

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

# Form Investment manner C basis contribution

Please use this form to indicate how you wish to invest the C basis contribution.

Investment table of the pension fund

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

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 0.33%, 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.  
More information can be found in the 'Individual pension investment' brochure (which you can download via the pension fund website).
- I derogate from the investment table of the pension fund.  
I will give notice of this derogation online via the portal or via the "what is your investor profile?" question list and the "investment account update form" (which you can download via 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](mailto:pensioenbureau@vopak.com)

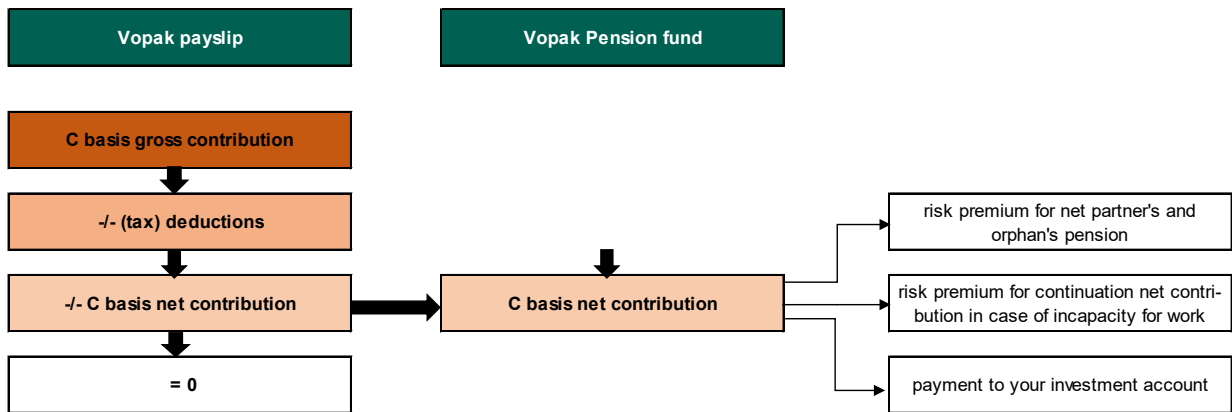


**C basis pension scheme clarification**

The C basis pension scheme largely matches the (tax-facilitated) B basis pension scheme for the wage up to € 110,111. 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 purchased with the balance after retirement.

**Waiver of C basis pension scheme**

You may waive the C basis pension scheme. 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 C basis pension scheme you will, of course, continue to participate in the pension scheme as far as the pensionable wage up to € 110,111 is concerned.

**Investment manner C basis contribution form and C basis pension scheme waiver**

Please find enclosed with this letter the 'Investment manner C basis contribution' form and the 'C basis pension scheme' waiver. **We would like you to return one of these forms to us as soon as possible.**

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

If you wish to waive participation in the C basis pension scheme we would like to ask you to fill in and sign the 'C basis pension scheme' waiver and return it to us. Since no net partner's and orphan's pension will be insured on the basis of the waiver of participation, your partner, if applicable, must also sign the waiver.

You have the option of revoking your waiver of participation in the C basis pension scheme 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.