



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 transferred reserves.
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** pages 2 and 3 of the "Request for Transfer of Reserves" form.
2. **Choose the fund[s]** you want your transferred reserves to be invested in on page 5 of the "Request for Transfer of Reserves" form.
You will find a short description of the investment funds available in the hosting structure attached to this form. For more information on the investment funds, please see our website: myageb.be → Pension → Investment funds linked to your group insurance.
3. Please send the following documents **to your former employer's pension institution**:
 - **Completed and signed** pages 2 and 3 of the "Request for Transfer of Reserves" form [attached].
4. 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
5. Please **send us** the following documents by email (pension@aginsurance.be):
 - **The entire completed and signed "Request for Transfer of Reserves" form**, including pages 2 and 3 [attached].
 - If possible, also attach to the forms a copy of the last individual information sheet you received from your previous pension institution, showing the details of your contract manager. This will allow us to contact your contract manager directly if we need any further information.

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 Transfer of reserves

© - 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

Specific information

Participant

Family name:
 First name:
 Birth date: / / National Register Number:
 Gender¹: ☐ male ☐ female
 Family name of the spouse: First name:

Employer

Previous employer		New employer	
Name (legal form)	.....		.....
Address	.....		.....
City	.....		.....
Enterprise Number	.....		.....
Participant's status	<input type="checkbox"/> salaried <input type="checkbox"/> self-employed		<input type="checkbox"/> salaried <input type="checkbox"/> self-employed
Participant's date of leaving / /		

Pension institution

Previous pension institution		New pension institution	
Name (legal form)		AG SA
Address		Bd. Emile Jacqmain 53
City		1000 Brussels
Enterprise Number		0404494849
Contact person		Mounia Jallal
Telephone number		02 664 13 24
E-mail		pension@aginsurance.be
Bank account number		BE72 001 374 627 416
References

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

Before the transfer

Reduction to paid-up value on:

Type of cover³: ☐ Annuity ☐ Lump sum

		Allocation	Contribution
Contract		.....	.....
Maturity date	 / / / /
Affiliation date	 / / / /
Combination		.....	.....
Retirement benefit cover [without profit sharing]	On 01.01.93	Not applicable	.....
	On date of reduction	.....	.....
Death-in-service benefit cover [with-out profit sharing]	On 01.01.93	Not applicable	.....
	On date of reduction	.....	.....
Accrued profit sharing	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
Contract		.....	.....
Reserve	On 01.01.93	Not applicable	.....
	On transfer date	.....	.....
Reserve from profit sharing	Not immediately earned	.....	.....
	Earned immediately on the date of transfer	.....	.....

Total transferred amount: EUR.

Signature of the initial pension institution

³ 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 ^{1, 2}:

Guaranteed investment fund:³

☐ Rainbow White Hosting Structure 1.75% %

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 1.75%.

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 1.75%. 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 1.75%.
- 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 1.75%.
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 1.75%' fund or to increase the investment percentage in this fund. Any transfer out of the 'Rainbow White Hosting Structure 1.75%' 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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Rainbow White	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.
Rainbow Indigo [Low risk]	Composition: 25% stocks, 75% bonds. Security and stable performance, while benefiting from the capital gains of the stock.
Rainbow Green [Medium risk]	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.
Rainbow Orange [High risk]	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.
Rainbow Violet [Cash Fund]	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.
Rainbow Blue [Full Bonds]	Composition: 100% bonds. Optimal security guaranteed by the purchase of highly diversified bonds.
Rainbow Red [Full equities]	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.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 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

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.