

GENERAL INFORMATION	
<i>Benefit statement</i>	The document in which the insurance company gives you an overview of the state of affairs of your group insurance on the date of calculation .
<i>Participant number</i>	Your identity number as an insured party in VIVIUM.
<i>organiser</i>	The employer, limited company or an industry sector that undertakes a pension plan for the benefit of its personnel (or in certain categories).
<i>Authorised representative</i>	The employer's contact person who has a copy of the regulation of the group insurance.

FINANCING OF THE COVERS	
<i>Annual premiums</i>	Premiums are divided into 'employer's contribution' and 'personal contribution', depending on who pays the premiums: the employer and/or yourself. The Belgian National Sickness and Invalidity Institute contribution (INAMI) for medical expenses is included in the amount that figures in the field "Employer's contribution" and "Personal contribution".
<i>Single premium</i>	The lump sum paid for financing the pension plan or the death benefit plan.
<i>Regular single premiums</i>	Periodic deposits of single premiums between the current and previous annual adjustment date as stipulated in the regulation.
<i>Acquired reserve from reserve transfer</i>	The reserve transferred and integrated into the current pension plan or death benefit plan

OVERVIEW OF THE PENSION PLAN	
<i>Projected benefit</i>	The one-time gross amount paid to you if the following conditions are complied with: <ul style="list-style-type: none"> • You remain in the plan with the current insurance combination and • Financing occurs as described in the pension regulation.
<i>Profit- sharing incorporated</i>	Profit-sharing is included in the capital at survival.
<i>Profit- sharing in addition</i>	Profit-sharing is paid on top of the capital at survival.
<i>Acquired benefit</i>	The gross amount paid in case that: <ul style="list-style-type: none"> • You withdraw from the plan on the calculation date and • You leave the reserves in the current insurance combination until the final date determined in the pension regulation and • No further financing is executed.
<i>Contractual part</i>	The accrued reserves/payments that accumulate according to the saving plan.
<i>Profit- sharing part</i>	The accrued reserves/payments that accumulate according to attributed profits.
<i>Accrued reserves on calculation date</i>	The amount to which the affiliate is entitled at the calculation date.
<i>Statutory guaranteed minimum</i>	The minimum statutory reserve that the employer must deposit on the calculation date in accordance to Article 24 of the Supplementary Pension Act (SPA).
<i>Accrued reserves on previous annual adjustment date</i>	The amount to which the affiliate was entitled on the annual adjustment date mentioned in the pension regulation, this date precedes the actual calculation date.
<i>Variable elements of the calculation</i>	The calculation components (mentioned in the pension regulation) which could vary and which could be used to calculate the pension insurance.

OVERVIEW OF THE DEATH BENEFIT PLAN

<i>Number of children</i>	The number of children taken into account in defining the insured amounts of the death benefit insurance.
<i>Insured benefit</i>	The gross amount paid to beneficiaries in case that: <ul style="list-style-type: none"> • You remain in the plan according to the current insurance combinations and • Financing is executed according to the prescribed regulations.
<i>Profit- sharing incorporated</i>	Profit-sharing is included in the insured sum.
<i>Profit- sharing in addition</i>	Profit-sharing is paid on top of the insured sum.
<i>Acquired benefit</i>	The gross amount paid in case: <ul style="list-style-type: none"> • You withdraw from the plan on the calculation date and • You retain the current insurance combination until the final date prescribed in the pension regulation and • No further financing is executed.
<i>Accrued reserves on calculation date</i>	The amount to which the affiliate is entitled at the calculation date.
<i>Contractual part</i>	The attained reserves, which have accumulated through financing.
<i>Profit- sharing part</i>	The attained reserves, which have accumulated according to attributed profits.
<i>Accrued reserves on previous annual adjustment date</i>	The amount to which the affiliate was entitled on the annual adjustment date mentioned in the pension regulation, this date precedes the actual calculation date.
<i>Variable elements of the calculation</i>	The calculation components (set in the pension regulation) which could vary and which could be used to calculate the death benefit insurance.
<i>Organiser's option</i>	The lump sum death benefit proposed by the organiser and which applies for every new affiliate. You are entitled to choose another death benefit from the options defined in the pension rules, at the time of affiliation, when your family situation changes, at the time of pledging and on the annual adjustment date.

