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Loyalis Leven N.V. is established in Heerlen and registered with the trade register of the Chamber of Commerce in Limburg under number 14053379. AFM licence number 12000433.

ISO 9001 Certification: 2000.

Loyalis Schade N.V. is established in Heerlen and registered with the trade register of the Chamber of Commerce in Limburg under number 14053380. AFM licence number 12000632.

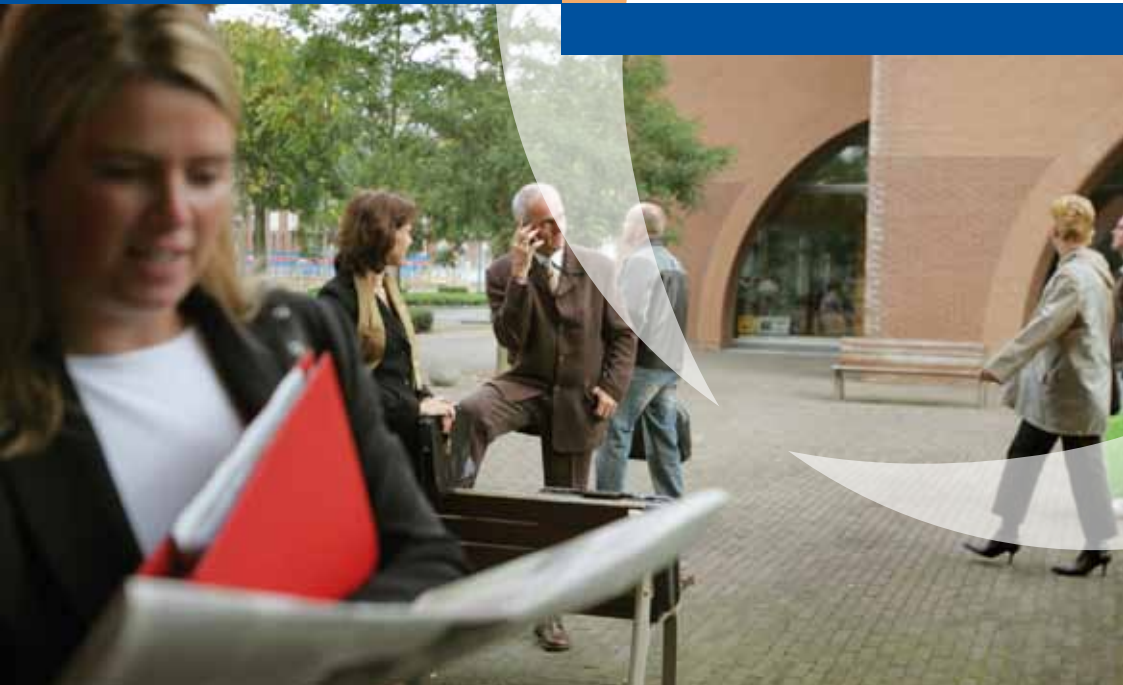
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Loyalis Sparen en Beleggen N.V. is established in Heerlen and registered with the trade register of the Chamber of Commerce in Limburg under number 14097236. AFM licence number 12017339.

Loyalis offers supplementary products and services for income security as well as products and services in the area of personnel care and administrative and financial services. Loyalis caters, in particular, to the government and education sectors and affiliated institutions.

A new job

An overview of the most important matters



A new job

Congratulations with your new job! A new beginning, the right time to arrange a number of matters.

Who is Loyalis? Loyalis is the income specialist for everyone who works in the government, education, energy or utility sectors. Loyalis provides solutions in the field of income security. We know these sectors as no other. Our products are geared to your group pension schemes. Moreover, customer satisfaction is more important to Loyalis than profit maximisation.

What can Loyalis offer? Loyalis offers various products with which you can insure your income and your family's income against a loss of income. We offer supplements that are geared to your pension. Have you ever wondered what your income will be when you stop working? Or what your income will be if you were to become occupationally disabled? Or what your partner or family will receive in the event of your death?

Many people only start thinking about their pension and a possible supplement when they are older, whereas it is important to consider this at a younger age. In this manner, you can identify a possible shortfall and arrange for supplements so that your income is secured. Not only later when you retire, but also if you should become occupationally disabled or in the event of your death.



Insight into your financial situation? You might wish to stop working earlier or, on the other hand, you might wish to continue working for a longer period. But what will happen if you were to become occupationally disabled or if you were to die? With the *Inkomensvoorsicht* (Income Forecast), we are able to give you insight into your personal financial situation. In one glance, you will be able to see what your income will be in various situations.

