

# Short introduction

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# Today

- What is pension?
- What or who is BrightPensioen
- How do you calculate your pension?
- Plus tips, tools and poll questions

**Poll:**

In which year was the first  
**Pension scheme founded?**

**Poll:**

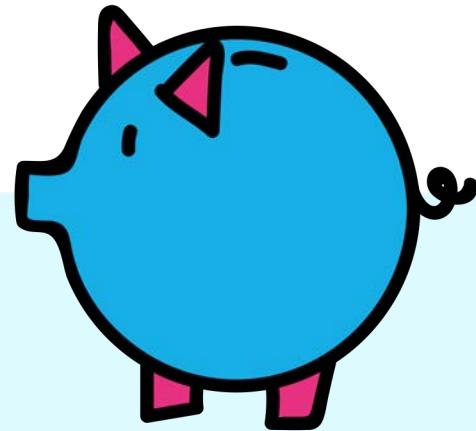


1889

# What is pension?

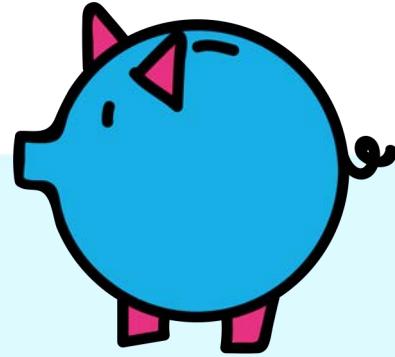


# Savings

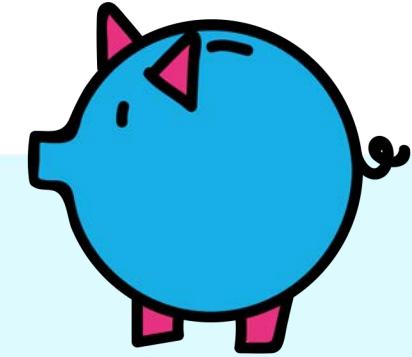


For later

# Spot the differences?

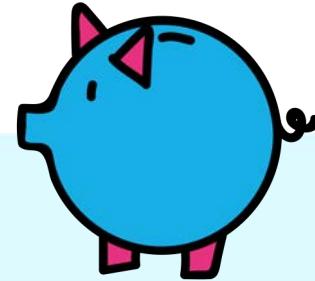


‘Normal’ savings

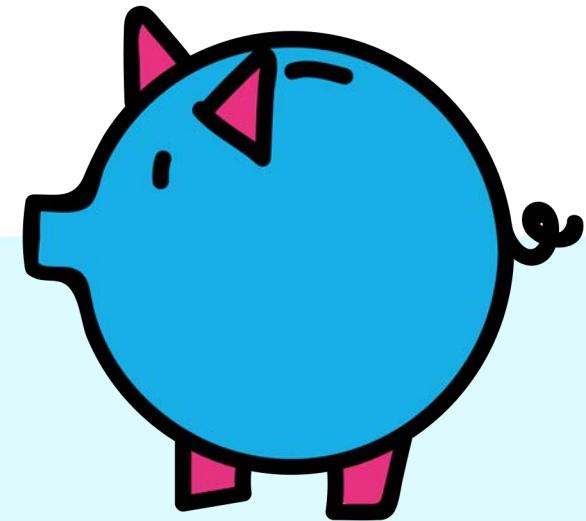


Pension savings

# Spot the differences?

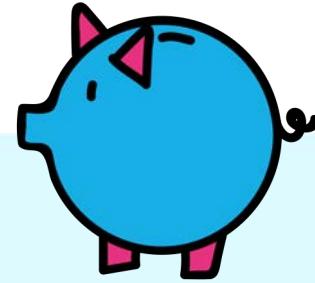


‘Normal’ savings

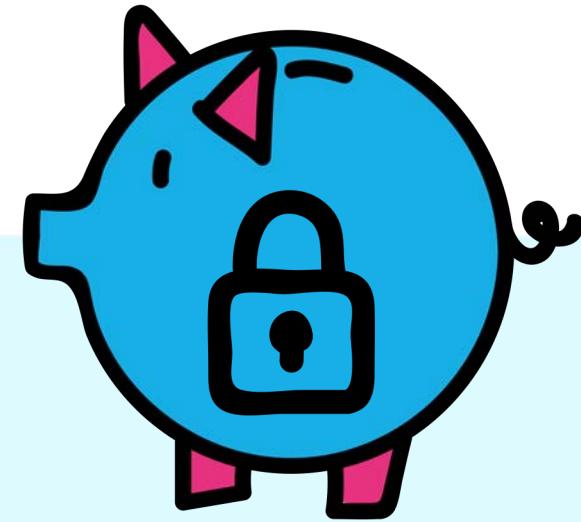


Pension savings

# Spot the differences?

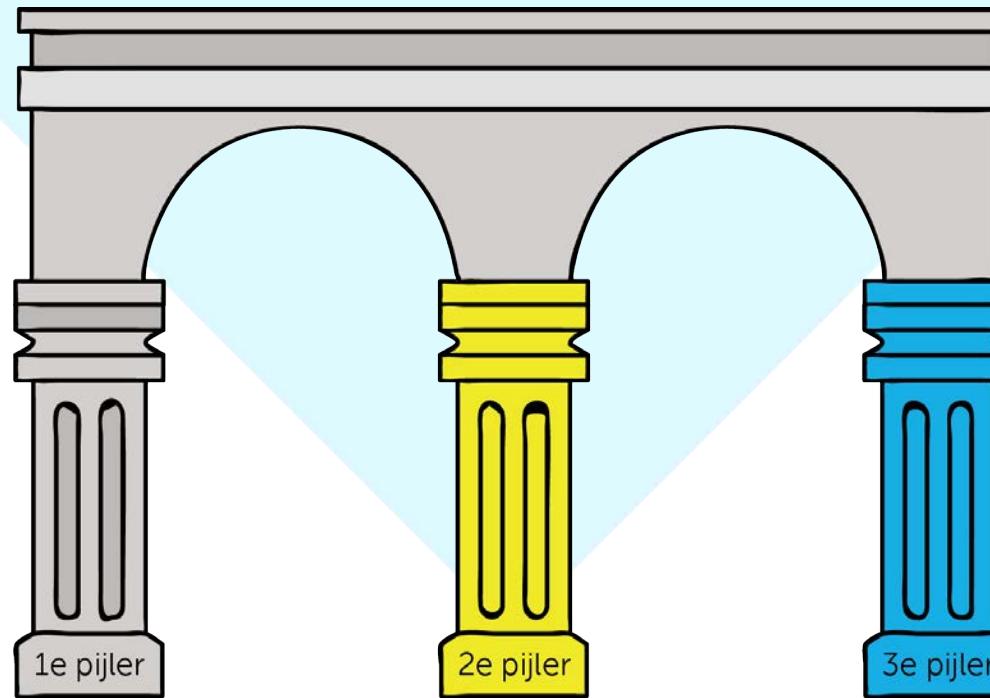


‘Normal’ savings

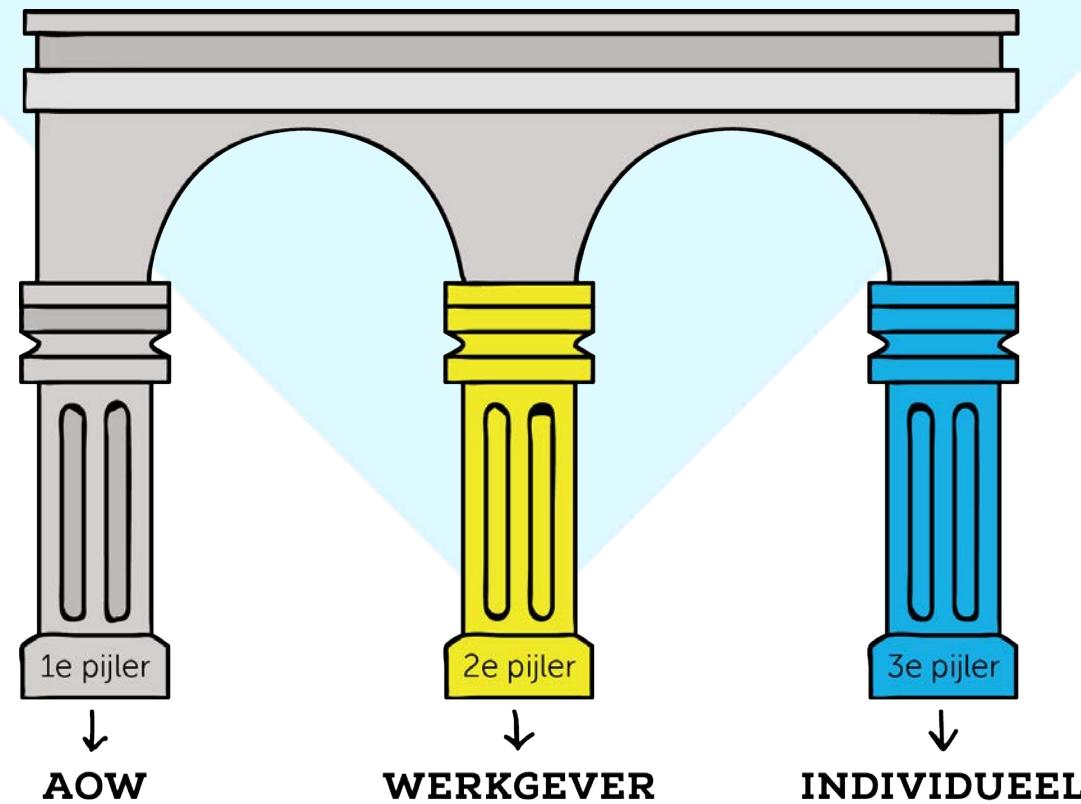


Pension savings

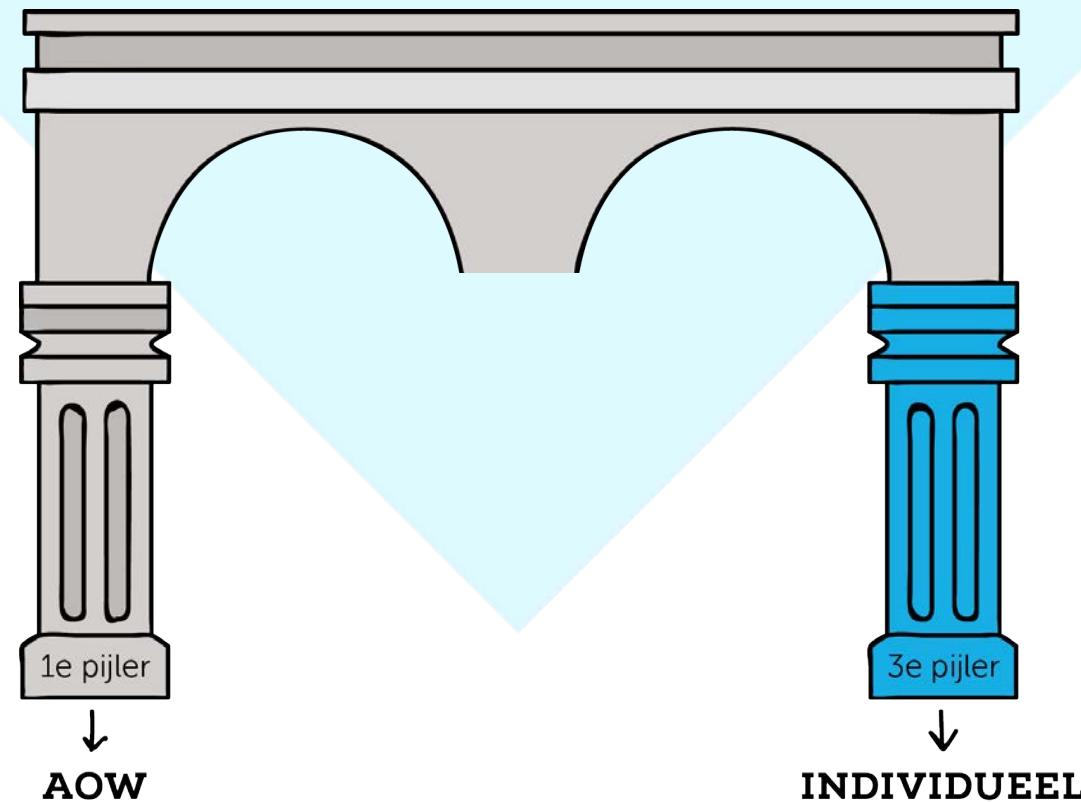
# The Dutch Pensionsystem?



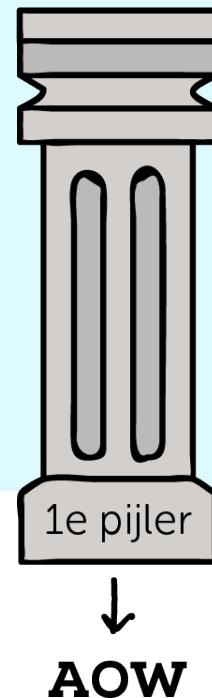
# The Dutch Pensionsystem?



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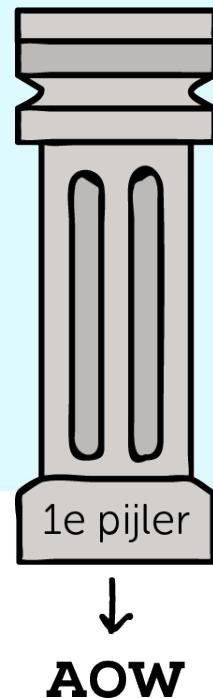
# First pillar





AOW is  
State pension

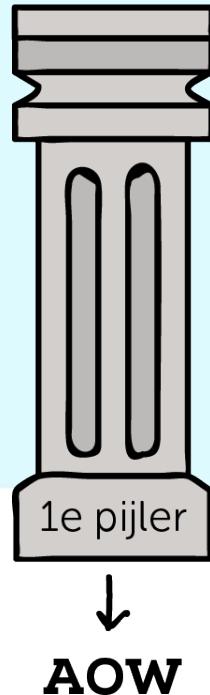
# First pillar





AOW is  
**State pension**

# First pillar



You save AOW in **50 year**.  
Each year you save 2% of  
state pension. As long as you  
live in the Netherlands



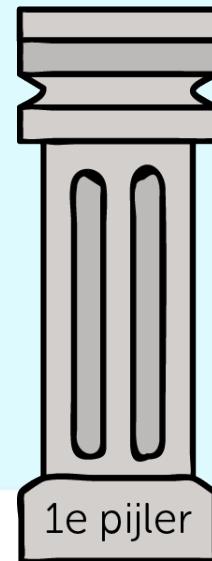
AOW is  
**State pension**



#### **State pension 2020**

- Pensioners living alone: € 1.187,43
- Married - couples: € 812,71
- Net income per month per person

