

# THE CONVENIENCE OF A FIT PENSION



Implementation and  
Communication plan



VOOR ALLE  
DUIDELIJKHEID

 **BE  
FRANK**

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# 1. INTRODUCTION

Implementation of a new pension scheme can often be an intensive operation.

BeFrank stands for clear and open communication. This implementation and communication plan explains exactly what you can expect from us and what BeFrank requires from you for the successful start-up of your pension contract.

We have produced a flow chart to explain what steps need to be taken. An explanation of each step is provided in section 3.

We trust that this implementation and communication plan lays the foundation for a positive and successful partnership.



Guide to the flow chart

A dark blue block indicates that action is required by the employer / consultant.



Action by the employer/consultant

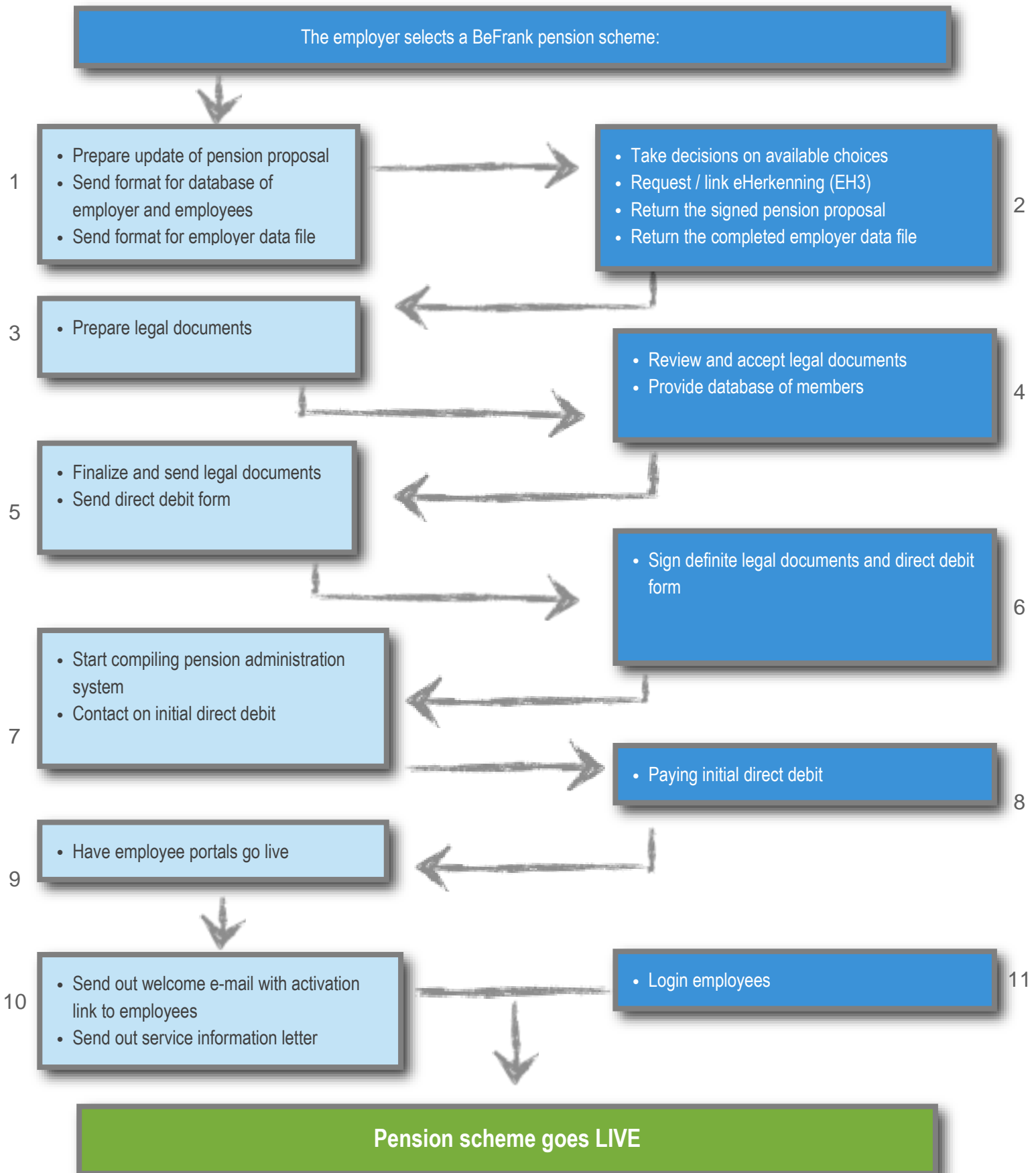
A light blue block indicates that action is required by BeFrank.



