Contact name:

**ADVISORY SUPPORT AND MANAGEMENT OF YOUR PENSION**

**PENSION SERVICE AGREEMENT**

# Inhoudsopgave

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# In short

In summary, we have agreed as follows in this agreement.

* This concerns an agreement between:
  + Client contact name and
  + Alpina

Advisory support 2021

* Advisory support of employer approx. 20 to 22 hours at €145.00 €3,045.00
* Appropriate pension product 7 to 8 hours €1,160.00
* Implementation 4 to 6 hours €725.00
* Relationship discount for pension management Standard -/- €750.00
* Relationship discount advisory process 5 hours at €145.00 -/- €725.00
* Pension communication/consent process In consultation (hourly basis)

The one-off investment for the pension extension amounts to approx. €3,455.00.

**Roadmap of advice 2021**

* Phase 1 Preparation and inventory (April)
* Phase 2 Discussion of actuarial analyses of impact for management and participants (May)
* Phase 3
  + Development of principles 2020 (May/June)
  + Employer budget frameworks (May/June)
  + Principles for type of pension scheme (May/June)
* Phase 4 Elaboration of details for type of scheme 2020 (June)
* Phase 5
  + Approaching pension administrators (Aug/Sept)
  + Analysis and choice (Sept)
  + Communication with participants (Oct)
* Phase 6
  + After approval of management/participants
  + Drawing up pension agreement and agreement of the administrator (Nov)

Pension management

* The annual work as described in Annex 1 is performed by Alpina
* With effect from January 1, 2023, this Agreement shall enter into force. The agreement is valid until January 1, 2026.
* With regard to the management package, you have chosen the module

Standard

* The management fee is based on

**Standard package** – Fee per participant + hire and termination costs

* The fee amounts to:
  + Based on number of participants per 1-1-2023: 60 participants
  + €72.00\* per participant per year

\*discount on management costs 20%

* + On an annual basis, the reimbursement amounts to: €57.60 x 60 = **€3,456** *(this includes the discount)*

**+ costs resulting from processing hiring and termination changes**

+ additional costs of €13.00 per month for the wage package coupling (Nmbrs)

* The payment term is per year with after settlement of management fee.
* Standard implementation with regard to communication:
  + Interview employee upon hire € 156.00
  + Employee Benefits statement by email € 22.00
* Your contacts within Alpina are:
  + Buitendienst
  + Binnendienst

# 1. Our collaboration

With you’re Alpina Advisor, you have discussed which services are important to you and how they can best match your own activities. You have indicated that you wish to enter into a collaboration with Alpina. In doing so, you express your confidence in our support and management of your pension schemes. We really appreciate that! Thank you for this.

# 2. Introductions

Alpina has many years of knowledge and experience in the field of retirement. As an advisor to employers, Alpina sees the trends. As a result, we have broad knowledge of the pension market and the choices of employers in this regard. You have access to our professional expertise and our specialist knowledge and experience in these fields. We help you take responsible decisions. You will have contact with qualified, certified specialists and benefit from short communication lines. You will also regularly receive the newsletter from Alpina by email, in which we discuss topical issues.

# 3. What will we do for you?

We will perform the management of the pension scheme(s) in accordance with the agreements made with you and shown in the annex "Specification of services”.

3.1 Management & Advisory support

We take care of the management of your pension scheme(s) according to the agreements made. The work that we perform for you is listed in the specification of pension services. This specification can be found in the annex to this service agreement.

The management fee is based on the number of pension participants mentioned in the specification. Every month, the fee is adjusted to the number of employees per the 1st of the month in question (unless a different payment term has been chosen).

If this agreement takes effect in the interim, you will receive the first statement at the start of the agreement. This first statement then relates to the period up to the start of the next payment period.

No VAT is payable on the management fees and the fee for advisory support.

You will find other management fee options in Annex 2.

3.2 Indexing   
The rates are adjusted annually to the price index (CPI Business and Financial Services Oct/Oct). Adjustment takes place annually as of January 1.

