Statement at www.ag.be.