Action by BeFrank

## 2. FLOW CHART

This section provides a diagrammatic view of the steps involved in the implementation plan for your pension scheme. These steps will be explained further in section 3.





### 3. GUIDE TO THE FLOW CHART

Deciding to transfer a pension scheme to BeFrank is the start signal for implementation. Implementation encompasses setting up the administration system, providing the data and preparing the legal documents.

#### Step 1

##### **Prepare update of pension proposal**

BeFrank will update the pension proposal in line with the most recent agreements and feedback received. The pension proposal will then be sent to you for review via e-mail.

##### **Send format for database of employees and employer data file**

We will send you a format for the database of employees and employer data file together with the pension proposal. Enter the details of your business in the employer data file along with the details of our liaison in your company. Please also fill in the e-mailadres of the person who is authorized to sign the legal documents. The details of the employees who will be participating in the pension scheme should be entered in the database of employees.

#### Step 2

##### **Take decisions on available choices**

Before the pension proposal can be finalized, it is necessary to make a number of additional choices. The pension proposal includes a section explaining these choices.

##### **Request eHerkenning**

At BeFrank you log in to the employer portal with eHerkenning level 3 (EH3). After signing the pension proposal, we recommend that you apply for and link your EH resources in advance. You will find a separate manual for this at [befrank.com/eh](https://befrank.com/eh).

##### **Return the signed pension proposal and completed employer data file**

Once all the choices have been made and the pension proposal has been reviewed and signed, please return them to us via e-mail together with the completed employer data file.

#### Step 3

##### **Prepare legal documents**

Once we have received the signed pension proposal and the completed employer data file, we can then make a start on preparing the legal documents. We will send you the legal documents by e-mail for you to review.



## Step 4

### **Review legal documents**

Once you have received the legal documents from us, you should then subject them to review. We will process any feedback you provide before finalizing the legal documents.

### **Provide database of members**

The database of members contains information on your employees who are to participate in the pension scheme.

#### **Important:**

It is important that you prepare the database of members with care, as it will be imported into our systems.

When preparing the database, pay attention to:

- correct e-mail address  
(we prefer a private e-mail address so that participants can continue log in into their personal pension page after termination of employment)
- correct name
- date of birth
- start of service date
- salary (full-time annual salary)
- part-time percentage

It is important that the email addresses of your employees are up-to-date.

Once we have received your database of members, BeFrank will check the data. If any information is missing, we will let you know.

## Step 5

### **Finalize and send legal documents**

Once you have received the finalized legal documents and have no adjustments on them, we can start making the definite legal documents. We will send them to you digitally, for you to sign. The only thing we need from you to do this is the e-mail address and phone number of the person authorized to sign. We use the program Stiply for this.

### **Send direct debit form**

We will send you a direct debit form together with the finalized legal documents. By signing it, you authorize us to collect payments relating to the contract from your bank on an ongoing basis. The amounts to be automatically debited from your account are set out in the pension administration agreement.

## Step 6

### **Sign off legal documents and send signed direct debit form**

Once you have received the finalized legal document, we ask you to sign them digitally. From Stiply we then automatically receive the signed legal documents and the signed direct debit form.

## Step 7

### **Start compiling pension administration system and contact on initial direct debit**

Once we have received the completed database of members, the signed legal documents and the authorization for the direct debit, we will start compiling the pension administration system. The relationship manager will then contact you about the initial installment to be paid.

## Step 8 & 9

### **Pay initial direct debit and have members' portals go live**

The account manager sends an e-mail with information about the first invoice, and the contact person of the financial department receives login details for the employer portal so that the invoice and specification can be downloaded and viewed. As soon as you have paid the first invoice, all contact persons will be given access to the BeFrank employers' portal. We will also start investing for your employees.

## Step 10 & 11

### **Send out welcome e-mail with activation link**

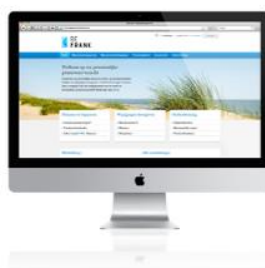
Your employees will receive a welcome e-mail with activation link at the e-mail addresses provided. Via this link, your employee can log in for the first time on his personal pension page and in the app 'Mijn Pensioen' (My Pension).

