

Request for Payment of Supplementary Pension Benefits

TIP: The easiest way to claim your supplementary pension benefits is via the **free digital platform My Global Benefits** [ag.be/mgb/pension]. If you opt to use this method, there is no need for you to fill out this form.

If you'd rather not use My Global Benefits, then you will need to complete, sign and return this form to AG Insurance by e-mail [payout@aginsurance.be] or by ordinary mail [53 boulevard Emile Jacqmain, 1000 Brussels]. Keep in mind that you will need to fill out and send in several different forms [see point 7] as well as ask your bank to provide written confirmation of your bank account details.

1. Your details

Surname:

First name:

Telephone:

Personal e-mail address:

Personal e-mail address

Employer

Plan n°

The government authorities have notified us that you will be taking [early] statutory retirement on ____ / ____ / 20 ____.
Is this information inaccurate? Send us an e-mail with the correct retirement date to payout@aginsurance.be. Be sure to specify your plan number[s] in the e-mail subject line.

2. Active employment

Were you actively employed in the three years prior to the legal retirement age [currently 65]?

Fill out the "Attestation of Professional Activity" form and have it signed by your employer or other institution.

Were you actively employed in the three years prior to completing 45 years of active service?

Fill out the "Attestation of Professional Activity" form and have it signed by your employer or other institution. Include documentary evidence from the Federal Department of Pensions confirming that you have completed 45 years of service.

It is important that you to fill out this Attestation before going any further with the procedure to claim your supplementary pension benefits. In completing this form, your benefits will be taxed at a lower rate.

3. Tax declaration in a foreign country

Do you file a tax declaration in a foreign country?

No: Skip to Step 4.

Yes: Download the "Foreign Tax Certificate" form from ag.be/mgb/retirement-forms and have it filled in and signed.

4. Payment method

Select the desired payment method for your supplementary pension benefits:

Wire transfer the lump-sum benefits to the following bank account

IBAN:

BIC:

Name of financial institution:

Contact details for financial institution:

N.B.: Ask your financial institution to complete and send us the enclosed “Confirmation of Bank Account Holder Details” form. Payment of your benefits is contingent on receiving the completed form.

Wire transfer the benefits in the form of a regular annuity

IBAN:

BIC:

Name of financial institution:

Contact details for financial institution:

N.B.: Ask your financial institution to complete and send us the enclosed “Confirmation of Bank Account Holder Details” form. Payment of your annuity is contingent on receiving the completed form.

Invest the benefits in an AG Ascento plan

AG Employee Benefits has managed your retirement savings for years with the greatest of care. You can continue to grow your retirement nest egg via AG Ascento, a provider of flexible, individually-tailored financial solutions for retirees. Interested in finding out more about AG Ascento? Feel free to use any one of the following channels to request free, no-obligation information:

- www.agemployeebenefits.be and click on “I’ll be retiring soon”
- e-mail: ascento@aginsurance.be
- telephone: 02 664 82 07

5. Mortgage loan

Have you used your group insurance to obtain a mortgage loan? This means that your group insurance plan has been used as collateral to secure repayment of your mortgage loan, or has been applied towards the repayment of your mortgage loan.

No: Skip to Step 6.

Yes: In that case, have all of the following requirements been met to qualify for taxation on the basis of a theoretical annuity for 10 (statutory retirement) or 13 years (early statutory retirement)?

- You have taken out a mortgage loan to purchase, build, improve, restore or renovate your own home.
- This home is located in the European Economic Area (member states of the European Union + Norway, Iceland and Liechtenstein).
- This home is your sole residence.
- This home is intended exclusively for your own personal use and the members of your household.

No, not all of the requirements have been met.

Yes, all of the requirements have been met. In this case, you do not have to pay your taxes on the portion connected to your group insurance all at once. You can spread the payment out on your individual tax declaration over 10 or 13 years, in the form of a theoretical annuity. You find more information on this subject on ag.be/mgb/pension-info.

N.B.: Is your mortgage loan with a lending institution other than AG Insurance? If so, you need to provide us with the “Outstanding Balance on Mortgage Loan” form, completed and signed by you and your lending institution. This form is available on ag.be/mgb/retirement-forms.

6. Cash advance

Have you used your group insurance to take out a cash advance to build or renovate your home?

- No: Skip to Step 7.
- Yes: In that case, have all of the following requirements been met to qualify for taxation on the basis of a theoretical annuity for 10 (statutory retirement) or 13 years (early statutory retirement)?
- You have taken out an advance to purchase, build, improve, restore or renovate your own home.
 - This home is located in the European Economic Area (member states of the European Union + Norway, Iceland and Liechtenstein).
 - This home is your sole residence.
 - This home is intended exclusively for your own personal use and the members of your household.
- No, not all of the requirements have been met.
- Yes, all of the requirements have been met. In this case, you do not have to pay your taxes on the amount of the cash advance all at once. You can spread the payment out on your individual tax declaration over 10 or 13 years, in the form of a theoretical annuity. You find more information on this subject on ag.be/mgb/pension-info.

7. Additional documents

Be sure to append or enclose the following documents when you send back this completed form.

- **In all cases:**
a double-sided copy of your national **identity card**
- If you indicated in section 2 to have been actively employed in the three years prior to the legal retirement age (currently 65):
the **“Attestation of Professional Activity”**
- If you indicated in section 2 to have been actively employed in the three years prior to completing 45 years of active service:
the **“Attestation of Professional Activity”**
a **documentary evidence** from the Federal Department of Pensions confirming that you have completed 45 years of service.
- If you indicated in section 3 that you file a tax declaration in a foreign country:
the completed **“Foreign Tax Certificate”** form.
- If you indicated in section 5 that your mortgage loan is with a lending institution other than AG Insurance:
the **“Outstanding Balance on Mortgage Loan”** form completed and signing by your lending institution.

All of these documents are available on ag.be/mgb/retirement-forms.

Have you filled out all of the documents?

Send in this completed and signed form along with the other documents (see item 7) **by email** to:

- payout@aginsurance.be, and be sure to specify your plan number(s) in the e-mail subject line.

To minimise the risk of fraud, all documents should be returned to us by e-mail. If you do not have access to e-mail, we suggest sending the documents to the following address by registered letter:

- AG Insurance – Team Settlements
53 boulevard Emile Jacqmain, 1000 Brussels

Completed in _____, on ____ / ____ / 20____
Plan participant's signature: _____

TIP: Collect all documents (with the exception of the “Confirmation of Bank Account Holder Details” form that needs to be completed and returned by your financial institution) and send them in together by e-mail or by post.