# First pillar



**AOW**



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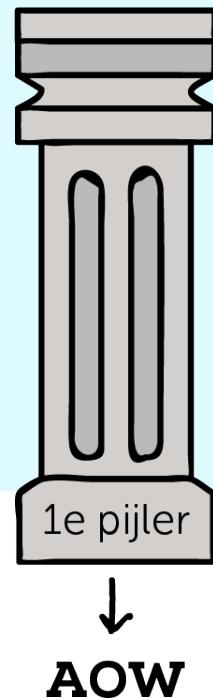
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# First pillar

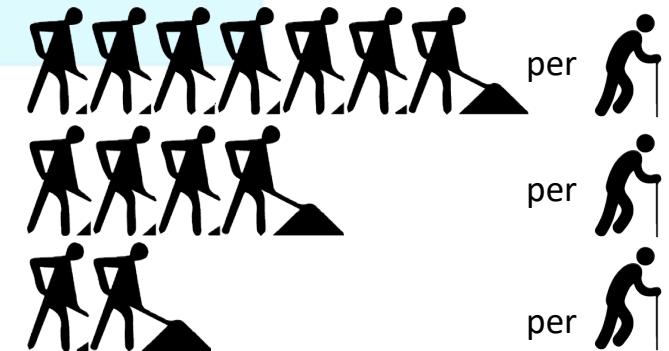


1970

2019

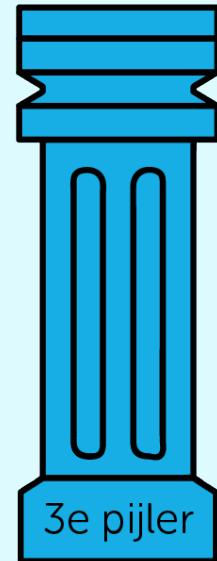
2040

Maintainable???



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# Third pillar



3e pijler

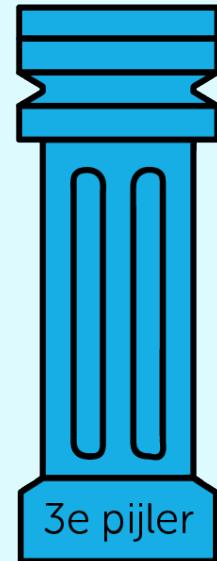


**INDIVIDUEEL**

# Third pillar

## Main differences second pillar

- Always voluntary
- Always individual
- In case of death, it goes to your relatives
- Even when you are incapacitated for work



3e pijler



**INDIVIDUEEL**

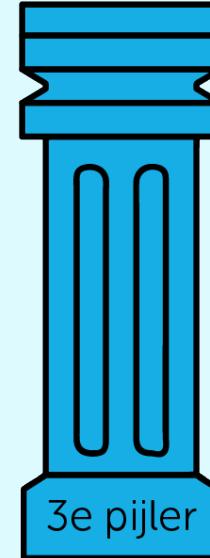
# Third pillar

## Main differences second pillar

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## Payment

- Both before or after retirement age
- Minimum 5 years, maximum lifelong

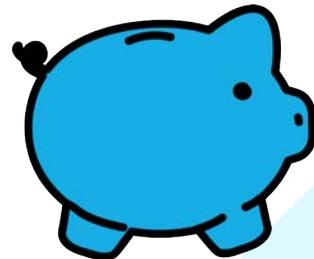


INDIVIDUEEL

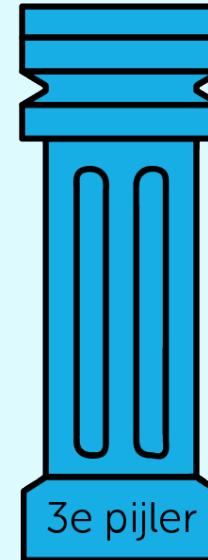
# Third pillar

## Main differences second pillar

- Always voluntary
- Always individual
- In case of death, it goes to your relatives
- Even when you are incapacitated for work



Bank savings variant



INDIVIDUEEL

## Payment

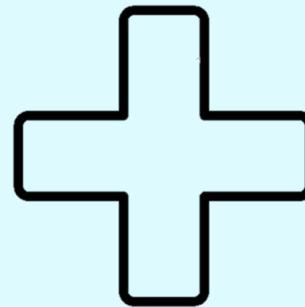
- Both before or after retirement age
- Minimum 5 years, maximum lifelong



investment variant

# Pension =

Tax benefit



Investing

**Poll:**

How long do you receive  
**Pension on average?**

- A. 12,8 year
- B. 15,6 year
- C. 18,3 year

**Poll:**

How long do you receive  
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- A. 12,8 year
- B. 15,6 year
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# Questions So far?