### **Log in with DigiD**

Your employees log in to their personal pension page with DigiD. At the first login, your employee can then immediately enter his or her own password and enter the e-mail address to which he or she wishes to receive e-mails from BeFrank. We recommend to enter a private e-mail address so that your employee will continue to receive e-mails should he leave employment. We will also send your employee a letter about our online services.

## Step 12

### **Implementation ready!**



## 4. COMMUNICATION PLAN

To ensure that a move to BeFrank goes as smoothly as possible for your employees, we have developed the following communication plan. We can imagine that you may also have your own ideas regarding communication of the new pension scheme for your employees. We will be happy to help you with developing your specific ideas on this aspect.

### Announcement via email and intranet

You can introduce BeFrank as your new pension provider by e-mail or on your intranet. We can help you provide information on BeFrank as your new pension provider.

### Presentation for employees

If you wish, BeFrank can assist you with one or more presentations for your employees. During the presentation, we will introduce ourselves as BeFrank and give a live presentation of the members' portal. The presentation is also an opportunity to explain the investment options. We will work with you and/or your consultant to provide a clear explanation of the new pension scheme.

### Pension scheme explanation and welcome e-mail

After the pension scheme goes live your employees will receive, as mentioned in steps 10 and 11, a welcome email with activation link for their personal pension page. They will also receive a letter about our online services. After activation of their personal pension page, they will receive an e-mail pointing out important information they can read online and choices they can make directly online.

### Training employers portal

To complete the implementation process we will give a live demonstration of the employer portal to the users in your company. One of our experienced customer services staff members will be present as well, to explain our services and the processes in place to make sure everything works smoothly.

All questions about the portal or procedures can be asked and will be answered directly.



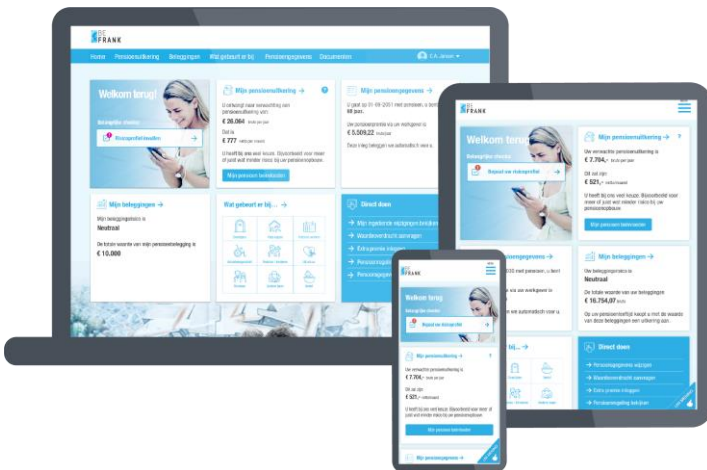


## E-mail reminder to log in

Employees who do not log in within the first three weeks will receive an e-mail reminder from BeFrank. By logging in, an employee gives their consent for online service provision.

## App 'Mijn Pensioen' ('My Pension')

The app allows your employees to experience BeFrank's service provision as optimised for smartphones. The app gives your employees access to their personal pension page, whenever they want and wherever they are. They also have insight into their pension investments and costs. They can use the income planner to easily perform calculations themselves.



The dashboard offers a clear overview of the key pension data. And from the dashboard, they can easily navigate to the pension investments, the personal data and the income planner. The app is available in Dutch and in English and the features it offers include:

- Access to the personal pension account
- Real-time insight into the pension investments and costs
- Check projected value of the pension benefit with the income planner
- Check level of risk with the income planner
- Overview of key events and the events with regard to which it is important to briefly check your pension data

The app can be downloaded for free and is available for both iOS and Android.





## 5. CONTACT

Do you have any questions on the implementation and communication plan? If so, please contact one of our pension consultants. They will be happy to answer your questions.

You can reach us by phone on:  
+31 (0)20 - 562 11 50

### Customer service desk

If your employees have any questions, they can contact our customer service desk at +31 (0)20 – 562 11 00. The customer service desk has no queues or interactive voice response menus. There is always someone available to take your employees call. The customer service desk is open from Monday to Friday from 8 AM to 6 PM.

Your employees can also reach us via **WhatsApp** or **e-mail**.  
On [befrank.com/contactinformation](https://www.befrank.com/contactinformation) you will find our recent contact details.



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