



α.s.r. pensions – Helping people by taking action

Service Sheet 2020

Services

Our aim is to serve you. Our Basic Services comprise a wide array of services. They are included in the price of the Employee Pension. These services are described in this document. We also offer a number of additional paid services. These are listed in the summary of Extra Services. Our duty is to offer you information about our pension products, but we are not permitted to advise you; that is the task of your independent pension adviser.

[Click here for an overview of the services for employers](#)

[Click here for an overview of the services for employees](#)





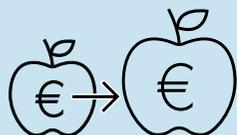
Services for employers

Working together to create a pension provision: making things easy for the employer

Implementation



Preparation of legal documents

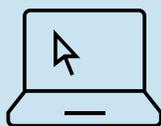


Switching service: everything arranged within two weeks



Monitoring of transfers of accrued benefits

Management



Online insight and option to self-manage pension



Amendment of legal documents/pension scheme rules

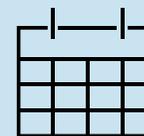


Personal contact with dedicated client teams

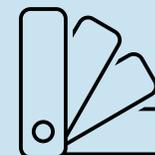
Extra Services



Employee presentations on site



Links to your payroll package



Customized communication



Services in English

Implementation



Preparation of legal documents

We will send you a proposal for a pension scheme. If you are happy with the proposal, we will draw up the following documents:

- Administration agreement
- Pension scheme rules
- Pension 1-2-3

Switching service:

everything arranged within two weeks

We will enter your pension scheme in our records. That means:

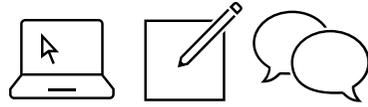
- Recording the pension scheme in our system
- Creating an online pension environment for the employer
- Setting up a personal portal for employees
- Sending welcome emails with login details

Monitoring of transfers of accrued benefits

When changing employers, employees can transfer their pension to the new pension scheme. This is referred to as a transfer of accrued benefits. We will arrange for such transfers of accrued benefits, whether they are inward or outward.



Management



Online insight and option to self-manage pension matters

You will see the following documents in your personal online portal:

- Administration agreement
- Pension scheme rules
- Current account statement and transactions
- Contribution calculations
- Contributions entries
- Full list of members, including all pension details

Telling us about changes

We will process changes relating to the following events for you:

- Commencement of employment
- Termination of employment
- Disability
- Death
- Change in salary
- Change in the part-time percentage
- Change in retirement date
- Change of address and personal details
- Change in employer's bank account number
- Change in employer's address

Amendment of legal documents

We will charge a fee for any specific wishes or changes you would like us to make to standard documents. The fee will be charged at our current hourly rate. We will always give you an indication of the fee in advance.

Changes to the pension scheme

Some changes are not included in our basic fee. If you want us to make one of these changes, we will draw up an addendum to the agreement. We will charge you a fee based on our current hourly rate. The hourly rate for 2020 is € 117,13.



Personal contact with dedicated client teams

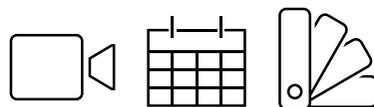
We will assign you a dedicated client team. You can call or email them with any questions you may have.

Every team has the following members:

- A pension specialist who will help you answer any legal questions you may have about your pension.
- An account manager who bears commercial responsibility.
- Relationship managers who are responsible for the day-to-day contact between you and a.s.r. You can call or email them every weekday with any questions you may have about the management of your pension scheme.
- A customer service team that will answer any questions your employees may have about their pension between 8.30 a.m. and 5.30 p.m. on weekdays. That will save your HR department a lot of work.



Extra Services



Your requirements may stretch beyond what our Basic Services package offers. Of course you can purchase extra services if you wish. You can also make a change to your scheme after the pension contract has come into effect. We will elaborate on the Extra Services and the associated fees below.

Employee presentations on site

A new pension scheme needs to be clearly explained to your employees. We are happy to do that for you. Our preferred course of action is that we involve your pension adviser in this process. Why? Because, as a pension provider, we are not permitted to offer advice. And our experience is that employees often ask personal questions that require advice.

Fee: € 600

Links to your payrolling package

Linking to your payrolling package allows you to notify us easily of salary and staffing changes. All you have to do is make the change in the package – how convenient! To make the process as easy and efficient as possible for you, you can make use of the link between your HRM/payrolling software and our pension administration system. We will then receive and process changes automatically. If you want to avail yourself of this service, please contact us to find out whether your system can link automatically to our pension administration system.

Fee: on request

Customized communication

We use a data-based approach to help members make individual choices in a step-by-step process. We are continuously improving our communication with the aim of increasing the pension awareness of employees. To help us do this, we receive input from our extensive feedback programme, from online and offline data, and from customer surveys. We feed back this input in a report, so that you can see for yourself what the current situation, for instance when it comes to mobilizing employees.