OVERVIEW OF THE DISABILITY COVER

<i>Disability insurance</i>	The amount to which you are entitled in case of disability, after the expiry of the personal risk period.
<i>Pension (2nd year)</i>	If the benefits are adjusted after one year, your annuity, starting from the second year, will appear here.
<i>Personal risk period</i>	The required period of time before your benefits can be paid.
<i>Organiser's option</i>	The disability pension proposed by the organiser and which applies for every new affiliate. You are entitled to choose another disability pension from the options defined in the pension rules, at the time of affiliation, when your family situation changes, at the time of pledging and on the annual adjustment date.

OVERVIEW OF THE WAIVER OF PREMIUM PAYMENT COVER

In case of disability, VIVIUM takes upon itself to pay the premium of the pension and death benefit plan (both for the company and for you) so that the insured party can continue to accumulate benefits during the disability period. VIVIUM takes upon itself to pay the premium after the expiry of the personal risk period.

OVERVIEW OF THE ACCIDENTS INSURANCE

<i>Accidents insurance</i>	A one-time capital payment in case of death or disability as a result of an accident.
<i>Organiser's option</i>	The lump sum payment in case of death or incapacity for work proposed by the organiser and which applies to every new affiliate. You are entitled to choose another lump sum payment from the options defined in the pension rules, at the time of affiliation, when your family situation changes, at the time of pledging and on the annual adjustment date.

APPLICABLE TERMINOLOGY ON THE COMPLETE BENEFIT STATEMENT

<i>Date of affiliation</i>	Date of joining the aforementioned insurance policy.
<i>Expiry date</i>	The final date set in the contract for the concerned insurance.
<i>Calculation date</i>	The point in time at which the insured payments and premiums are calculated.
<i>Reference salary</i>	The remuneration amount, which is used for the base calculation for insurances and premiums in your particular case.
<i>Financing</i>	The payment of a premium and/or single premium.

APPLICABLE TERMINOLOGY ON THE PENSION SLIP YYYY

<i>Pension reserve as at 01/01/yyyy</i>	This is the pension reserve that you have already built up, as of 01/01/yyyy, under this pension plan. Your pension reserve will continue to grow until you reach your retirement age. This amount is usually referred to as the 'acquired reserve'.
<i>Acquired benefits on 01/01/yyyy</i>	This is the supplementary pension that you will receive at the retirement age stated in your contract, on condition that the pension reserve is left in the plan until then. When calculating this amount, we look only at your pension reserve and years of employment with the organiser up to 01/01/yyyy. No account is taken of any future pension contributions based on employment with the organiser from 01/01/yyyy onwards.
<i>Projected benefit as at 01/01/yyyy</i>	<p>This is an estimate of the supplementary pension that you could receive at retirement age, if:</p> <ul style="list-style-type: none"> - you remain in employment with the organiser until you start to draw your pension; - you continue to be a member of this pension plan until you draw your pension; - the pension plan remains unchanged; - the contributions to this plan remain as they have been during the last year; - your personal situation, such as your salary level and family situation remain the same. <p>Because of these assumptions, the estimate can be different to the amount you actually receive when you reach retirement age.</p> <p>This estimate is for information only, and does not confer any entitlement to a supplementary pension.</p>
<i>Death cover on 01/01/yyyy</i>	A supplementary pension plan will often also include death cover. Your partner, children or other beneficiaries will be paid a lump sum should you die before drawing your pension. This is the amount that your beneficiaries would receive if you were to die on 01/01/yyyy.
<i>Supplementary cover as at 01/01/yyyy: death as a result of an accident</i>	<p>Sometimes a pension plan may also include additional insurance cover for accidents. In that case, your beneficiaries would receive an additional payment if you died due to an accident before drawing your pension.</p> <p>Here you can see whether this additional cover was included in the pension plan, as of 01/01/yyyy.</p>
<i>Supplementary cover as at 01/01/yyyy: orphan's allowance</i>	Sometimes a pension plan may also include an addition to your death cover for your children. In that case, should you die before drawing your pension your children will receive a regular orphan's annuity (for example a monthly payment) until they reach a defined age. You can see here whether an orphan's annuity was included in this pension plan as of 01/01/yyyy.