

Service Guide

We believe it is important that you are well informed about all the advice and services we can offer you. In this service guide you will find the information you need. If you still have questions, you can of course contact us.

Our services

PensioenTijd provides advice and communication in the field of pensions, income insurance, and other financial services. In addition to providing advice, we also manage contacts between you and the insurers/providers with whom the arrangements are placed, and we create planning insights.

PensioenTijd can advise you on pensions, non-life and life insurance. This includes pensions, term life and disability insurance, annuity and single-premium policies, bank savings solutions, and asset management.

Communication

We conduct our communication in Dutch in one of the following ways:

- In writing
- By email
- By phone or webcam
- In person

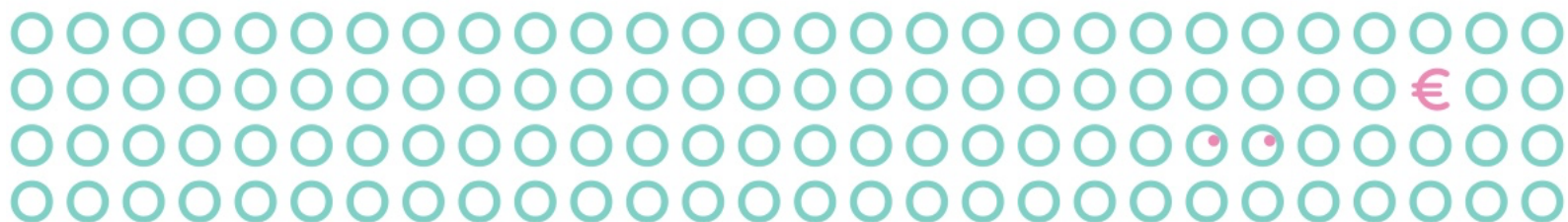
In certain cases, we can also communicate in English, for which additional arrangements will be made.

What do we expect from our clients?

You may place high demands on our advice and services, but we are dependent on the information provided to us. If (in the event of a claim) it later appears that incorrect or incomplete information has been provided, this may affect your arrangements.

To ensure our advice is well-founded and complete, it is important that you inform us about any existing insurance policies elsewhere. Also, when personal circumstances change (such as cohabitation, marriage, divorce, death of a partner, significant changes in income, moving/renovation), or other matters that may affect your arrangements, we expect you to notify us. This enables us to adapt your arrangements to new circumstances. In case of doubt, you can always contact us.

We generally maintain the contacts with providers on your behalf. If you nevertheless have contact (verbally or in writing) with the provider, we ask that you inform us as soon as possible. We also ask you to check the information in any documents you receive directly and report any inaccuracies to us promptly.



Premium payments

Premium payments are collected by the provider. If there are costs involved with periodic premium payments, you will be informed in advance.

It is important that you pay the premiums on time. If you do not, the provider may, in certain circumstances, refuse to pay out or reduce the payment. Any outstanding premium amounts may also be legally collected. The additional costs will then be charged to you. For more details, please see the relevant policy conditions.

If you are entitled to a full or partial premium refund under the policy conditions, we will contact the provider on your behalf.

Relationship with providers

PensioenTijd is an independent, non-tied advisor. This means that we can advise on providers' products freely, without contractual obligations. PensioenTijd works with all major providers in the Netherlands. Upon request, we will gladly inform you which ones we cooperate with.

Remuneration

For most of our services, we charge based on (hourly) rates, which we discuss with you in advance. Before starting an assignment, we estimate both the scope of the services and the related costs. If additional work arises beyond the agreed assignment, we will inform you of the financial consequences. For some assignments, we request an advance payment for costs yet to be incurred. Our invoices specify the assignment and the time involved.

In some cases, we receive compensation from the provider, which is part of the premium you pay. If additional services are provided to you that involve extra costs, you will be informed beforehand.

Quality

For providing financial services as defined in the Financial Supervision Act (Wft), PensioenTijd holds the required license. Our license number is **12048869**.

The full text of the Wft can be found on the website of the Ministry of Finance (www.minfin.nl). Our advisors maintain their expertise through continuous education, following the legally required training.

We hold professional liability insurance. This insurance covers claims related to professional errors within the limits of the policy. This provides additional security.

In the course of our work, we handle your personal data. Naturally, these data will be processed in accordance with the General Data Protection Regulation (GDPR).



Termination of relationship

You have the right to terminate your relationship with PensioenTijd at any time. You may request your provider to transfer your existing arrangements to the advisor of your choice. We may also take the initiative to end the relationship with you. Until you have been transferred to another advisor, we will continue to fulfill our obligations. For this, we may charge a fee.

Complaints

If you are not satisfied with our services, we deeply regret this. We appreciate it if you let us know, so we can address your complaint seriously. If you have a complaint about our working methods, the information provided, or the way we deliver our services, we ask you to notify us as soon as possible. After receiving and registering your complaint, we will contact you within two working days. All complaints are handled under the responsibility of the management of PensioenTijd, in accordance with our complaints procedure.

If we cannot reach a solution together, you may also contact:

Stichting Klachteninstituut Financiële Dienstverlening (KiFiD)

P.O. Box 93257

2509 AG The Hague

T +31 (0)900-3552248

E info@kifid.nl

I www.kifid.nl

Accessibility

We consider it important to be easily accessible to our clients. You can contact us in the following ways:

- On working days (by appointment) at PensioenTijd from 09:00–17:00
- By email: info@pensioentijd.nu
- By phone: +31 (0)85 760 21 65

Visiting and postal address

Businesspoint Schippersstop, Habraken 2601-2605

5507 TR Veldhoven

E info@pensioentijd.nu

I www.pensioentijd.nu

We hope this service guide has provided you with sufficient information about the advice and services we can offer you. If you still have questions, you can of course contact us.

Disclaimer

This text has been compiled with the greatest possible care, but no rights can be derived from it.

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