3.3 Commencement and duration of the agreement  
The agreement starts on January 1, 2023 and is entered into for a period of three years and applies until January 1, 2026. The agreement is tacitly continued, each time for twelve months, subject to termination in accordance with this article. After renewal, the agreement can be cancelled annually as of January 1 with due observance of a notice period of two months. Premature termination other than as of January 1 is not possible.

# 4. Supplementary provisions

4.1 Engaging third parties

When third parties are engaged by Alpina, Alpina will pass on the expense claim for these third parties (to Alpina) to the client. Alpina will only engage third parties after consultation with and agreement by the client.

4.2 Changes

Due to the nature and scope of this agreement, the client and Alpina will record any future changes or additions to this agreement, in writing, adding the effective date of the change.

4.3 Confidential information

Alpina and the client, even after termination of this agreement, maintain confidentiality with regard to information that has been provided to each other or otherwise come to the attention of the client and Alpina within the framework of this agreement, unless the provision of information to third parties results from the implementation of this agreement. The mutual confidentiality obligation continues for up to 1 year after the end of this agreement.

We prefer to draw up a processing agreement with you. Alternatively, we may provide you with a privacy statement.

4.4 Complaints procedure

We do our utmost to provide you with the best possible service. However, should you nevertheless have a complaint about our services, please inform us as soon as possible. All complaints are handled according to an internal complaints procedure. If you would like further information about this internal complaints procedure, you can request it from us.

If we are unable to reach an agreement together, you may contact the Klachteninstituut Financiële Dienstverlening ('Complaints Institute for Financial Services'; Kifid).

Kifid   
Postbus 93257

2509 AG The Hague

[info@kifid.nl](mailto:info@kifid.nl) [www.kifid.nl](http://www.kifid.nl)

Our affiliation number with Kifid is: 300.012306.

Our office complies with the binding rulings of the Kifid Disputes Committee. You can also turn to the civil courts.

4.5 Supervision and registration

Alpina is a trade name of Alpina BV and is registered with the AFM under number 12016769. Alpina BV has its registered office in Doetinchem and is registered with the KvK under number 62539388.

4.6 Personal data

In the context of the assignment you have given, we only process those personal data that are necessary for the execution of that assignment. If you believe that we do not process the personal data of your employees in accordance with the prevailing privacy legislation, we request that you notify us.

When we process your employees' personal data, we assume that you have informed them that we have these personal data and only process them in the context of the assignment you have given.

See our processor agreement for this.

4.7 Closing

The General Terms and Conditions of Alpina apply to the work. This agreement includes annexes containing the General Terms and Conditions. By signing this agreement, the client declares to have taken cognizance of these general terms and conditions, the specified specification and the content of the service document. The general terms and conditions can be found on our website, of course we can send you a copy on request.

4.8 Contact details

Alpina

🕿 030-22 12 777

🖃 [pensioenen@alpina.nl](mailto:pensioenen@alpina.nl)

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# 5. Signature of agreement for management and advisory support

By signing this document, you declare to commission Alpina for the services described in this agreement and associated specification. Alpina accepts this assignment.

5.1 Company information

Company name

Address

Postcode and city

KvK no.

5.2 Client approval

Name

Position

Place

Location

Signature

5.3 Approval ALPINA

Name

Position

Location

Date

Signature

5.4 Invoicing

Entity to be invoiced

To the attention of

Billing address

Postal code/city

Reference/PO no.

Your VAT number

# 

# Annex 1: Specification of services

Below you will find a specification of the management modules.