You can further personalise your overview. This is possible on **MijnLoyalis**, your personal file on **www.loyalis.nl**. You can also add information yourself such as external supplements from other insurers. You can also calculate, for example:

- what you will receive when you retire;
- whether you can stop working earlier or stop working for a certain period;
- what your situation would look like if you were to become occupationally disabled;
- what the financial situation of your surviving dependants would look like in the event of your death.

This is made clear for you with the aid of illustrative graphs and in net amounts. *MijnLoyalis* is available free of charge and is kept up to date.

This service is only available in Dutch.

Your income in the event of occupational disability Occupational disability can have far-reaching financial consequences. The occupational disability benefit that you receive from the State can decrease to the social welfare level. Loyalis's IPAP insurance offers you protection for a large part of this income loss. The advantages:

- Adequate protection against income loss in the event of partial occupational disability, until the age of 65 you receive at least 70% of your insured income.
- Extra supplement in the event of occupational disability, until the age of 65: 10% of your insured income in addition to the benefit you receive from UWV (the Dutch social security administration agency) and possibly from your pension fund.
- You are not over-insured or under-insured.
- You will not make any unnecessary payments; Loyalis will inform you if you no longer require insurance.
- The premium does not depend on age or gender.



Ask your employer whether there are arrangements with Loyalis. This offers a premium advantage.

Does your employer have a group contract with Loyalis? Then arrange your IPAP insurance within six months, as up to six months after your first working day, you can apply without submitting a health questionnaire.

Supplement to your pension For a supplement to your pension, you set aside an amount each month. Loyalis invests your capital through a professional asset manager. At the end of the term, you will receive a monthly payment from the accrued capital.

If you reach the age of 65 after 2015, your income could then be lower than you expect. Because if your partner is younger, you are not entitled to the state old age pension (AOW) partner supplement. As a result, people born on or after 1 January 1950 with a younger partner have a temporary state old age pension shortfall. A supplement to your state old age pension provides a solution for this shortfall.

Supplement in the event of death A financially secure future for your surviving dependants is not a matter of course. The surviving dependants pension (NP) of your pension scheme and the statutory basic provision for surviving dependants, the ANW benefit, form a good basic income provision; however, in many cases, this does not (fully) compensate the loss of income. In these situations, your surviving dependants have to manage with less income or are even faced with a substantial decrease in their income level. This is certainly an unpleasant prospect.

You can supplement the income of your partner with the NP Aanvullingsplan (Supplement Plan) and/or with the NP Plus Plan. The NP Supplement Plan supplements the income of your partner until your partner reaches the age of 65. With the NP Plus Plan, you can supplement the income of your partner until your partner reaches the age of 85. We also offer a NP Partner Plan, which ensures that you and your children remain financially well provided for after the death of your partner.

Putting money aside for extra free time Would you like to put money aside for a sabbatical, to work less or to stop working earlier while maintaining your income? This is possible with Loyalis's life-course scheme. With this life-course scheme, you can put aside money in a tax-advantageous manner.

With the life-course scheme, you can put aside up to 12% of your gross salary each year (or more if you were born between 1950 en 1955). You can determine how much money you will put aside and when you will put this money aside. Your employer transfers your life-course savings payment to Loyalis. If you participate in the employee savings scheme, you will then have to make a choice: life-course or employee savings scheme.

Ask your employer whether there are arrangements with Loyalis. This can be advantageous for you.



Saving and/or Investing Everybody has certain wishes, for now or for later. For example, enabling your child to study or just having a little extra money available in the event that you run into temporary financial difficulties. With Loyalis IdeaalSparen* (Ideal Savings), you can put money aside in a flexible manner through Internet, without conditions and without costs. Your savings are always at your disposal without any restrictions. Of course, your savings are guaranteed under the Dutch deposit guarantee system.

If you wish, you can of course also invest. Through our investment funds, you can invest in a flexible manner, online and at low costs. We also offer the possibility to invest with an invested capital guarantee.

* Loyalis IdeaalSparen is a banking savings product, whereby Loyalis opens an account for you at KAS BANK N.V.

Loyalis Sparen & Beleggen N.V. is the manager of the Loyalis S&B Beleggingsfonds (investment fund) and is subject to the supervision of the Netherlands Authority for the Financial Markets (AFM). Loyalis Sparen & Beleggen N.V. is registered in the register maintained by the AFM.

More information Are you interested in one or several Loyalis products or would you like more information? Please contact your employer or contact Loyalis Customer Service at 045 579 61 11. We are pleased to be of assistance.