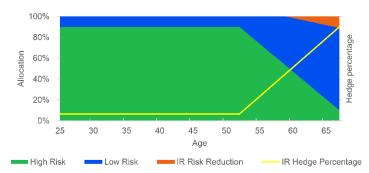


Form Investment manner C scheme contribution

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

Offensive LifeCycle from Centraal Beheer PPI



Investment funds	ISIN code
High risk	
Achmea IM ESG Diversified Return Fund	NL0015001DJ2
Low risk	
Achmea IM ESG Diversified Fixed Income Fund	NL0015001DH6
Interest risk reduction	
Achmea IM ESG Diversified Fixed Income Fund	NL0015001DH6
Achmea IM Duration Matching Fund	NL0015001DM6

The main purpose of the different investment categories in the LifeCycle is explained below.

Portfolio	Category	Purpose
High risk	Equities developed markets, equities upcoming markets, equities real estate, high yield bonds, bonds upcoming markets	Achieve the highest return possible.
Low risk	Green bonds	Reduce investment risk.
Interest risk reduction	Government bonds, green bonds	Further reduce investment risk and reduce interest rate risk.

More information about the investment funds can be found on the website of Centraal Beheer PPI.

	I opt for the offensive	e LifeCycle from Centraal Beheer PPI as investment mix for my future contributions.	
	I derogate from the offensive LifeCycle from Centraal Beheer PPI.		
	I will give notice of the	nis derogation after my application online via the portal from Centraal Beheer PPI.	
Name:			
Date o	f birth:		
DOM			
BSN n	umber:		
Place:		Date:	
Signat	ure:		

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





Statement Waiver participation C scheme

Name of participant:			
Date of birth:			
Name of partner:			
Date of birth:			
· · · · · · · · · · · · · · · · · · ·	ares to expressly waive participation in the C scheme (wage portion above e is aware that by doing so he/she waives the following in respect of this C scheme:		
insurance of partner's and orphan's pension in case of death; insurance of continuation of the C contribution in case of incapacity for work; the payment of contributions into an investment account in order to purchase 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 C scheme 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 partner's and orphan's pension and the continuation of the C 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 a confirmation that the C scheme has been waived.

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



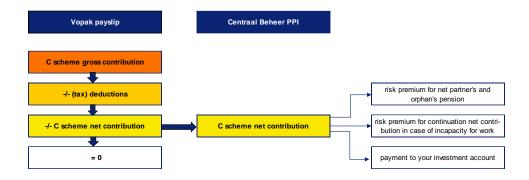


Clarification C scheme

The C scheme largely matches the (tax-facilitated) B scheme for the wage up to € 137,800. Only the time of taxation is different:

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

The taxation of the gross contribution in the C scheme 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 Centraal Beheer PPI.



The balance on your investment account for the C scheme 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 participation C scheme

You may waive the participation in the C 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 Centraal Beheer PPI;
- no net partner's and orphan's pension insurance will be taken out with Centraal Beheer PPI;
- <u>no</u> continuation of the net contribution in case of incapacity for work insurance will be taken out with the Centraal Beheer PPI.

If you waive participation in the C scheme you will, of course, continue to participate in the pension scheme as far as the pensionable wage up to € 137,800 is concerned.

Investment manner C scheme contribution form and Waiver participation C scheme statement

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

On the 'Investment manner C scheme contribution' form you can indicate in which manner the contribution should be invested.

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

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

