



## Group Insurance

### Do you wish to transfer pension reserves built up with a previous employer? \_\_\_\_\_

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If you would like to transfer the reserves built up with your former employer to your new employer's pension scheme, you may request the transfer by following the procedure below:

1. Print out the documents.
2. Complete pages 1 and 2 of the form entitled 'Request for transfer of reserves'. Page 3 does not have to be completed. Both you and your new employer must sign the bottom of page 1.
3. Choose the fund(s) in which you would like your transferred reserves to be invested, and confirm your choice using the form entitled 'Destination of reserves'.

You will find a short description of the investment funds available in the hosting structure attached to this form.

Further information on the investment funds is available on our website at the following address:

<http://www.agemployeebenefits.be> > I am affiliated via my [former] employer > Retirement > Investment fund options for your group insurance savings [only available in French or Dutch].

4. Send the forms "Request Transfer of reserves" and "Destination of reserves" back to:

AG SA/NV  
Services to Affiliates  
Boulevard Emile Jacqmain 53  
1000 Brussels

If possible, please attach to the forms a copy of the last individual information sheet received from your previous pension institution which shows the contact details of your contract manager.

This will enable us to contact your contract manager directly and send him/her our instructions.

Once we have received the signed documents, we will contact your previous pension institution and request the transfer of your reserves.

After the pension institution has effected the transfer, we will confirm that it has been made by sending you a detailed individual information sheet showing the transferred reserves.

We are at your disposal should you require further information.

Yours faithfully,

Your management team

## Request Transfer of reserves

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Ⓢ - volulife - Transfer of reserves in pursuance of the agreement of 16 May 2000 relating to the individual transfer of supplementary pension reserves between insurance companies.

The undersigned request to transfer the mathematical reserves of the pension plan taken out with the initial pension institution to the pension plan taken out with the new pension institution.

### Participant

Family Name: .....

First Name: .....

National Register Number: .....

### Pension Institution

	Name	Enterprise Number	Reference Number
Previous Pension Institution	.....	.....	.....
New Pension Institution	AG SA	0404494849	.....

### Employer

	Name	Enterprise Number	Date of leaving:
Previous employer	.....	.....	..... / ..... / .....
			Date of enrolment in the pension plan:
New employer	.....	.....	..... / ..... / .....

The transferred reserves are subject to the pension regulations in force with the new employer. The management deems that the employee may engage into freely as owner of the contract reduced to paid-up value with the previous pension institution will be maintained on his behalf in the new contract.

The benefits that will result from the transferred reserves will be calculated according to the technical bases which will be applicable with the new pension institution at the time of the transfer.

Employee's signature

# Exchange of technical data between pension institutions

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## Specific information

### Participant

Family name: .....

First name: .....

Birth date: ..... / ..... / .....

National Register Number: .....

Gender<sup>1</sup>:  male  female

Family name of the spouse: ..... First name: .....

### Employer

#### Previous employer

Name [legal form] .....

Address .....

City .....

Enterprise Number .....

Participant's status  salaried  self-employed

Participant's date of leaving  
..... / ..... / .....

#### New employer

.....

.....

.....

.....

salaried  self-employed

### Pension institution

#### Previous pension institution

Name [legal form] .....

Address .....

City .....

Enterprise Number .....

Contact person .....

Telephone number .....

E-mail .....

Bank account number .....

References .....

#### New pension institution

AG SA

Bd. Emile Jacqmain 53

1000 Brussels

0404494849

Mounia Jallal

02 / 664.13.24

pension@aginsurance.be

BE72 001 374 627 416

**Status of the contract** [to be filled in by the initial pension institution]

**Before the transfer**

Reduction to paid-up value on: .....

Type of cover<sup>3</sup>:  Annuity  Lump sum

		Allocation	Contribution
<b>Contract</b>		.....	.....
<b>Maturity date</b>		..... / ..... / .....	..... / ..... / .....
<b>Affiliation date</b>		..... / ..... / .....	..... / ..... / .....
<b>Combination</b>		.....	.....
<b>Retirement benefit cover (without profit sharing)</b>	On 01.01.93	Not applicable	.....
	On date of reduction	.....	.....
<b>Death-in-service benefit cover (without profit sharing)</b>	On 01.01.93	Not applicable	.....
	On date of reduction	.....	.....
<b>Accrued profit sharing</b>	Retirement	.....	.....
	Death in service	.....	.....

**After the transfer**

Effective date of the pension plan with the new pension institution: ..... / ..... / .....

**Technical data of the transfer**

Date of the transfer: ..... / ..... / .....