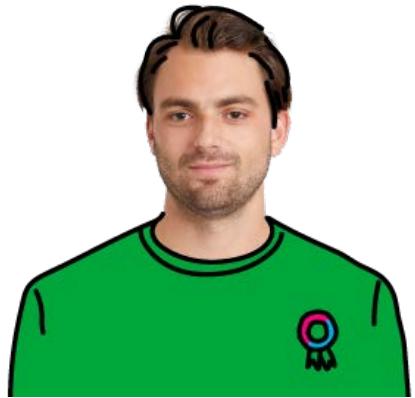
# BrightPensioen?

# BrightPensioen



BrightPensioen

# For whom is **BrightPensioen?**



self-employed

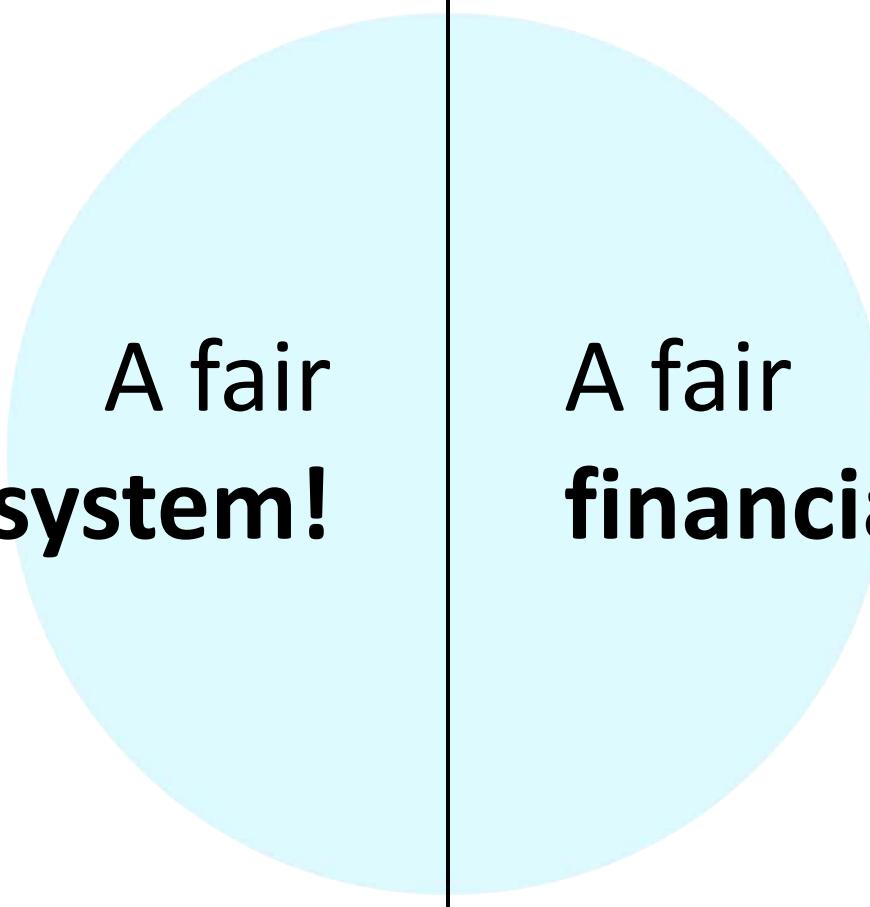


Employers / employees  
without a pension



Director  
Owners

# Our mission



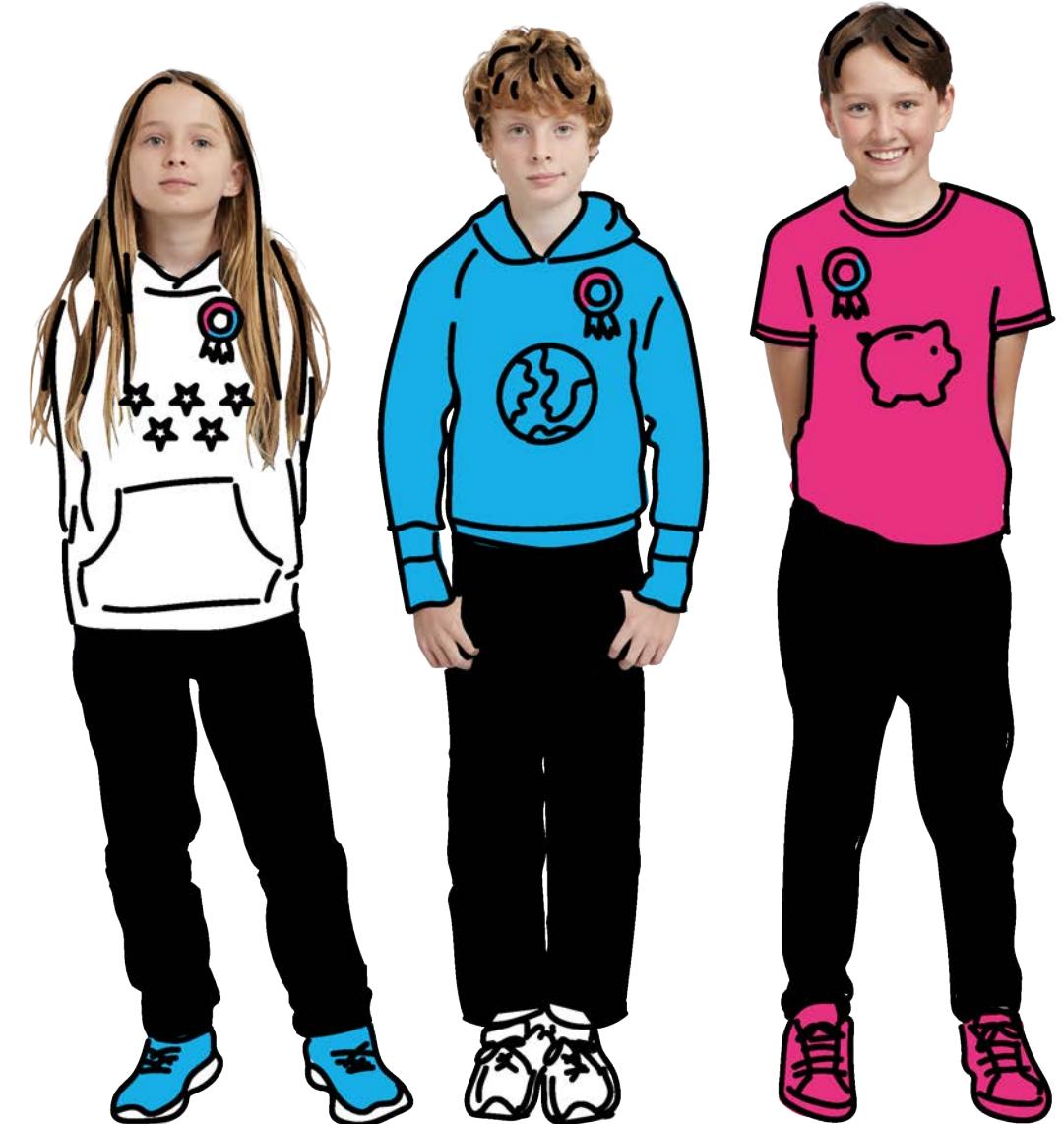
**Pension system!**

**A fair  
financial system!**

# Our mission

- Become the best pension provider in the Netherlands
- Changing the financial system into a fairer and more sustainable system
- Make the people in the Netherlands more pension and financially aware

What makes  
BrightPensioen different  
from others?



# 1. We do not earn money from your pension

But at a fixed membership fee for the service.  
We invest at cost price.

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This leaves **more pension** over to you.



## 2. Participants are co-owners

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We use a cooperative model.

This gives you a voting right and you share in the profit.

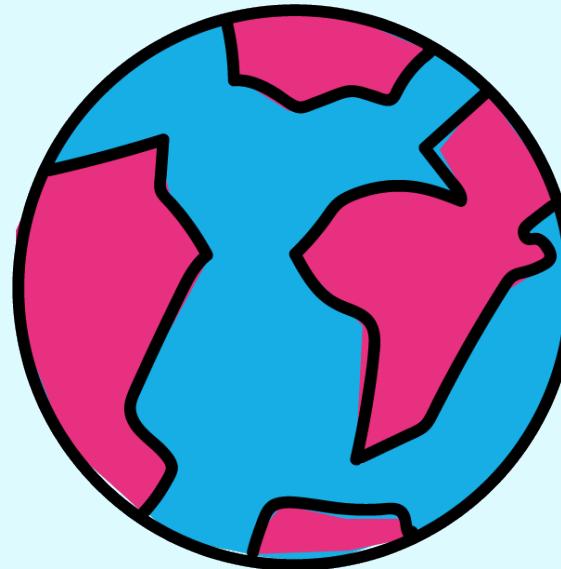
In this way, shareholders interests and customer interests go hand in hand!



