

**Practical guide to monitor,
understand and adapt
your pension plans via
MyAG Employee Benefits**



Supporter of your life



Do you have a corporate-sponsored or sector-wide supplementary pension plan?

Your supplementary pension is a valuable benefit. With [MyAG Employee Benefits](#), you can easily keep track of it, gain a clear view of what you have already built up and, where your pension plan allows, tailor certain choices to your personal situation.

It might sound complicated, but it isn't. This practical guide will help you **get started quickly and confidently**.



Discover more info on www.ag.be/myageb-app and download the MyAG Employee Benefits app in the App Store or on Google Play!



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1. MyAG Employee Benefits: how to get started



Register [one time only] and choose a login method for the app or website

Whether you're on **your smartphone or computer**, accessing your pension information is simple and secure. All you have to do is register [one time only] and you can access the information securely at any time!

How?

Several sign-in methods are available, depending on your preferences:

Log in via the MyAG Employee Benefits **app**

1. Register **via itsme***
2. Choose your preferred login method:
 - PIN code
 - fingerprint
 - or facial recognition

You can change your selection at any time in the app.



Log in via the MyAG Employee Benefits **website**

1. Register **via itsme or your eID*** [electronic identity card]
2. Choose your preferred login method:
 - itsme,
 - eID
 - or text message

You can change your selection at any time.



* Don't have a Belgian national number or a Belgian ID card or residence permit? Register via **IDNow**.

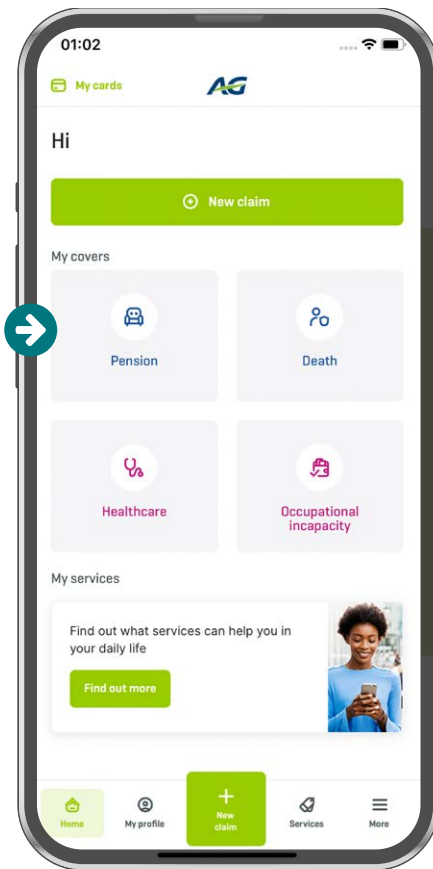
Once you've logged in, you'll be directed to the MyAG Employee Benefits homepage.



Click on ➡ **Pension** to get a clear overview of your situation.

At a glance, you'll see:

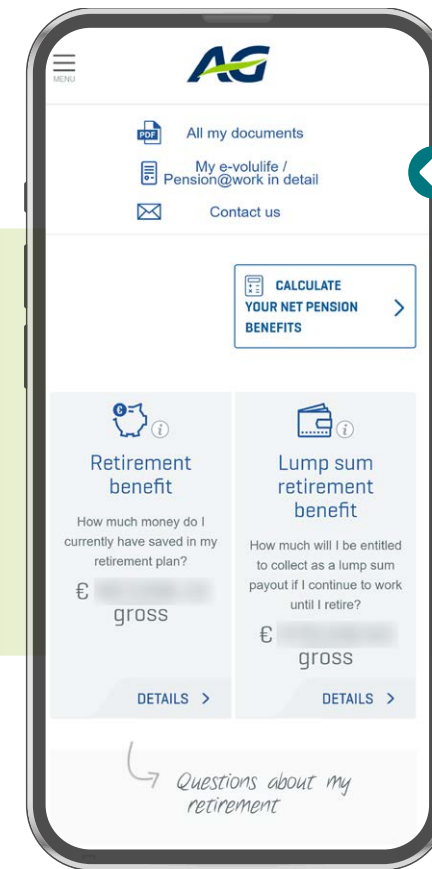
- ✓ **your pension plan reserves:** the savings you have set aside so far
- ✓ **your projected pension benefits:** the gross amount you'll collect when you retire
- ✓ **clear, detailed answers** to frequently asked questions



Would you like more details?

Click on ➡ **My e-volulife / Pension@work in detail** at the top of the screen.

You'll now have access to your full plan overview and management options for your **insurance covers** and **investment funds**.