|  |  |
| --- | --- |
|  |  |
| **Tax/legal** |  |
| * Addressing tax and legal changes that may have consequences |  |
| for the pension commitment |  |
| * Monitoring legislative changes |  |
| * Periodic BPF and Collective Labour Agreement (CLA) request |  |
| * Inspection of legal documents of the administrator |  |
| * Adjustment of the key figures (AOW franchise, max. WIA limit, maximum pensionable salary, minimum wage, ANW) | |  |
| * Provision of annual key figures to determine premiums and deductions from salary | |  |
|  | |  |
| **Management on pension plan** | |  |
| * Sounding board/helpdesk for employer and employee (fair use based on max. 2 hours per month) | |  |
| * Evaluation once a year | |  |
| * Periodic maintenance interview | |  |
| * An email to the client's contact person every quarter with the proactive request to   report changes | |  |
| * Scheduling employees under 21 years old | |  |
| * Licensing costs of the application "EBlinC”, where information and documents about the scheme(s)   can be found   * Making “EBlinC” available to client and its employees | |  |
| * Administering schemes, documents and employees in EBlinC | |  |
| * Implementation in EBlinC for the salaries adjusted by the client (this salary adjustment falls  under the annual collective change as of January 1) | |
| * Calculating and uploading premiums in EBlinC | |
| * Forwarding messages/requests from insurers | |  |
| * Maintaining regular contact with insurers | |  |
| * Periodically providing an up-to-date overview of all active insurance contracts | |  |
| * Calculation of additional space for pension savings for employees on request | |  |
| * Verifying partial incapacity for work and adjustment of premium | |  |
| * Delivery of files to the various insurers | |  |
| * Checking the policies/participant overviews | |  |
| * Checking the policies/participant overviews restored by the insurer | |  |
| * Uploading policies in EBlinC per participant (if the insurer provides policies) | |  |
| * Correspondence with employer | |  |
|  | |  |

|  |  |
| --- | --- |
| **Management of special events** |  |
| * Interim salary and/or part-time change * Verifying the change * Implementation in EBlinC * Calculating indicative premiums and putting them in EBlinC * Passing on changes to the various insurers involved * Checking the policies/participant overviews * Checking the policies/participant overviews restored by the insurer * Uploading policies in EBlinC per participant (if issued by the insurer) * Correspondence with employer   **Change to marital status**   * Verifying the change * Implementation in EBlinC * Calculating indicative premiums and putting them in EBlinC * Passing on changes to the various insurers involved * Checking the policies/participant overviews * Checking the policies/participant overviews restored by the insurer * Checking insurers' statements * Uploading policies in EBlinC per participant (if issued by the insurer) * Correspondence with employer   **Processing the birth of children**   * Verifying the change * Implementation in EBlinC * Passing on changes to the various insurers involved * Checking the policies * Checking the policies restored by the insurer * Correspondence with employer   **Processing address changes**   * Verifying the change * Implementation in EBlinC * Passing on changes to the various insurers involved   **Description of work upon hire**   * Registration of employee company (companies) * Processing employee in internal systems * Verification of employee's registration with company (companies) * Any handling of request for additional savings * Checking documents issued by company (companies) * Sending documents of employer   **Description of work upon termination**   * Deregistration of employee company (companies) * Processing employee in internal systems * Confirmation letter/email of termination to ex-employee * Verification of employee's deregistration with company (companies) * Checking documents issued by company * Sending documents of employer     **Death of employee/partner/child**   * Notification of death of employee to company (companies) * Processing notification in internal systems * Consultation and explanation to employer and/or survivors with regard to the benefits * Creating forms * Sending forms to survivors * Checking receipt of return forms * Sending forms to insurer(s)     **Employee's incapacity for work**   * Notification of incapacity for work to company (companies) * Processing incapacity for work internal systems * Requesting UWV statement for employer * Checking receipt of UWV statement * Sending UWV statement to company (companies) * Verification of processing by company (companies) * Checking documents received from company (companies) * Sending documents to employee * Processing of current AO percentage in EBlinC   **Divorce**   * Notification of divorce of company (companies) * Processing divorce in internal systems * Checking documents received from company (companies)  Annex 2: Specification of compensation for management modules  |  |  |  | | --- | --- | --- | | Management modules | Standard | Extended (Full Service) | | Tax/legal |  |  | | Periodic check of CLA/BPF | ● | ● | | Information on legislative changes | ● | ● | | Information on franchise/maximum pensionable salary | ● | ● | | Checking legal documents of pension administrator | ● | ● | | Management on pension plan |  |  | | Answering your questions by telephone | ● | ● | | Annual pension interview (permanent contact person) | ● | ● | | Periodically inquiring about changes for the employer | ● | ● | | Written information for employees | ● | ● | | Annual check of participant file | ● | ● | | Support with salary changes | ● | ● | | Setting up and maintaining basic administration | ● | ● | | Making EBlinC available | ● | ● | | Forwarding employee changes | ● | ● | | Sample policy check | ● | ● | | Checking timely/correct processing by administrator | ● | ● | | Calculation of employee's personal contribution | ● | ● | | Checking current account of administrators | hourly rate | ● | | Providing periodic collection (premium) overview | hourly rate | ● | | Management of special events |  |  | | Death | hourly rate | ● | | Pension | hourly rate | hourly rate | | Work Disability | hourly rate | ● | | Divorce | hourly rate | ● | | Explanation of value transfer | hourly rate | ● | | Support with indiv. value transfer | hourly rate | ● | | Employee conversations 3 per year | hourly rate | ● | | Processing hiring and termination free of charge | rate | ● | | Group presentation once a year | hourly rate | ● |   The costs of the packages are listed on the following page.  A further specification of the service is included in Annex 1.    Specification of fees for management modules  **Option 1**  **Standard module\***   * **Fee per participant**  |  |  |  |  | | --- | --- | --- | --- | | **Number** |  | **Rate per participant** | | | **participants** | | Per month | Per year | | **1** | 5 | € 11.00 | € 132.00 | | **6** | 10 | € 9.00 | € 108.00 | | **11** | 25 | € 8.00 | € 96.00 | | **26** | 75 | € 6.00 | € 72.00 | | **76** | 125 | € 5.00 | € 60.00 | | **126** | > | Customisation |  |  * **Hiring and termination costs**   Hiring € 81.00  Termination € 54.00  *(costs per change)*   * **Wage coupling**\*\* € 13.00 per month   *\*Minimum management fee € 566,00 per year*  *\*\*Wage coupling (Nmbers, Cobra, Loket, Exact and AFAS)*  **Communication**  Interview employee on hire *(online/location and statement)* €156.00  Interview employee on termination *(online and statement)* €156.00  Half-day walk-in session *(4 hours)* €624.00  Support to retirees €806.00  Support with value transfer €269.00  Half-day HR employee (incl. EblinC) €624.00  Travel time € 81.00  **Employee Benefits statement**  By email €22.00  Bound €38.00 |  |