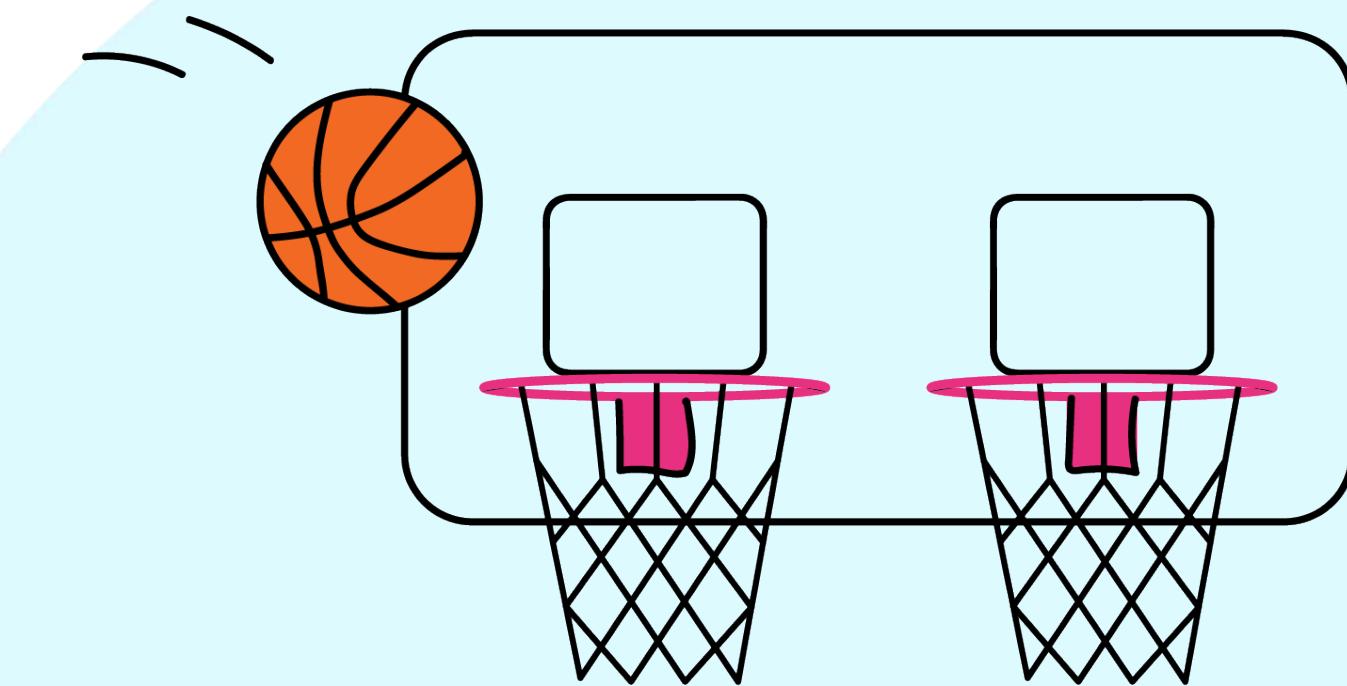
### 3. 100% sustainable

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We are the only provider to invest fully sustainably. In addition, the business and revenue model are also sustainable

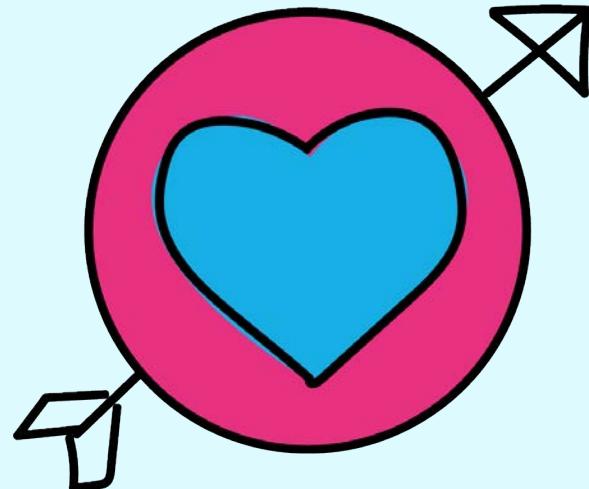


## 4. Two accounts for one membership



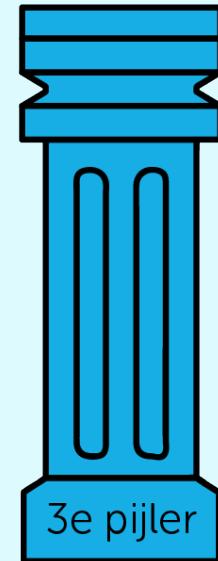
## 5. Bright is a social enterprise

Our main goal is nog profit maximization. Profit is a means to solve a social challenge. And that is that fewer and fewer people - both self-employed and employees - are building up a pension.



## 6. Third pillar

Better suited to  
the current job  
market!



INDIVIDUEEL

FLOW ■ TRADERS

temper

treatwell

bunq



BROAD HORIZON

470 employers all ready!

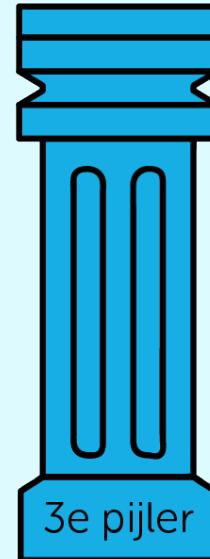
# 6. Third pillar

## Features

- Always voluntary
- Always your own individual pot
- Employee responsibility
- So: you have to take action yourself!

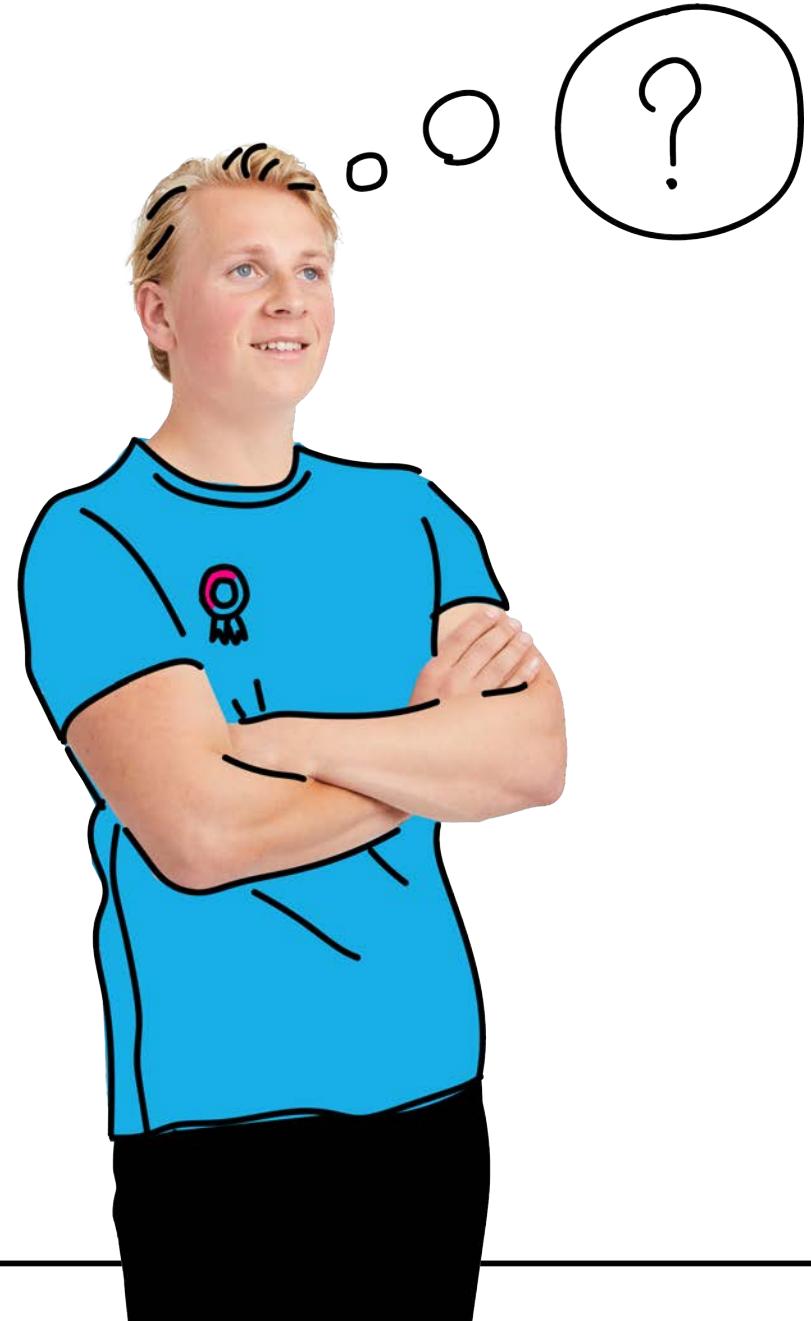
## Main differences second pillar

- In case of death, it goes to your relatives
- Even when you are incapacitated for work or terminally ill
- Much more flexible:
- Based on income last year



INDIVIDUEEL

# Questions So far?



# How do we invest?

- 100% Sustainable
- At cost price (0.20 - 0.25%)
- Wide spread
- Lifecycle principle
- Monthly rebalancing



# 3 levels of sustainability

1

## Based on exclusions

No weapons, tobacco, porn, childlabor, etc.

