

ONLY FILL IN AND RETURN TO THE PENSION DEPARTMENT
IF YOU WISH TO PARTICIPATE IN THE PENSION SCHEME C BASIS

Investment choice form

Pension scheme C basis

How is the C basis contribution invested?

Investment table of the pension fund

	until 53 (age)	from 53 until 58 (age)	from 58 until 67 (age)	from 67 (age) onwards
Long-term bonds	0%	0%	increased to 60% on a linear basis	60%
European government and corporate bonds	0%	increased to 27% on a linear basis	decreased to 20% on a linear basis	20%
Global shares	40%	decreased to 8% on a linear basis		8%
European shares	20%	decreased to 4% on a linear basis		4%
Emerging market bonds	20%	decreased to 4% on a linear basis		4%
Emerging market shares	20%	decreased to 4% on a linear basis		4%
Total	100%			100%

The investment table of the pension fund is made up of passive investment funds of BlackRock. The annual expense allowance ranges between 0.08% and 0.32%, depending on the investment fund. No purchasing and selling costs are charged.

- I opt for the investment table of the pension fund as investment mix for my future net contribution, as clarified in the "Individual pension investment brochure" (to be downloaded from the pension fund website).
- I derogate from the investment table of the pension fund and will specify this derogation online via the portal or via the "what is your investor profile?" question list and the "investment account update form" (to be downloaded from the pension fund website).

Name:

Date of birth:

BSN number:

Place: Date

Signature:

Return to: Stichting Pensioenfonds Vopak, PO Box 863, 3000 AW Rotterdam or by mail to pensioenbureau@vopak.com

ONLY FILL IN AND RETURN TO THE PENSION DEPARTMENT
IF YOU WISH TO WAIVE THE PENSION SCHEME C BASIS

Waiver form

Pension scheme C basis

Name of participant:

Born on:

Name of partner:

Born on:

The participant herewith declares to expressly waive participation in the pension scheme C basis (wage portion above EUR 107.593), and that he/she is aware that by doing so he/she waives, in respect of the C basis in the pension fund:

- insurance of net partner's or orphan's pension in case of death;
- insurance of continuation of the C basis net contribution in case of incapacity for work;
- the payment of net contributions into an investment account in order to finance old-age and/or partner's pension on retirement.

By co-signing this waiver the participant's partner declares that she/he has been informed of and consents to the participant's decision to waive participation in the pension scheme C basis including the consequences arising therefrom.

The participant declares that he/she is aware of the option to revise the waiver once per year if (changed) circumstances give cause for doing so. Such revision is only possible if the insurer of the net partner's and orphan's pension and the continuation of the C basis net contribution in case of incapacity for work consents thereto (medical guarantees may be provided in that respect).

Date:

Signature of participant:

Signature of partner:

After receipt of the signed waiver you will receive confirmation from the pension fund that the C basis pension scheme has been waived.

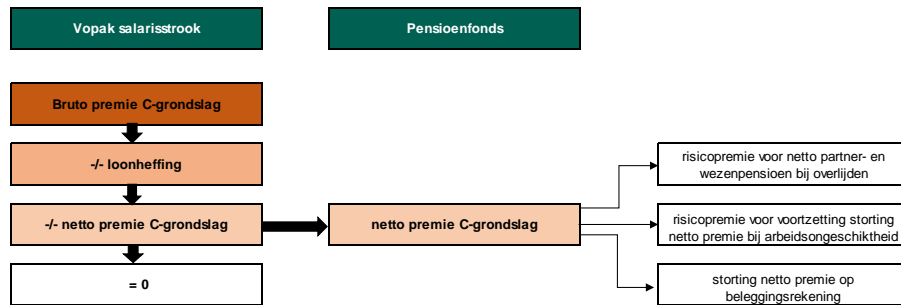
Return to: [Stichting Pensioenfonds Vopak, PO Box 863, 3000 AW Rotterdam](#) or by mail to pensioenbureau@vopak.com including a copy of an ID of you and your partner, if applicable.

Pension scheme C basis clarification

The pension scheme C basis largely matches the (tax-facilitated) pension scheme B basis for the wage up to EUR 107.593. Only the time of taxation is different:

1. the B basis gross contribution is untaxed, the pension that will eventually be paid under this part of the pension scheme will be taxed;
2. the C basis gross contribution is taxed, the pension that will eventually be paid under this part of the pension scheme will not be taxed.

The taxation of the C basis gross contribution takes place via your wage payments. You receive a gross contribution from Vopak each month. The usual deductions are deducted from the gross contribution and the remaining amount compensates the monthly deduction of the net contribution. This net contribution is paid to the pension fund.



The balance on your net investment account is income tax-exempted in box 3. No further deductions are made in respect of the net old-age and partner's pension financed with the balance after retirement.

Waiver of Pension scheme C basis

You may waive the pension scheme C basis. If you waive participation in this part of the pension scheme:

- you will receive the gross contribution, which will be paid to you after deduction of the regular deductions;
- no net contribution will be paid into the investment account held with the pension fund;
- no net partner's and orphan's pension insurance will be taken out with the pension fund;
- no continuation of the net contribution in case of incapacity for work insurance will be taken out with the pension fund.

If you waive participation in the pension scheme C basis you will, of course, continue to participate in the pension scheme as far as the pensionable wage up to EUR 107,593 is concerned.

C basis contribution investment choice form and C basis contribution waiver

Please find enclosed with this letter an investment choice form and a waiver form. **We would like you to return one of these forms to us as soon as possible.**

On the investment choice form you can indicate in which manner the contribution should be invested. In the 'Individual pension investment' brochure, which you can download from our website, you can find the investment options and risks.

If you wish to waive participation in the pension scheme C basis we would like to ask you to fill in and sign the waiver form and return it to us. Because on the basis of the waiver of participation net partner's and orphan's pension insurance will not be taken out, your partner, if applicable, must also sign the waiver.

You have the option of revoking your waiver of participation in the pension scheme C basis once per year. The insurer of the risks in this part of the pension scheme has to consent to the revocation of the waiver of participation.