**Option 2**  **Extended module\***

* **Fee per participant**

|  |  |  |  |
| --- | --- | --- | --- |
| **Number** |  | **Rate per participant** | |
| **participants** | | Per month | Per year |
| **1** | 5 | € 19.00 | € 228.00 |
| **6** | 10 | € 17.00 | € 204.00 |
| **11** | 25 | € 16.00 | € 192.00 |
| **26** | 75 | € 15.00 | € 180.00 |
| **76** | 125 | € 14.00 | € 168.00 |
| **126** | > | Customisation |  |

* **Hiring and termination costst** n/a – included
* **Wage coupling**\*\* n/a – included

*\*Minimum management fee € 566,00 per year*

*\*\*Wage coupling (Nmbers, Cobra, Loket, …………)*

**Communication**

Interview employee on hire (online/location) 3p/y € incl.

Interview employee on hire (online/location) after 3p/y € 156.00

Statement and declaration of approval employee hire € incl.

Interview employee on termination (online and statement) € incl.

1 Half-day walk-in session (4 hours) € incl.

Support to retirees € 806.00

Support with value transfer € incl.

Half-day HR employee (incl. EblinC) € 624.00

Travel time € incl.

**Employee Benefits statement**

By email € incl.

Bound € 38.00

**Option 3 Customisation module**

Customisation is offered for companies with more than 125 employees.

# Annex 3: Management costs - indication



The minimum management costs are €540.00 per year. This does not include the costs for the hire and termination of an employee. If the agreement has a commencement date during the year, this amount will be charged proportionately.

This calculation is based on the current employee portfolio and should therefore be regarded as an indication. The costs for hiring and termination within the standard package are not included because they cannot be determined in advance.

All work as included in Annex 1 'Specification of services’ are covered by the rates mentioned above. Except for the named variable work that falls outside this agreement.