2

## ESG investments

Companies assessed on their commitment to the environment, people and society (Social) and good governance.

3

## Impact investments

Green bonds. Investments in, for example, wind farms, water treatment plants, etc.

# Costprice?



0,07%

Transaction cost



ca. 0,21% / 0,24%

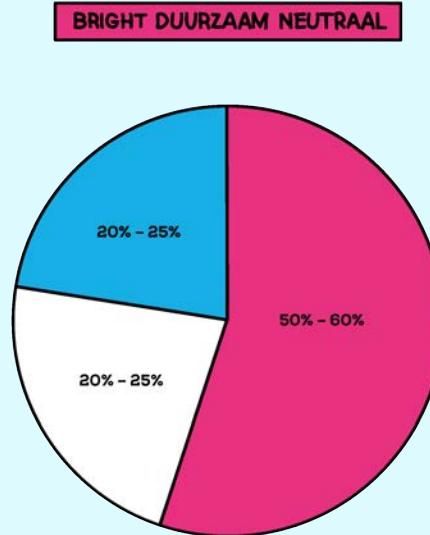
Fund management costs



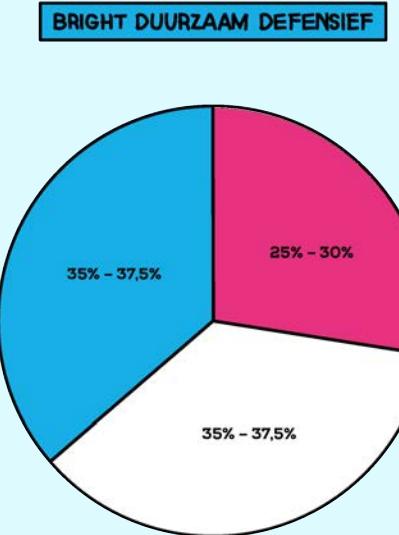
0,05%

Exit cost

# Sustainable lifecycle funds



■ Wereldwijde duurzame aandelen (50% - 60%)  
■ Duurzame bedrijfsobligaties (20% - 25%)  
□ Staatsobligaties en greenbonds van (Supra)nationale instellingen (20% - 25%)

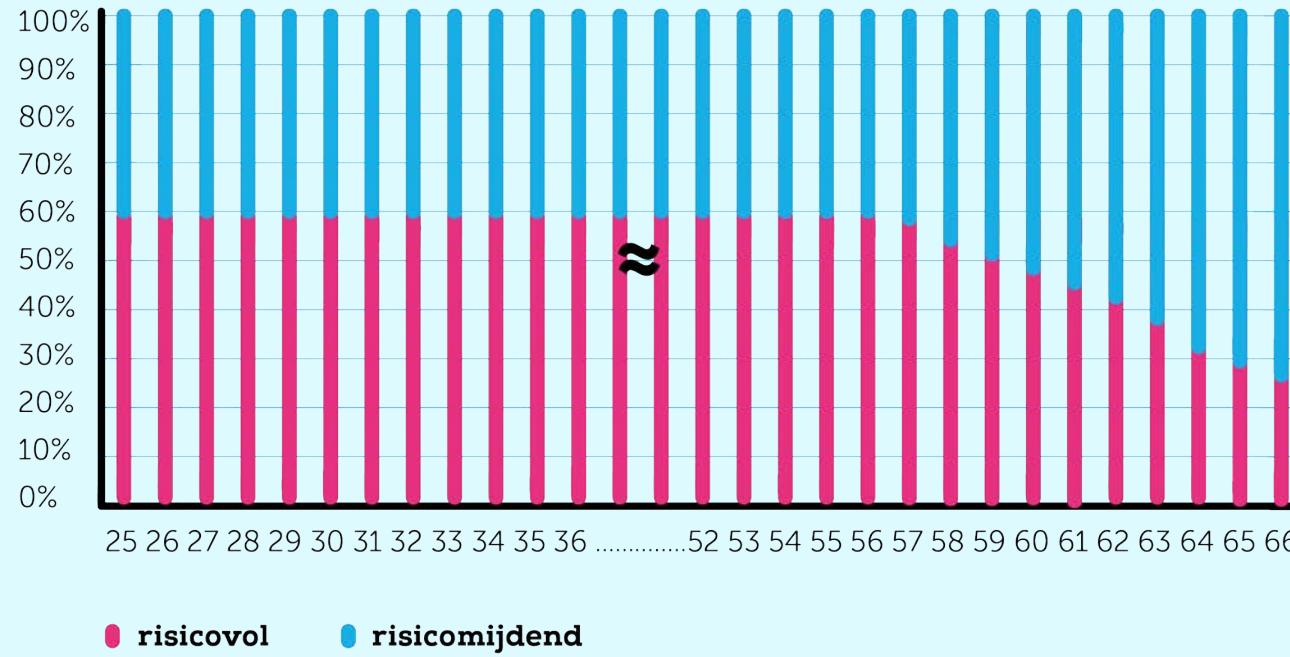


■ Wereldwijde duurzame aandelen (25% - 30%)  
■ Duurzame bedrijfsobligaties (35% - 37,5%)  
□ Staatsobligaties en greenbonds van (Supra)nationale instellingen (35% - 37,5%)

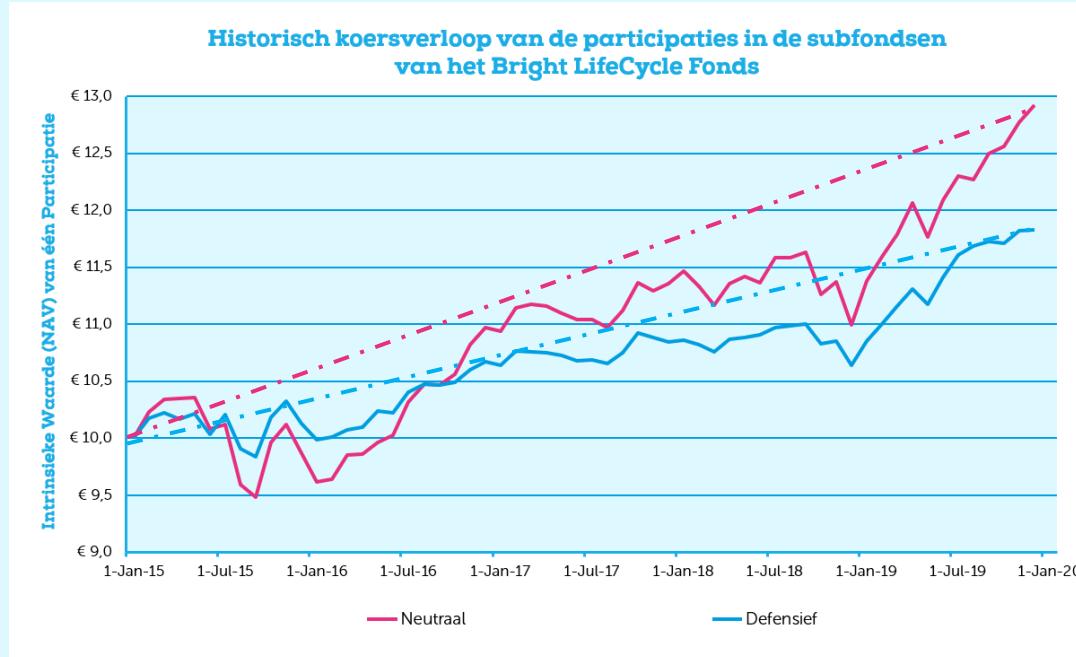


# Sustainable lifecycle funds

## Bright LifeCycle Fonds



# Target return: inflation + 4%



## Bright LifeCycle Fonds

Samengesteld rendement (bij periodieke inleg)	Neutraal	Defensief
Maandelijkse inleg	6,82%	4,14%
Kwartaal inleg	6,82%	4,18%
Halfjaarlijkse inleg	6,79%	4,20%
Jaarlijkse inleg	6,66%	4,16%

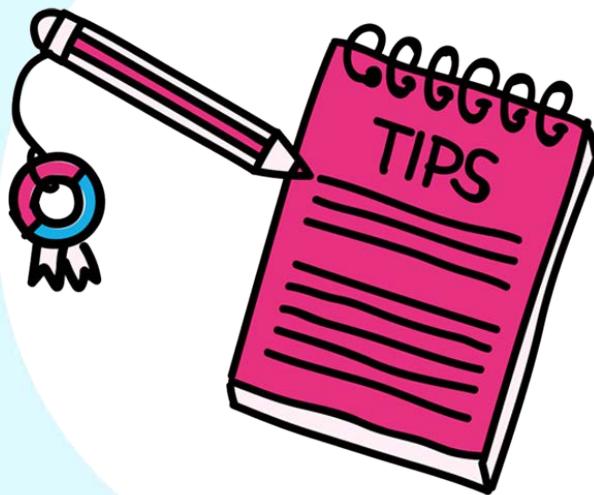
  

Enkelvoudig rendement (bij éénmalige inleg)	Neutraal	Defensief
1 maand	1,16%	0,08%
3 maanden	3,42%	0,89%
6 maanden	6,91%	3,70%
1 jaar	17,55%	11,17%
3 jaar	17,83%	10,83%
Sinds aanvang (6 feb 2015)	29,23%	18,30%

