

Ms W.X.E. Ljwmbvx-Kqraqotbkksxotiswxtzxwvnx
Fcf 9
6411 AH HEERLEN




English version: www.flexsecuritypensioen.nl/en/site



wersja polska: www.flexsecuritypensioen.nl/pl/site

Date: 10 February 2026

Customer number: 261-0951217031-01

Topic: welcome to Flexsecurity

Dear Ms Ljwmbvx,

On 1 January 2026, you became a member of the Flexsecurity Payroll pension plan. This plan, also known as 'Payroll Pension', is for all payroll employees aged 18 and older. The attachment to this letter sets out the pension plan in broad outlines. In particular, read the 'When should you take action' section to assess whether you need to take action now for your retirement.

Log in to your personal portal

View your personal pension details on your personal portal on the website. Just go to www.flexsecuritypensioen.nl and click on 'Log in'. Then log in with your DigiD. When you first log in, you will need to go through several steps as a one-time process. After completing this process, you can implement changes directly via 'Direct regelen' ('Do it now'), for example, to set the way you want to receive your personal pension information. For more information, see the section below in this letter.

In your personal environment, you can view an increasing number of pension documents, figures, and other information that is important for your own pension. You will also be able to arrange pension matters directly with us.

Follow the 'My pension' e-learning programme

A short e-learning programme is available for you at www.flexsecuritypensioen.nl/mijnpensioen. In three five-minute blocks, you will learn what a pension is and how to accrue pension capital. And



you will learn what may result in a high (or low) pension. This e-learning will help you to better understand your pension at Flexsecurity. We therefore recommend that you take this e-learning course.

From now on you will be sent your information in digital form

We would like to keep you posted on your pension and pension plan and any changes to them. This is why we will send you information in digital form as much as possible from now on. You will receive this information at: a.b.c.proefpersoon@abctest.co.uk. Your employer gave us this information.

If you would you prefer to get your personal pension information on paper, then log in to your personal portal or send a signed letter to that effect to Flexsecurity, P.O. Box 4471, 6401 CZ Heerlen. Please remember to include your customer number, which is stated at the top of this letter.

Processing of your personal data

Our pension fund and our administrator (AZL) collect and process your personal data. We do this to ensure optimal administration of your pension. We only collect personal data that we need for this purpose. If you would like more information about this and your rights when it comes to the processing of your data, please read the privacy statement on our website, www.flexsecuritypensioen.nl.

Where to find more information

More information about your pension topics, such as transferring your pension is available on our website www.flexsecuritypensioen.nl.

Any questions?

You can call us on +31 (0)88 116 2402. The office is open on working days from 8:30 AM to 5:00 PM. You can email us at info@flexsecuritypensioen.nl. You can also reach us via the chat on the website during office hours. Please have your customer number ready when calling us and state it in your email, so we can assist you promptly. We will be happy to help you.

Kind regards,

Raimond Schikhof
Chairman

Annex: Pension 1-2-3 How is your pension arranged?

This Pension 1-2-3 sets out what you will and will not receive as a member of our Payroll Scheme. Pension 1-2-3 does not contain any personal information about your pension. This information is available from www.mijnpensioenoverzicht.nl, your annual uniform pension statement and via your personal portal at www.flexsecuritypensioen.nl. We explain how we deal with socially responsible investing in our investment policy as set out on our website: www.flexsecuritypensioen.nl.

What Levels 1, 2 and 3 consist of?

Pension 1-2-3 consists of three layers. Level 1 briefly sets out the main information relating to your pension scheme. Level 2 contains more information about all the topics in Level 1. Level 3 contains legal and policy-related information about Flexsecurity. Levels 2 and 3 can be viewed at <https://www.flexsecuritypensioen.nl/pensioen-123/>.

What will you receive in our pension plan?



If you die, your partner will receive a partner's pension and your children will receive orphan's pension if you are still working for this employer at the time of your death.



When you retire, you are required you are required to purchase a retirement pension with your pension capital.



The pension rules set out precisely what you will receive in our pension plan. The pension rules can be downloaded from www.flexsecuritypensioen.nl.



If you become work disabled during your employment, then you continue to accrue part of or all of your pension without having to pay any contributions to the premium.

What will you not receive in our pension plan?



If you become work disabled, you will not receive any supplementary disability pension from us.

How do you accrue pension?



You accrue pension in three ways:

- State pension: this is the state pension that you receive from the government as a retirement pension if you have resided or worked in the Netherlands. You can read more about the state pension at www.svb.nl.
- You accrue pension capital in the Payroll pension plan at Flexsecurity. You accrue this pension via your employer. Pension 1-2-3 explains this.
- Pension that you arrange yourself. Examples include an annuity or a tax-efficient blocked bank savings account.



Contributions are deposited every month in your name in the fund's investment account. The deposit percentage of the premium amounts to 13.4% of the pension base. These contributions and the returns made on them form pension capital. You use this capital to purchase a retirement and partner's pension on your retirement date. We call this a defined contribution scheme.



The defined contribution is determined on a portion of your gross hourly rate. It is not calculated on your entire salary, as we already take the state pension into account. The part of your salary for which no defined contribution is determined is called the threshold amount, also known as the 'deductible'. The deductible for 2026 is €19,172.00 per year. The defined contribution (the premium) is based on your gross salary less this deductible.



To accrue your pension capital in the Payroll pension plan, the employer pays 16.1% of the pension basis and you pay 1% of the pension basis.

What are your choices?



If you change jobs, you will still be entitled to the pension you have accrued with us. You can transfer previously accrued pension capital to your new pension fund or insurer.



On your retirement date, the pension capital is released. On that date, you are required to use your pension capital to buy a retirement pension from a pension insurer of your choice. This is required by law. A pension in payment means you receive a periodic payment for life.



If you wish to retire early, this is an option. Discuss your plans with your employer and apply for early retirement at least three months before your preferred early retirement date.



If you wish to compare your pension plan, please use the pension comparison tool on our website or ask us to send it to you.

How certain is your pension?



The amount of your pension is not fixed. You will only know for certain what the amount of your pension on your retirement date. Your pension payment depends on the amount of your defined contribution, the rate that insurers charge when purchasing your pension, and the returns on your investments.

What costs do we incur?



We incur costs for the administration of the pension plan. Your employer pays these operating costs to us. We charge a fee for managing your pension capital. We deduct these investment costs from your pension capital.

When should you take action?



Changing jobs has consequences for your pension. You may choose to transfer the accrued pension capital to your new pension fund or insurer. This is called a 'value transfer'.



Please notify us if you become work disabled. Your pension accrual will continue, but you will no longer pay contributions yourself.



If you wish to avail yourself of one of the options, please see the section entitled 'What are your choices?'



If you get divorced or end a registered partnership, please notify us of this yourself.



If you move abroad, please notify Flexsecurity. For information about the consequences for your state pension, please contact the Social Insurance Bank. Alternatively, visit www.svb.nl.



Your pension accrual stops if you stop working. It is important to assess the consequences.



Each year, check how much pension you have accrued in total at www.mijnpensioenoverzicht.nl.



Contact us if you have any questions or wish to notify us of any changes. You can reach us via info@flexsecuritypensioen.nl or +31 (0)88 -116 2402 (every working day between 8:30 AM and 5:00 PM).