

SERVICE PACK

Sample list of services included in the management charges for Vivium group insurance policies

Services related to the management of the insurance contract

- Making the general terms and conditions available online via the website.
- Implementing money laundering control procedures.
- Drawing up the group insurance contract and group insurance rules in Dutch, French or English. Translations into Dutch, French or English, according to the available standard texts.
- Implementing changes to a plan.
- Billing the premium due with the following documents: the premium statement, the premium settlement, and the account statement.
- Processing of premium payments and follow-up of any non-payment.
- Entering and paying the 4.4% tax.
- Calculating and billing "minimum financing" and "minimum return".
- Managing the amounts in the financing fund.
- Setting up and managing the reception structure for incoming reserves.
- Setting up and managing the reception structure for outgoing reserves.
- Performing back-service calculations at the request of the organiser.
- Annual allocation of profit share based on the agreed arrangement, operating results and market conditions.
- Management of the financing plan.
- Drawing up a transparency report (management report).
- Performing the tasks imposed on the insurer by law.
- Once a year (on the adjustment date), when requesting the salaries or single premiums from the organiser, a summary of the affiliates is provided to the organiser with the request to fill in salaries or single premiums. The organiser is responsible for the accuracy and completeness of this information. If Vivium has to make corrections as a result of incorrect information, this work will be billed.
- Providing an overview of the affiliates and their insured benefits once a year at the request of the organiser.
- Creating and sending NSSO statements to the organiser with information about the past quarter, four times a year.
- Calculating the 80% rule when taking out or changing the group insurance.
- Co-insurance management.

Services related to the management of affiliates

- Processing a new affiliation (including medical formalities).
- Adapting guarantees following changes made by the organiser and notified to Vivium in a timely and correct manner:
 - Change in the affiliate's family situation (birth, marriage, etc.).
 - Change in work regime (termination of employment, change of part-time factor, death, incapacity for work, transfer of reserves, settlement at maturity, surrender, etc.) including associated payments.
- Simulation and implementation of a different option in a plan with choice, limited to once a year per affiliate.
- Change of beneficiary clause based on a request signed by the affiliate.
- Management of the affiliates' contracts: guarantees, reserves, profit sharing and acquired rights.
- Management of an advance linked to the affiliate's contract (*).
- Management of a pledge linked to the affiliate's contract (*).
- Dispatch once a year, at the time of the annual adjustment, of a benefit statement per affiliate, via medium and according to the layout as defined by Vivium and in accordance with statutory provisions in Dutch, French or English.
- Answering queries on the level of the affiliate to the organiser.
- Calculating the various possibilities on termination of employment or the capital to be paid at maturity, surrender, early retirement, or death. Sending the discharge. Payment to the beneficiary (via bank account) and the contacts regarding the settlement with the beneficiary, both for domestic and international payments. Drawing up statements for tax purposes.
- Payment of a regular annuity if this has been chosen.
- Deduction, declaration and payment of RIZIV/INAMI contribution, solidarity contribution and withholding tax on payment.

(*). Please note that start-up costs may be charged.

Providing explanations

- Answering queries from the organiser about their group insurance or about group insurance in general.
- Providing personnel with information about the group insurance taken out at start-up or change of a plan.
- Answering questions from the organiser regarding the use and operation of EB-Connect.

DB2P obligations

- Declaration of pension commitment and amendments thereto (Special and General Terms and Conditions).
- Annual declaration of employer's contributions paid (Special NSSO contribution 8.86%).
- Annual declaration of individual pension account per affiliate.
- Notification of affiliate events (termination of employment, transfer, etc.).