Jaar rendement (o.b.v. éénmalige inleg)	Neutraal	Defensief
2015*	-1,29%	1,26%
2016	11,11%	5,41%
2017	3,55%	1,60%
2018	-3,20%	-1,87%
2019	17,55%	11,17%

# Spread your risk!

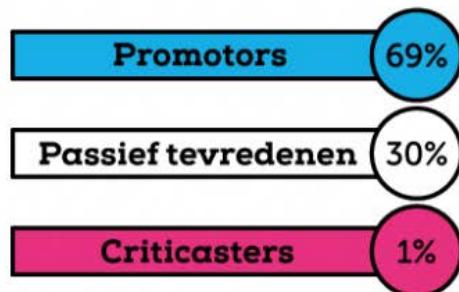


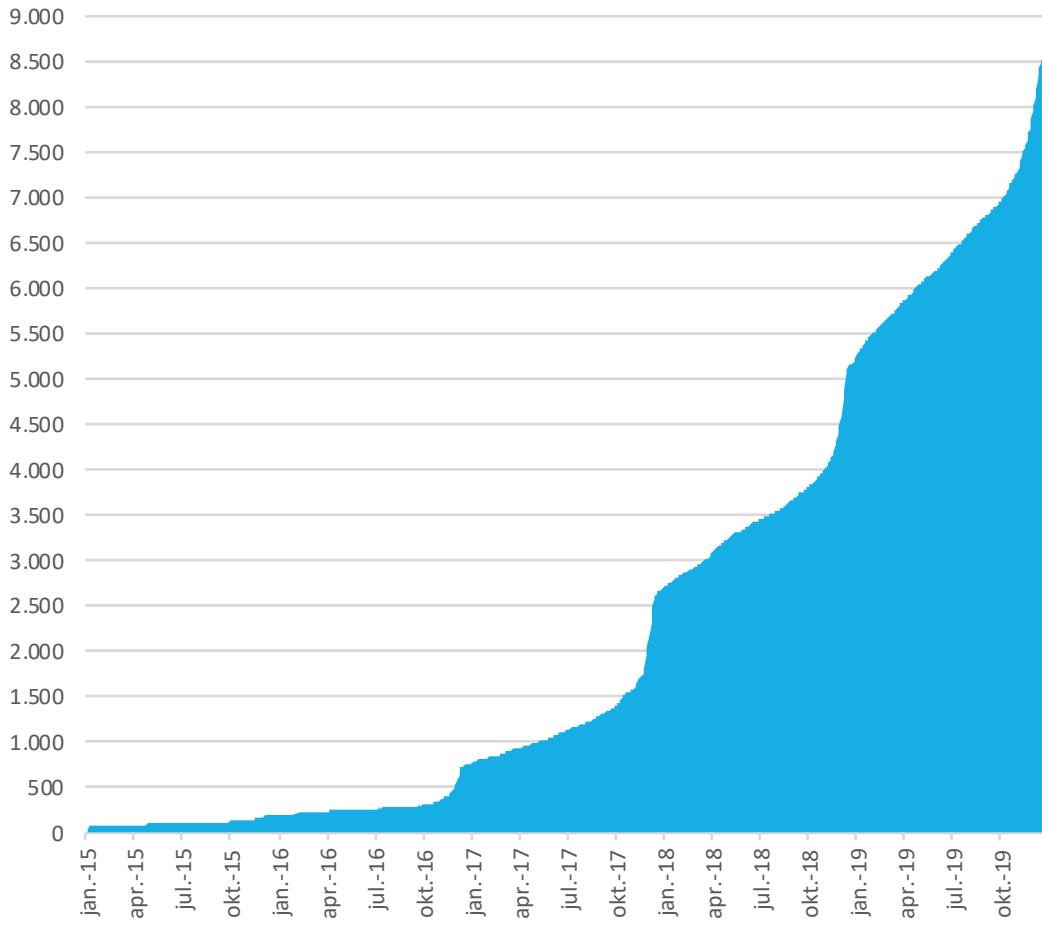
Put in regularly

# Supervision and custody



# We are proud to..





## Participant growth

- Early adeptars received 500 shares for the entry fee.
- Currently 200 shares for the registration fee.
- Break-even since October 2019.
- We expect to be profitable by the end of 2020.

# How to calculate your pension

# 3 Steps



## **Open an account**

Easy and online

It will only take you 5 minutes!



## **Determine your deposit**

Use our handy tools

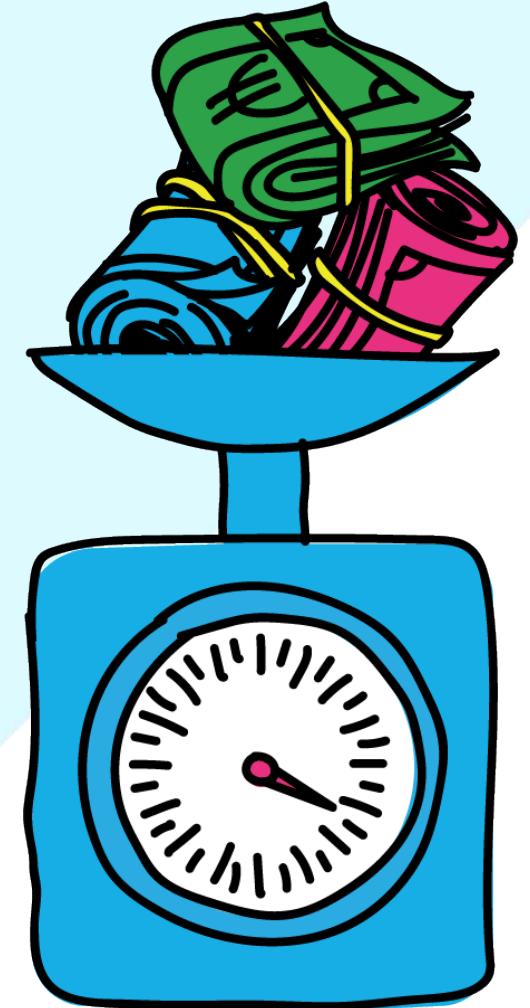
- “Jaarruimte” tool
- Pensionindicator



## **Receive your tax benefit**

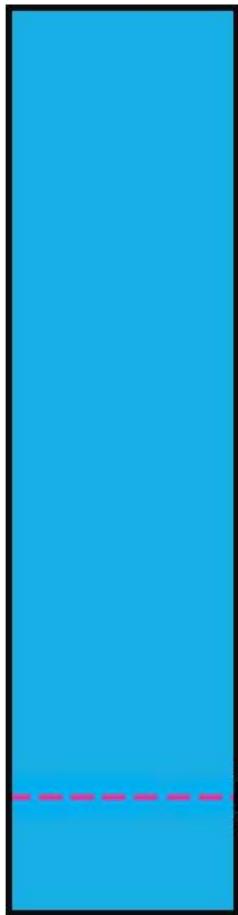
Monthly or 1x per year

# How much can you deposit?



# **“De jaarruimte”**

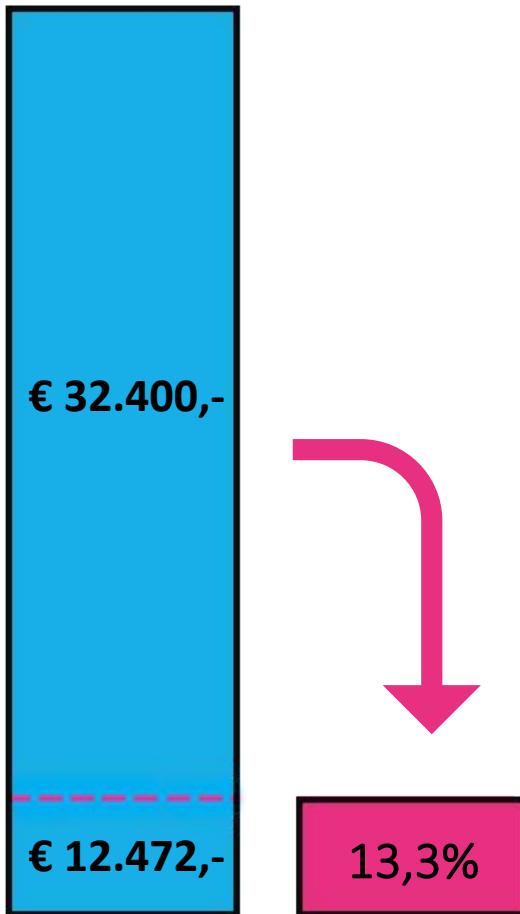
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The part of your income from last year that you can set aside for pension this year in a tax-friendly manner.



