



Notification of retirement or early retirement

Settlement procedure

Important notice about fraud – unlawful interception of settlement letters

Several letters sent by our customers to AG have been intercepted and fraudulently amended by scammers – for example, by altering the account number and contact details of the insured.

To reduce the risk of fraud, please take the following **additional precautions**:

- **if you, the employer, are using an alternative to e-mail to send us the settlement forms**
- **if the affiliate will be sending us the settlement forms directly.**

Employers who send in their settlement forms by e-mail [pensionatwork@aginsurance.be] do not need to follow this procedure.

1. Fill out the attached settlement form and send it back to us together with the additional required documentation.
2. Tell the plan participant to ask his/her financial institution to complete the “Confirmation of Bank Account Holder Details” declaration on the last page of this document. The declaration should be sent back to us directly by the financial institution using the following e-mail address: pensionatwork@aginsurance.be.

If e-mailing us the forms is not an option, we recommend that you follow the same procedure and then send all documents to the following address:

AG
Services EB – JQ4D
53 boulevard Emile Jacqmain
B-1000 Brussels



Settlement Form

Group insurance

Group/subgroup No.: Contract No.:

Date of settlement: / / Employer:

Are you taking [early] statutory retirement? Yes No

If "Yes", start date of your [early] statutory retirement: / /

Identity

participant

spouse

Last name:

First name:

Nationality / Chosen language⁽¹⁾: / NL FR DE EN / NL FR DE EN

Place and date of birth: / /

Family situation⁽¹⁾: married / legal cohabitant¹ single² widow(er) cohabitant

¹ including "actual divorce" and "legal separation" ² including "divorced"

National register No.:
Place of residence: street: No: Box:
Postal code: municipality:
Phone: Private e-mail address:

Form of settlement of the contracts

The benefits insured by the contract shall be⁽¹⁾:

paid out to the participant as a lump sum and transferred to the following account n°:

IBAN: BIC: of the participant.

aid out to the participant as an annuity and transferred to to the following account n°:

IBAN: BIC: of the participant.

invested in an AG Ascento plan⁽²⁾

converted into a reversionary % / non-reversionary annuity

⁽¹⁾ Please tick applicable box(es)

⁽²⁾ AG Ascento offers exclusive solutions which fit the continuity of your group insurance. If you need more information, please visit our web site www.agemployeebenefits.be/ascento or contact our end-of-career AG Ascento service on +32 (0)2 664 82 07.

In case of advance payment on the group insurance policy and/or mortgage credit

In order to become eligible for taxation according to the system of fictitious annuity, the participant shall fill out and sign the declaration hereunder.

The participant confirms that the objective of the advance payment or the mortgage credit is the construction, purchase, conversion, improvement or repair of the participant's only residence located in the European Economic Area and exclusively meant for his personal use and use by the members of his household?

Yes No

Failing such, AG will consider the conditions for taxation according to the system of fictitious interest not to be fulfilled.

In case of actual activity

In that case, you can benefit from a reduced taxation for all or part of the capital amounts you are entitled to.

Have you been actually active up to the statutory retirement age or to the age at which you fulfil the requirements for a full career according to the conditions decreed by the fiscal administration in order to benefit from reduced taxation? Yes No

In case of settlement before the age of 62

Should you opt for (early) retirement before you reach the age of 62, note that the share of complementary retirement benefits that you accrued through employer contributions will continue to be taxed at the rate of 16.5%, as of 1 July 2013.

In case the fiscal domicile or the seat of your estate is located abroad

In case your fiscal domicile or the seat of your estate is located abroad at the time of settlement of your contracts, we must be informed thereof [with reference to the country concerned]. As a matter of fact, in such event, special measures may be required.

Yes, my fiscal domicile or my seat of estate is located abroad at the time of settlement of my contracts.

Identification of the country concerned:

Documents to be attached to this notice

- A photocopy of both sides of the identity card of the participant [MANDATORY].
- If the participant is entitled to draw on his/her supplementary pension benefits in accordance with the requirements for early statutory retirement: documentary evidence issued by the Belgian National Office of Pensions proving that the requirements have been met.
- If the participant is entitled to draw on his/her supplementary pension benefits after being laid off under the terms of an unemployment scheme with company supplement: copy of the C4 certificate of unemployment plus the appendix outlining the corporate restructuring plan.

N.B.: the employer hereby certifies that the information regarding the participant's marital/family status, address, bank details and professional activities until retirement is true, complete and accurate.

Drawn up in [town/city] on [date] / /

Employer's signature

Participant's signature

Important information

As a data controller, AG processes your personal data for the purposes mentioned in the general terms and conditions [the pension plan rules for sectoral supplementary pension], and in particular with a view to managing the supplementary benefits taken out by your employer or sector on your behalf [supplementary pension and/or occupational health insurance] and entrusted to AG for management purposes. More information about the processing of your personal data can be found in the general terms and conditions [the pension plan rules for sectoral supplementary pension] and in our Privacy Notice on www.aginsurance.be.

Prospection

AG, the data controller, places the highest priority on protecting personal data and privacy. It processes such data with the utmost care, in accordance with the provisions of the applicable privacy legislation.

AG may, on grounds of its legitimate interest, process your personal data for prospection purposes [including carrying out profiling and decision-making on the basis of the profiles it generates], namely for providing advice on such matters as pension accrual and about options at retirement.

Right to object to prospection

If you wish to object to the processing of your personal data for prospection purposes [including profiling], please tick the following box: and disable cookies on our websites and mobile applications. Note that you may also object at any time by sending a signed, dated request together with an identification document or other means of identification by ordinary mail to AG, Data Protection Officer, 53 boulevard Emile Jacquain, 1000 Brussels, or by e-mail to AG_DPO@aginsurance.be.





Confirmation of Bank Account Holder Details

Declaration to be completed by the financial institution

Contract number:

Please ask your financial institution to complete this form.
This form must be sent to us directly by your financial institution using the following e-mail address:
 pensionatwork@aginsurance.be

With this form, I hereby confirm that:

Surname: First Name:

born on: / /

is the account holder of the following bank account which has been opened with our financial institution:

IBAN: BIC:

Name of financial institution:
Surname and first name of the undersigned:
Position:
Complete address of the financial institution:
Date: / /
Signature and stamp:	