		Allocation	Contribution
<b>Contract</b>		.....	.....
<b>Reserve</b>	On 01.01.93	Not applicable	.....
	On transfer date	.....	.....
<b>Reserve from profit sharing</b>	Not immediately earned	.....	.....
	Earned immediately on the date of transfer	.....	.....

Total transferred amount: ..... EUR

Signature of the initial pension institution

<sup>3</sup> Tick where appropriate

## Destination of reserves

Within the scope of a transfer of reserves to the @-volulife hosting structure of the pension plan taken out with AG

### Affiliate information:

Surname: .....

First name: .....

Date of birth: ..... / ..... / ..... National Register Number: .....

Previous pension institution: .....

Contract number [previous pension institution]: .....

New employer: .....

I would like my savings to be invested in the investment funds, distributed as follows <sup>1,2</sup>:

### Guaranteed investment fund:<sup>3</sup>

Rainbow White Hosting Structure 0.25% .....

### Investment funds:

Rainbow Indigo .....

Rainbow Green .....

Rainbow Orange .....

Rainbow Violet .....

Rainbow Blue .....

Rainbow Red .....

100 %

The reserves built up by profit sharing will be invested in the Rainbow White Hosting Structure 0.25%.

### Investment fund provisions:

- 1 The transferred reserves will only be invested upon receipt of payment of the full amount and of the 'Transfer of reserves' form in compliance with the agreement of 16 May 2000 relating to individual transfer of supplementary pension reserves between insurance companies. If AG does not have the 'Destination of reserves' choice form available at that time, the transferred reserves shall be automatically invested in the Rainbow White Hosting Structure 0.25%. If the form is received within the following month, the invested reserves shall be distributed in accordance with the affiliate's choice without deduction of a liquidation charge. If the form is received after more than one month, a liquidation charge of 5 % shall be deducted from the full amount, which shall be transferred out of the Rainbow White Hosting Structure 0.25%.
- 2 If the affiliate does not communicate his/her choice to AG, or does not communicate it completely, the missing part shall be automatically invested in the Rainbow White Hosting Structure 0.25%.  
During the five years preceding the retirement date, it is not permitted to totally or partially transfer the built-up savings to the 'Rainbow White Hosting Structure 0.25%' fund or to increase the investment percentage in this fund. Any transfer out of the 'Rainbow White Hosting Structure 0.25%' fund shall be subject to a liquidation charge of 5%.
- 3 Annual accounting fees of up to 0.1% of the reserve shall be deducted.

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

Drawn up in: ..... on ..... / ..... / .....

Signature of affiliate

## Rainbow investment funds

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<b>Rainbow White</b>	Composition: mainly bonds. Guaranteed return. The value of the units of this fund increases by an interest rate guaranteed by AG. Moreover, and yearly on 1st of January, AG grants a profit-sharing in proportion of the favourable results of its management.
<b>Rainbow Indigo [Low risk]</b>	Composition: 25% stocks, 75% bonds. Security and stable performance, while benefiting from the capital gains of the stock.
<b>Rainbow Green [Medium risk]</b>	Composition: 50% stocks, 50% bonds. Offers a sound balance between risk, and return security. The aim is to obtain a maximum return, while the risk is comparatively limited given the 50/50 spreading.
<b>Rainbow Orange [High risk]</b>	Composition: 75% stocks, 25% bonds. Aim is a high return, weighted by an investment on the bonds market. The investor however has to accept a volatility on short term of the value and of the performance of its assets.
<b>Rainbow Violet [Cash Fund]</b>	Composition: 90% instruments of the money market, 10% bonds on short and medium term. Perfect combination of security, return and liquidity for short term investments. The return is close to that of the financial markets.
<b>Rainbow Blue [Full Bonds]</b>	Composition: 100% bonds. Optimal security guaranteed by the purchase of highly diversified bonds.
<b>Rainbow Red [Full equities]</b>	Composition: 100% stocks. Diversified investment strategy on the worldwide stocks market with very high return. The investor however has to accept a higher volatility on short term of the value and of the performance of its assets.

Following his perception of the financial markets, AG can change the composition of the investments funds Rainbow.

## 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.aginsurance.be](http://www.aginsurance.be)] and/or the privacy policy of the employer/company.

### Purposes of processing

The employer/company has awarded its staff members a supplementary pension and/or occupational health insurance. For the conclusion and/or performance of this 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 or individual pension promise on the basis of a legal obligation [supplementary pension], or for the performance of the contract [occupational health insurance];
- 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 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](mailto: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.aginsurance.be](http://www.aginsurance.be).