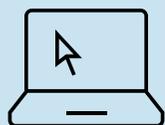
Fee: on request



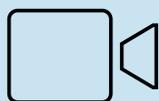
Services for employees

Working together to create a pension provision: mobilizing employees

Digital



My Pension Plaza



Customer journeys with videos



My Pension Plaza app

Personal Services



Smart email triggers



My Pension Checker



Customer service

Extra services



On-site pension desk



Customized webinars



Thematic email campaign



Services in English



Digital Services



My Pension Plaza

Employees have access to My Pension Plaza, a personal pension portal. You can watch the instruction video at: www.asr.nl/employee-pension

The portal allows your employees to look at their pension situation, whenever and wherever they choose. They will be able to access the following information at any time:

- Key details of their pension
- Insight into their investments and accrued pension
- Sums insured in the event of death and disability
- Access to their pension scheme and all transactions
- Insight into costs
- Pension scheme rules
- Pension 1-2-3
- Uniform Benefit Statement (UBS)

Employees can make some changes themselves online:

- Address and personal details
- Transfers of accrued benefits
- Divorce

My Pension Plaza app

The My Pension Plaza portal can be downloaded as an app. It allows your employees to view their pension situation and their investments. The app also offers information on the pension scheme and the choices an employee can make.

Customer journeys with videos

Your employees will find all the information they need about their pensions and the choices they can make on My Pension Plaza and in the app. We provide this information in the form of easy-to-understand videos, for instance about the annual UBS, instructions on how to use My Pension Plaza and the choice between a fixed or a variable pension.

Personal Services



Smart email triggers

We use relevant and targeted email triggers to inform your employees automatically at key moments, such as when they start a new job, make investment choices or are ready to retire. These email triggers give your employees step-by-step guidance to help them engage actively with their pension.

My Pension Checker

The Pension Checker gives your employees an understanding of their situation after they have retired. We do this by asking three questions:

- What do you have?
- What would you want?
- What is possible?

The employee will then be able to see whether or not they will face a shortfall in the future. If there is a shortfall, the employee will be able to see right away what action they can take. An employee who is facing a shortfall based on their personal pension ambition can opt to:

- Change the lifecycle based on the risk profile
- Switch between lifecycle investing and self-investing by paying additional contributions

Customer service

As well as offering extensive digital services, we also help your employees by offering them the option of contacting us personally. This is another way in which we support them in making personal choices. Your employees can contact us by telephone, WhatsApp, chat or email, as well as via their own personal portal of course.

Extra services

Your requirements may stretch beyond what our Basic Services package offers. Of course you can purchase extra services if you wish. You can also make a change to your scheme after the pension contract has come into effect. We will elaborate on the Extra Services and the associated fees below.

On-site pension desk

If many of your employees have questions about your new or existing pension scheme, or if you want to give them the opportunity to ask personal questions in a welcoming environment, we can offer you an on-site pension desk.

Where your employees can go to put their questions to our pension specialists. They can answer questions about the pension scheme, about making choices or about the portal. This is a great way of having lots of questions answered in a short time and of showing people how they can start using My Pension Plaza themselves. In our experience, employees tend to be very excited about having the opportunity to visit the pension desk.

Fee: € 600 for one day

Customized webinars

We can offer you a webinar, which is a good alternative to a presentation on site. It is convenient for your employees to follow our webinar on a computer or tablet from wherever suits them best. During the webinar, they will be able to use the chat functionality to put questions directly to our pension specialists. We offer webinars both during the daytime and in the evening. You can choose between a general webinar or a customized webinar.

Fee: € 5,000

Thematic email campaign

We offer the possibility of contacting your employees once or periodically with a thematic campaign. This allows you to bring elements from your scheme directly to their attention, for example 'making additional pension contributions' or making 'personal investment choices'.

Fee: on request



a.s.r. Employee Pension Services		Basic Services	Extra Services
For employers	Services in English	✓	
	Preparation of legal documents	✓	
	Switching service: everything arranged within two weeks	✓	
	Monitoring of transfers of accrued benefits	✓	
	Online insight and option to self-manage pension matters	✓	
	Telling us about changes	✓	
	Amendment of legal documents	✓	
	Changes to the pension scheme		✓
	Personal contact with dedicated client teams	✓	
	Employee presentations on site		✓
	Link to your payrolling package		✓
	Customized communication		✓
	For employees	Services in English	✓
My Pension Plaza		✓	
Customer journeys with videos		✓	
Personal email triggers		✓	
My Pension Checker		✓	
My Pension Plaza app		✓	
Customer service		✓	
On-site pension desk			✓
Customized webinars			✓
Thematic email campaigns			✓



Services in English



Basic Services for employers

Information on the Employee Pension is available in English on asr.nl. www.asr.nl/employee-pension.

There is a language switch at the top of the page. The personal Employee Pension portal is also available in English. We can also supply all legal documents in English.

Basic Services for employees

The personal portal for employees is available in English. There is a language switch to English in the portal. All legal documents are available in English as well.

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