

**brand  
new  
DAY**

# Pension for your employees

*Easy and flexible*

Of course you want the best for your employees. You don't just want to arrange matters for them now, but also for when they retire. We understand that arranging pensions for your employees might sound complicated and costly, but we have good news for you: it doesn't have to be. We are here to make it easy for you!

### What are your options?

Is your business not bound by a collective labor agreement (called CAO)? Then you have two options regarding pension for your employees: you can help them build up a pension in the second or third pillar. How does it work with pension pillars in the Netherlands? Pension built up in the first pillar is pension offered by the government (called AOW). In the overview below you can find the differences for you as an employer between a second and third pillar pension for your employees.

## Second pillar pension

- Pension is included in the employee conditions of every (new) employee
- Multi-year contracts with pension provider for you as employer
- Employer's contribution is fixed and the same for every employee
- Pension often remains with pension provider when employment is terminated

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## Pension in the third pillar

- No contract
- No mandatory or fixed employer's contribution
- Employee is owner of built-up pension and can move this pension freely when employment is terminated

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# What Brand New Day has to offer

Brand New Day offers you the possibility and flexibility to easily arrange an individual pension in the third pillar for your employees. How does it work?

- ✓ Your employees open their personal Brand New Day pension investment account. A significant part of the costs for opening the account are covered by you as employer
- ✓ Your employees use their pension account at their own discretion and the account remains their property (even after employment is terminated).
- ✓ You have the possibility to contribute to your employees' pension in the form of extra salary, but you're not obliged to.
- ✓ Peace of mind for you regarding pension. We help you and your (both current and new) employees with all their questions and concerns.



## Suitable for your business?

Arranging pensions for your employees often means entering long-term contracts, which is not suitable for every business. Luckily, long-term contracts are not our style. We want to offer you and your employees maximum flexibility. So, no long-term contracts for you and your employees have the freedom to choose how (much) to invest in their pension. To make use of our solution, it's important that you're not bound by a collective labor agreement (with pension obligation), and that the company (and any holdings or parent company) is registered with the Dutch Chamber of Commerce (Kamer van Koophandel) as a private company (besloten vennootschap, B.V.).

# What's in it for you and your employees?

Our third pillar pension solution offers quite some benefits, not only for you but also for your employees.

Benefits for you	Benefits for your employees
No contract or obligations	A personal pension account that is theirs, even if employment is terminated
You decide which employees are (and are not) eligible	A (possible) tax benefit over the built-up pension
You can make personalized agreements per individual employee	It is not mandatory to make deposits. Employees decide if and when they want to deposit, and how much
No endless paperwork or advice process	Freedom to choose how the money is invested (different risk levels possible)
Your employees can contact us with complex pension questions, saving you time for other important matters	Full assistance from Brand New Day. From the first moment of contact until retirement

## No mandatory deposits

That's right, our pension solution is 100% flexible. You are simply the facilitator: you offer your employees a pension account, in which they can invest themselves. You contribute to the costs for opening the account, but you're not obliged to contribute to the pension in any other way. Naturally, it is possible to make contributions in the form of additional gross salary. As this is essentially an additional salary, the employee will receive a net amount on which payroll taxes have been withheld. An employee can reclaim a large part of this withheld payroll tax when filing their tax return. When depositing this contribution into their pension account (at their own discretion), they can profit from a tax benefit.

# What are the costs?

Our costs are low and transparent. Please find a complete overview of the costs for you and your employees below.

## Costs for you

### **45 euros to open an account**

One off, these costs apply each time an employee opens an account

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### **25 euros fixed service costs per quarter**

These fixed costs apply for each participating employee per quarter.

## ...And for your employee

### **0,50% deposit costs**

For each deposit, so 5 euros for every € 1000 euros deposited

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### **0,10% service costs**

These costs are calculated daily and paid per quarter employee

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### **0,15 – 0,17% fund costs**

Exact costs depend on the chosen model portfolio



# brand new DAY

## Who is Brand New Day?

We keep our costs low and our service high. That's us in a nutshell. An online pension bank making it possible for everyone to build up (extr)a pension. Customer satisfaction is very important to us, that's why we work hard for our customers, as if our lives depend on it. We don't view ourselves as bankers, but as entrepreneurs. We founded this company with our bare hands, with our own investments, sweat

and tears, and IKEA furniture. Walking around in our office, you can feel the entrepreneurial spirit. We prefer to see opportunities instead of threats, and we're averse to political nonsense and hierarchy. And because of that we've grown exponentially: we are now 14 years old, got our banking license a few years ago, and we now manage over 7 billion euros for more than 300.000 customers. And it feels like we're just getting started.

Brand New Day was founded in 2010 by Kalo Bagijn and Thierry Schaap. Having also founded BinckBank in 2000, they have extensive experience in financial services. With around 25 years of experience, they know the ins and outs of the financial industry. The style of entrepreneurship hasn't changed much since then. They understand that a successful financial product needs affordability and top service. If you become a Brand New Day-customer, you can hold them to that.





## Now what?

Whether you have questions that need answering, want to request a quote or if you'd like to get started right away with arranging a pension for your employees, we're happy to be of service! We look forward to hearing from you.



Make [an appointment](#)  
for an online call



Give us a call:  
020 75 85320



E-mail us:  
[werkgeversdesk@brandnewday.nl](mailto:werkgeversdesk@brandnewday.nl)