# Calculation



Annual income 2019:

# Calculation



Annual income 2019: € 32.400  
AOW Franchise: € 12.472 -/-  
Premium base: € 19.928

# Calculation



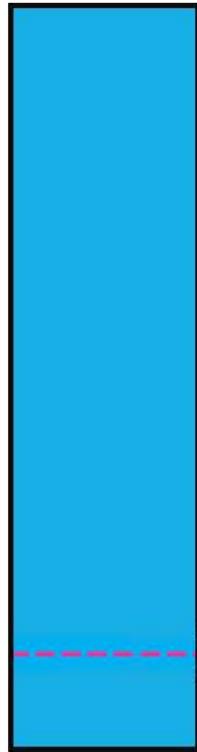
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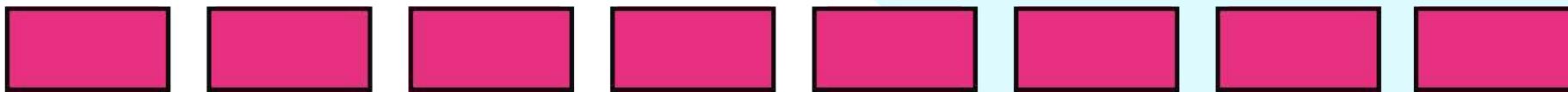
€ 2.650  
(€ 220 p/m)

# **“De reserveringsruimte”**

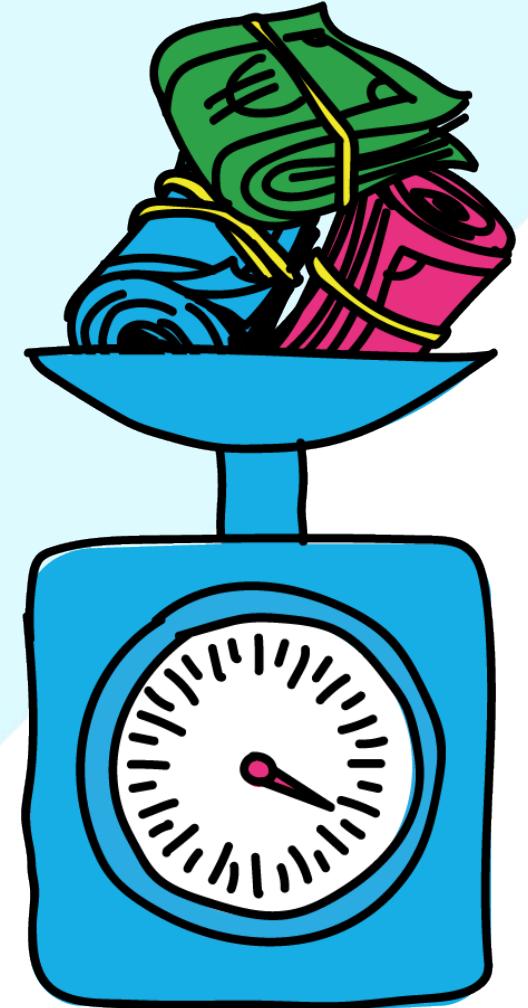
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The unused annual spaces from the past seven years. You can "catch up" but with restrictions, maximizations, different% and franchises.



# How much do you need?



# Demo



# What are the costs?



**€ 180,-**

- Membership

**€ 100,-**

- Registration fee
- In exchange for 200 shares

# How does this work for you?



## **Facilitates BrightPensioen they:**

- Pay for the membership +
- Registration fee

## **Do you stop working @ Blendle?**

- You can continue yourself
- Or ask for a break. (free)

## **Prefer flexibility**

- Use BrightBeleggen (free to open with a pension account)

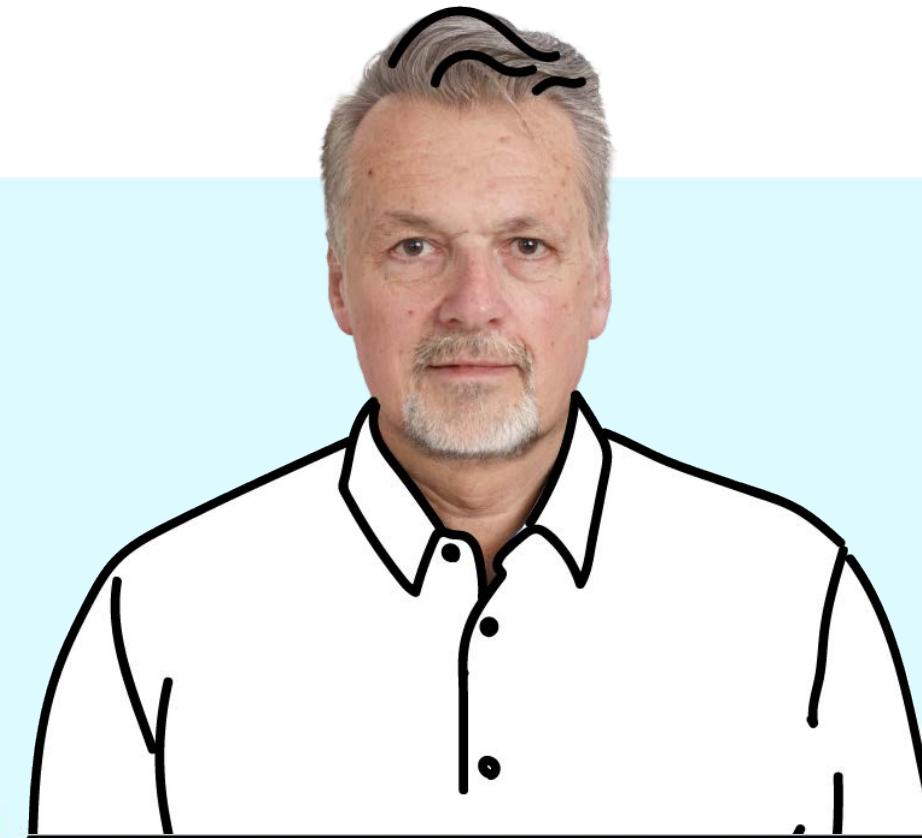


# **Blendle**

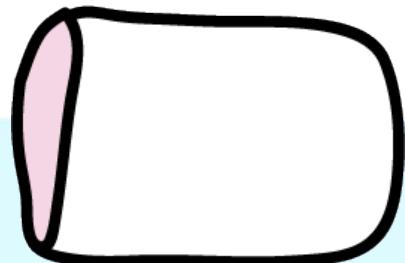
You are not  
Going to do it!



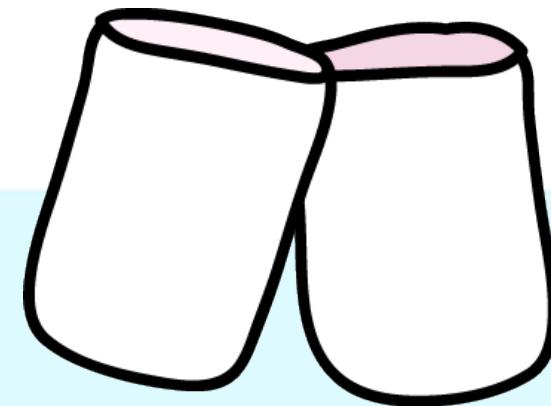
# You don't see yourself as....



# let's make it easier!



Now?



Later?

# Pension?

# I'll start tomorrow....



## **Poll:**

Lets say you are 25 years old.  
Start today or wait 5 years?

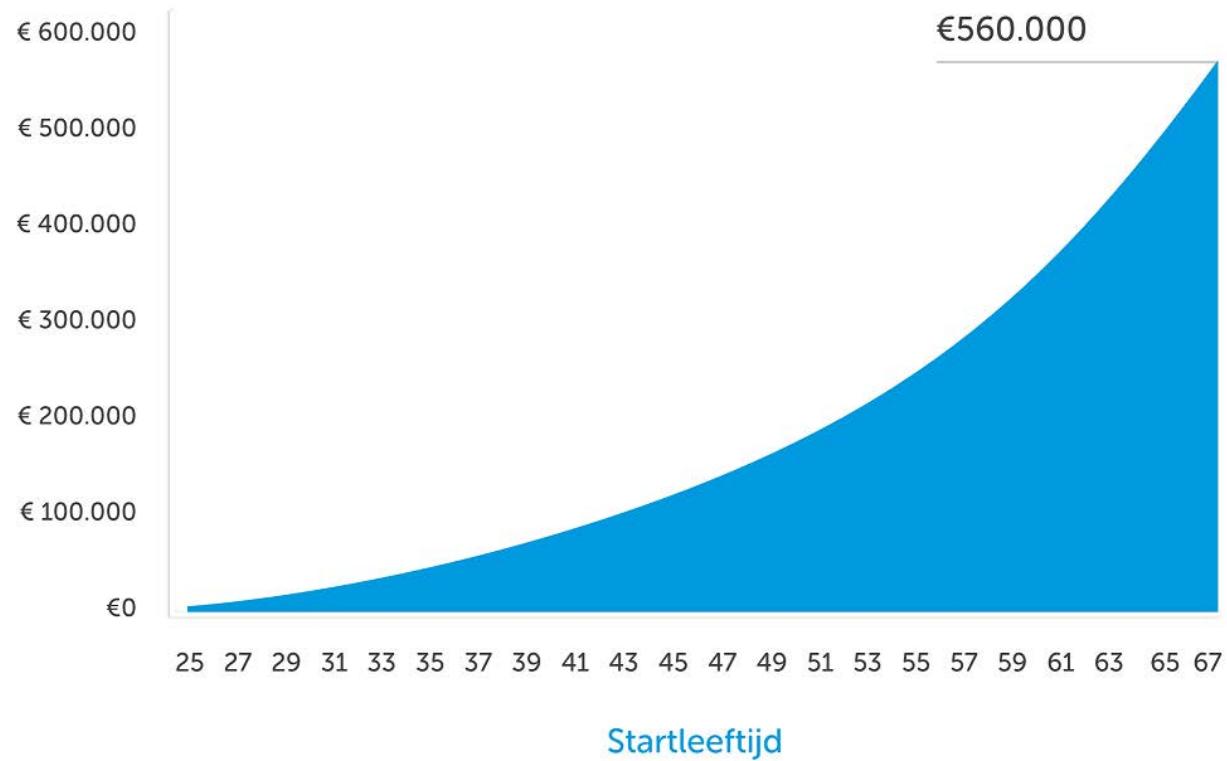
**What does it matter?/What does it cost you?**

