

Privacy Statement

To be able to advise you and assist you with the financial products we arrange and manage for you, we need certain information from you. This includes, among other things, personal data. We only request the data necessary for this purpose, as well as the information needed to communicate with you. We handle your data with care. This statement explains more about how we do that.

Your (personal) data

The personal data we require from you partly depends on the type of work we carry out for you and the products we apply for, manage, and administer on your behalf. This may include contact and identification details, but also financial information—such as income statements or salary details, information about other sources of income, assets, or debts.

We request the necessary data from you for the purposes of providing advice, mediating, and managing your (future) products, as well as to maintain communication with you about these matters.

When we use your data

We use your data when you, directly or indirectly, make a request or give us an assignment to handle a financial matter or product that falls within our services. By making such a request, you give us permission to use your data.

Our **Service Guide** describes the matters with which we can assist you.

By "indirectly" we mean that we have received your data from another organization, for example from our commercial network. In that case, you have asked them to pass your data on to us, or you have shown interest in a product we offer for that commercial partner.

In addition, we may use your data in connection with our duty of care to maintain the products we manage for you or to inform you about them. We may also use your data to make you aware of the full range of our services, including any aspects of our services you may not yet be using.



We share your data

We share your data with one or more parties if this is necessary for the execution of our advice and the mediation of the right product(s), as well as the ongoing management and duty of care related to these products. This also applies, for example, in the case of claims.

We may share your data with:

- Banks and lenders
- Insurers and their service providers
- Appraisers
- Asset/investment institutions
- Notaries
- Loss assessment agencies
- Damage repair companies
- Occupational experts
- Other (Ratium) advisors we work with
- Partner companies (suppliers)

Partner companies or suppliers are the businesses we use to manage our operations and to outsource certain work. For example, companies that provide our software for administration, host our website and email addresses, host online forms, enable digital signing, and provide software for executing our advice, such as comparison and calculation tools. We are responsible for the careful use of this data by our suppliers. We have agreements with them regarding the protection of the data.

Digital forms

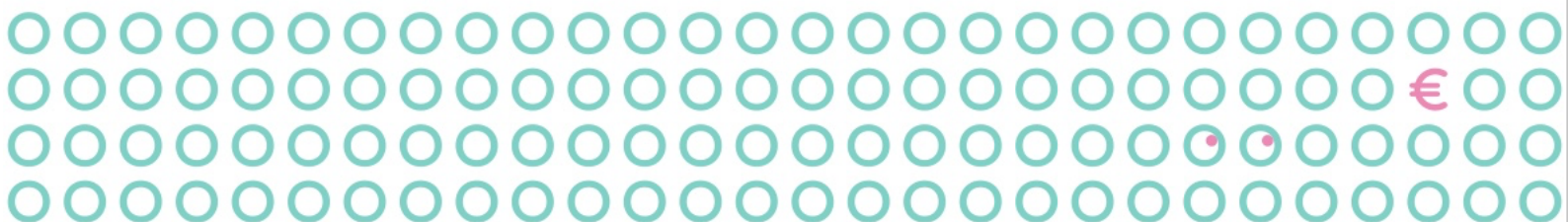
We use Jotform for our digital forms. If you complete a digital form from us, you agree that Jotform will store it for a maximum of four months. More information can be found on Jotform's website, such as Jotform's privacy policy.

Sending Data

We send confidential data encrypted and secured via Cryptshare Express. A separate email will provide a password. The transmitted data can be retrieved within a period of 2 weeks. If desired, a partner can use Cryptshare Express within the given period to upload data themselves and send it to us. The same password can then be used.

We store your data

We keep your data for as long as you have ongoing products or services with us, and afterwards for the statutory retention period we are required to observe. The exact duration depends on the work we have carried out for you. In most cases, this is seven years.



We protect your data

We aim to handle your data with care. We have taken both organizational and technical measures for this. We also work as much as possible with suppliers who value the careful handling of data. Our employees have pledged to comply with laws and regulations, act with integrity, and observe confidentiality obligations.

Website

Our websites use cookies. These are used both for the operation of the website and to view the usage of our website through Google Analytics. This helps us improve the website experience. The information collected by Google is anonymized as much as possible.

Your rights regarding your data

You have a number of important rights concerning your data with us:

- **Right of access.** You can request an overview of the data stored with us.
- **Right to rectification and supplementation.** You can ask us to correct your data. Please note that we can only carry out our work based on accurate data.
- **Right to be forgotten.** You can ask us to remove your data from our records. In that case, we will delete the data or limit it as much as possible to still comply with any statutory retention periods.
- **Right to restriction of processing.** You can ask us to use your data only for a specific purpose.
- **Right to data portability.** You can ask us to transfer your data to another organization.
- **Right to object.** You can object to certain uses of your personal data.
- **Any other rights** under the GDPR or other applicable laws and regulations.

Do you have a question or complaint?

Do you have a complaint? Please contact our Data Protection Officer (DPO) Johan van den Bogaert via info@pensioentijd.nu. He will check if he can help you further.

If you still believe that we have not handled your data carefully, you can file a complaint with the Dutch Data Protection Authority:

www.autoriteitpersoonsgegevens.nl

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