

# Cigna Eurprivileges SUPPLEMENTARY PENSION PLAN



When you retire, you want to avoid a considerable decline in your standard of living. That's why **Cigna Eurprivileges** and **Afiliatys** have designed a flexible insurance plan that will help you meet the financial challenges you may face after retirement.

## WHO CAN SIGN UP?

### Staff members of European Union institutions and organisations



You may join until the age of 64 provided you stay in active service of a European Union institution or organisation for at least another 12 months after your affiliation.

## HOW DOES IT WORK?

- › You build up a capital through monthly contributions that are deducted directly from your salary.
- › Upon affiliation you choose the age at which the capital will be paid out. If you prefer, you can choose to receive an annual payment instead of a capital sum.
- › You can request repayment of the capital you have saved at any time, at no charge.
- › When you join, you can indicate the beneficiaries who will receive the saved capital in case of your decease before the end of the contract.

## WHAT WILL IT COST ME?

You are free to choose the amount of your monthly contributions. The contributions are expressed in thousandths of your basic monthly salary and will be deducted from your salary by your administration. At the moment of affiliation you will have to sign a form where you authorise your administration to pay the premium to Cigna.

## HOW CAN I JOIN?



As the supplementary pension plan is a group contract negotiated by Afiliatys, you need to be or become a member of Afiliatys. Your Afiliatys membership application may be submitted simultaneously with your application request for the Supplementary pension plan. (subscribe online: <http://www.afiliatys.eu/en/subscribe.cfm>)



Fill in and sign the application form.

## YOU CAN CHOOSE BETWEEN 3 INVESTMENT PROFILES:

### 'Profil garanti' or guaranteed investment

Your capital is invested in the lowest risk level fund: Allianz Retraite. In 2013 and 2014, this investment fund brought a net interest rate of 2.55% and 4.21% respectively. The minimum guaranteed interest rate is adapted every year.

### 'Profil évolutif' or flexible investment

Your capital will be invested in three different funds: Allianz Retraite, Allianz Euroland and Allianz Europe Obligations. Allianz Euroland has the highest risk level and Allianz Retraite the lowest. The composition of your investment varies with the time as the risk decreases every time you move to another age band.

Age	Allianz Euroland	Allianz Europe Obligations	Allianz Retraite
< 45	70%	30%	0%
46 - 49	60%	40%	0%
50 - 51	50%	50%	0%
52 - 53	30%	60%	10%
54 - 55	20%	60%	20%
56 - 57	10%	50%	40%
58 - 59	0%	30%	70%
> 60	0%	0%	100%

### 'Profil libre' or free investment

You have the possibility to create your own investment plan using all the Allianz funds, with a maximum investment of 70% in Allianz Retraite. This option is particularly interesting for those who keep a close watch on the investment market.

You can choose from: Allianz Retraite, Allianz Equilibre, Allianz Dynamisme, Allianz Sérénité, Allianz Epargne Actions, Allianz Euroland, Allianz Actions Internationales and Allianz Europe Obligations. You can find more information on these funds in the policy conditions.

## WANT TO CHANGE YOUR PROFILE?

You can modify your insurance formula at any time. However, a fee of 1% of the saved capital is charged for every change, with a minimum of 45 EUR and a maximum of 100 EUR.

Allianz offers you the possibility to consult the actual status of your contract via their website. You will also receive an overview of the status of your contract on a yearly basis.

## WANT TO INVEST A LARGER SUM?

Do you have an existing capital at your disposal that you would like to invest in an interesting way? You can complement your savings with one-time contributions. Contact us for more information.

## PLEASE SEND ALL DOCUMENTS TO:

### By post

Cigna Eurprivileges  
Plantin en Moretuslei 299  
2140 Antwerpen  
BELGIUM

### By email

info@eurprivileges.com



For more detailed information, please visit the FAQs on our website [www.eurprivileges.com](http://www.eurprivileges.com) or contact us at +32 3 217 65 76.