

Request for Payment of Supplementary Pension Benefits



TIP: The easiest way to claim your supplementary pension benefits is via the **free digital platform MyAG Employee Benefits** [ag.be/myageb/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 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. Your career

If you meet certain career requirements, you could be eligible for a lower tax rate on your supplementary pension benefits. To find out follow Steps 2.1. to 2.5. and, **if applicable**, fill out the attached "Attestation of Professional Activity form" **before going any further** with the procedure [Step 3] to claim your supplementary pension benefits. You only need to fill out the attestation **once**.

2.1. Will you be 65 years old [statutory retirement age] or older when you retire?

- No: Continue to Step 2.2.
 Yes: Continue to Step 2.3.

2.2. Do you belong to a category of employees or civil servants where the statutory retirement age is lower [e.g. military, pilots, miners] or higher [civil servants] than 65, and will you have reached that age when you retire?

- No: Continue to Step 2.4.
 Yes: Continue to Step 2.3.

2.3. Have you worked continuously* in the last three years prior to reaching statutory retirement age?

- No: You are not eligible for a lower tax rate. Continue to Step 3 or go to My Global Benefits.
 Yes: Fill out the attached Attestation of Professional Activity form and have it signed by your employer [or other institution]. Then add it to your documents.

By providing a complete and accurate attestation, you will be entitled to a lower tax rate on contributions paid by your employer.

***N.B.: Certain exceptions will also count towards qualifying years of continuous service.** These periods will be listed on the Attestation of Professional Activity. Be sure to check them carefully, because you may still be eligible for a lower tax rate.

Continue to Step 3 or go to My Global Benefits.

2.4. Do you have 45 years of service under your belt?

No: You are not eligible for a lower tax rate. Continue to Step 3 or go to My Global Benefits.

Yes: Continue to Step 2.5.

2.5. Have you worked continuously* in the last three years prior to completing 45 years of service?

No: You are not eligible for a lower tax rate. Continue to Step 3 or go to My Global Benefits.

Yes: Fill out the attached Attestation of Professional Activity form and have it signed by your employer (or other institution). Then add it to your documents.

***N.B.: Certain exceptions will also count as qualifying years of continuous service.** These periods will be specified on the attached Attestation of Professional Activity. Be sure to check them carefully, because you may still be eligible for a lower tax rate.

Continue to Step 3 or go to My Global Benefits.

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](https://www.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 in a single payment

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

You have various options to choose from depending on the terms specified in your pension plan regulations.

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? 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 that you will be 65 or have reached the statutory retirement age for your professional category, and that you have worked continuously in the last three years:
 - **Attestation of Professional Activity**
- If you indicated in Section 2 that you have completed 45 years of service and have worked continuously in the last three years:
 - **Attestation of Professional Activity**
- 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:
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 – 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.

8. 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 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 a double-sided copy of your identity card by ordinary mail to AG, Data Protection Officer, 53 boulevard Emile Jacqmain, 1000 Brussels, or by e-mail to AG_DPO@aginsurance.be.