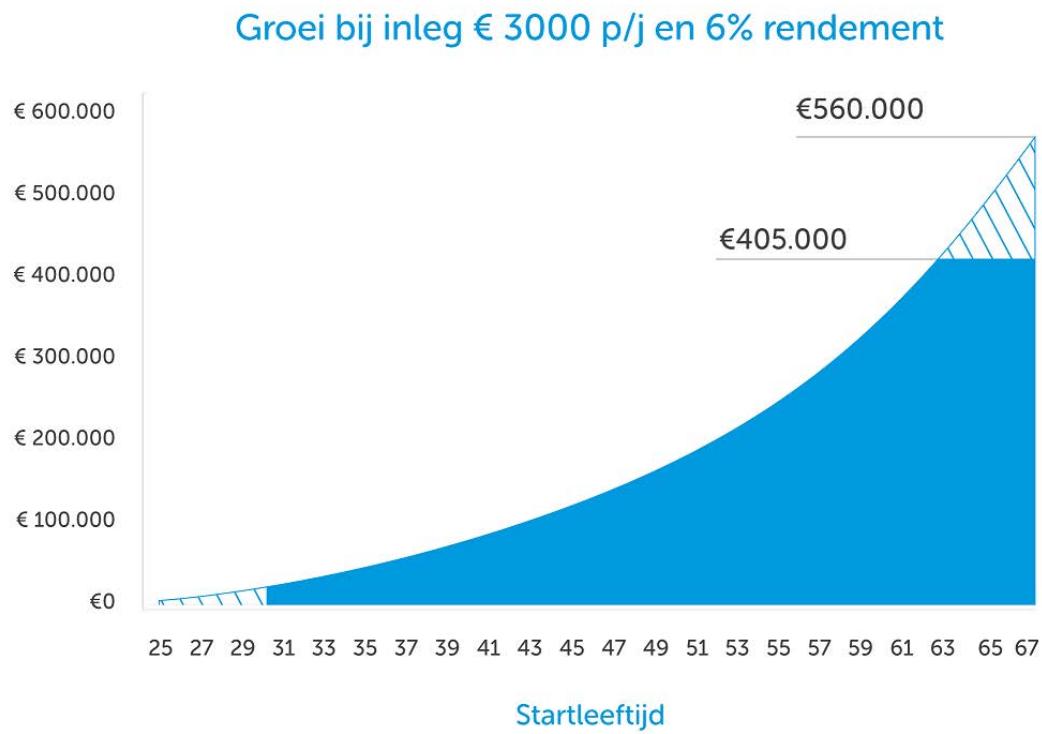
## Situatie:

- Per year 3000,- (per month 250,-)
- Return is 6%

# Start Today!..

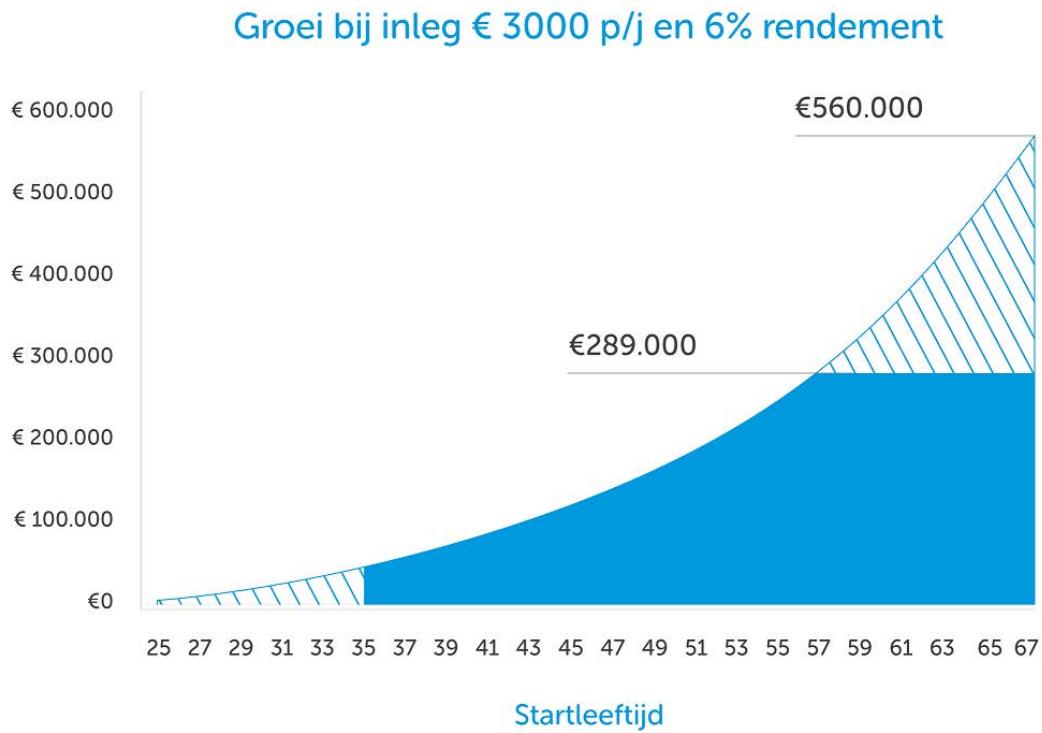
Groei bij inleg € 3000 p/j en 6% rendement





## Wait 5 years?

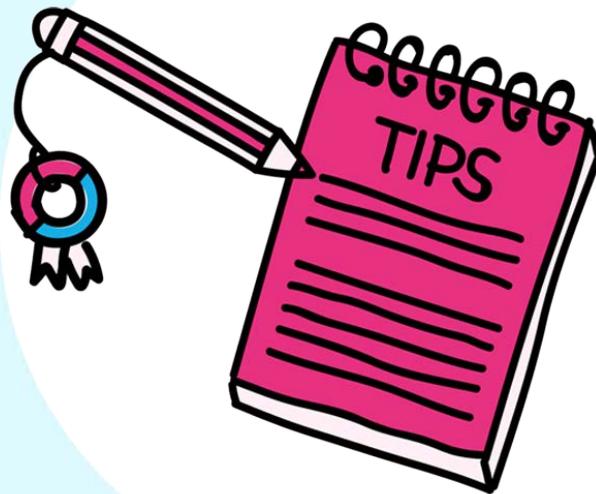
- Is 5 x € 3,000 less to invest
- So you save € 15,000
- This saves a whopping € 155,000 in pension
- **In other words:  
28% less!**



## Wait 10 years...

- Is 10 x € 3,000 less to invest
- You save € 30,000
- This costs you almost half of your pension!

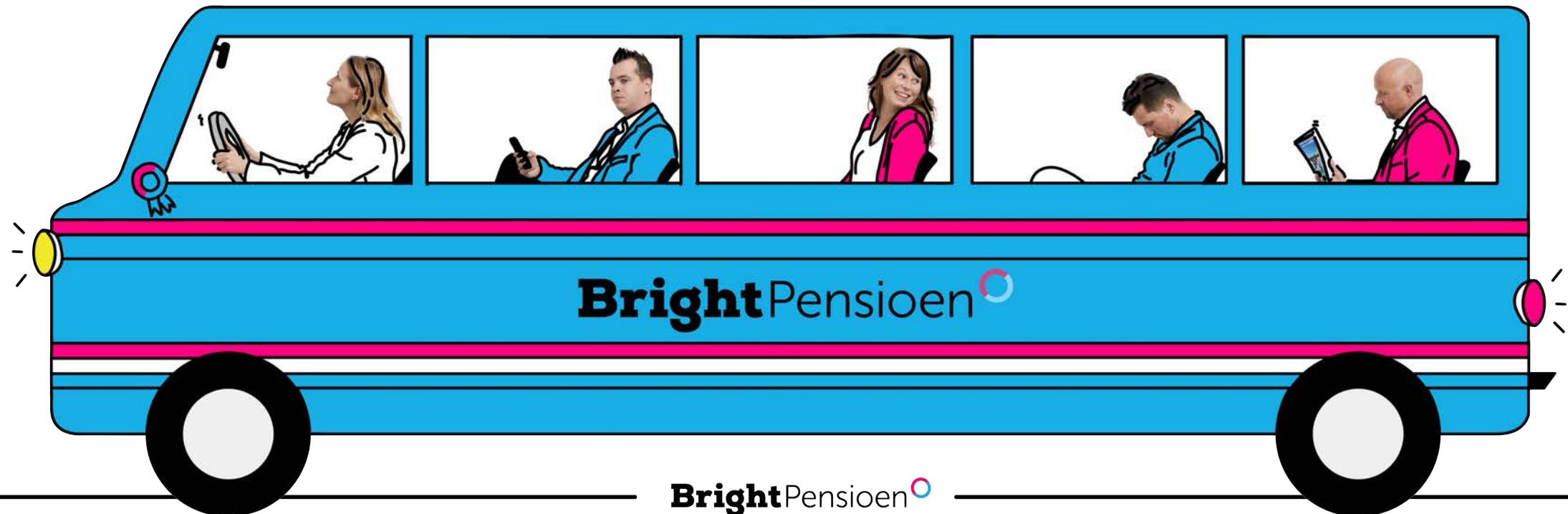
# STOP!



## Postponing

# Join the club, become a shareholder

<https://brightpensioen.nl>



BrightPensioen

# Thanks!