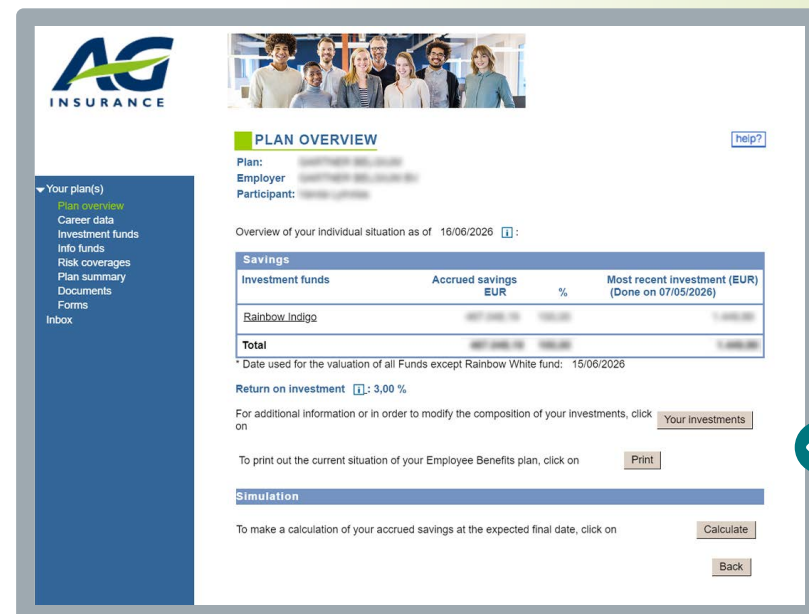
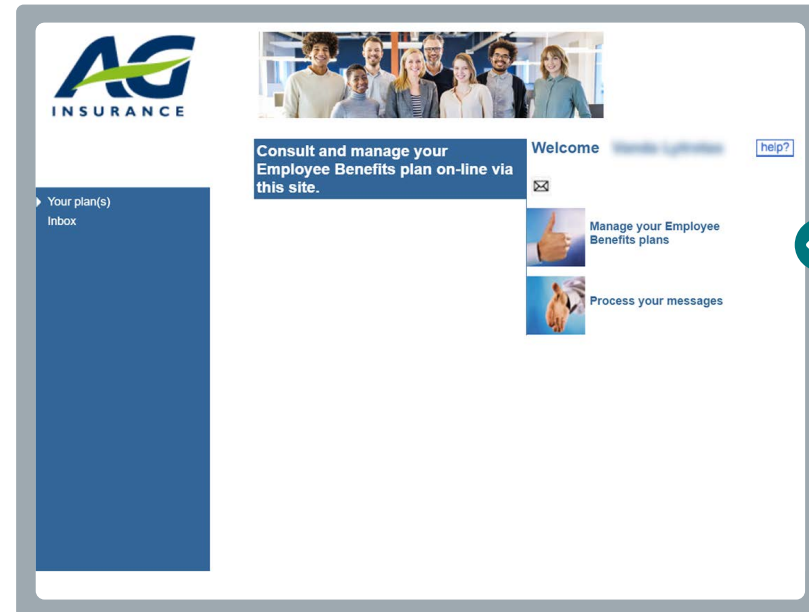


2. Your supplementary pension plans at a glance

You can find an overview of your plan(s) in the **My e-volulife / Pension@work** in detail section by clicking **Manage your Employee Benefits plans**.

In the **plan overview**, you'll find a clear and complete snapshot of your pension plan and its covers. This includes:

- the savings you have accrued so far, based on two different ROI assumptions
- your current risk covers
- the premiums due
- and a calculator that shows how much you can expect to collect at retirement



Want to check or adjust your investment funds?

Click on ➡ **Your investments** [or select **Investment funds** in the left-hand menu]

AG INSURANCE

INVESTMENT FUNDS

Plan: [redacted]
Employer: [redacted]
Participant: [redacted]

This page shows the current distribution of your accrued savings between the different investment funds.

Your accrued savings consist in part of savings premiums and in part of profit sharing.

The savings premiums in your Employee Benefits plan may be invested in different investment funds.

Profit sharing from the savings premiums invested in the Rainbow White fund is always invested in the Rainbow White fund.

Rainbow Indigo: 100.00%

Your return on your accrued savings **3.00%**
For further information on return and historical performance, click on: [Return info](#)

Savings premiums portion

Below you will find an overview of the savings accrued from your savings premiums and how future savings premiums will be invested.

[Log out](#)

Want to check or adjust your risk covers?

Click on ➡ **Risk coverages**

AG INSURANCE

RISK COVERAGES

Plan: [redacted]
Employer: [redacted]
Participant: [redacted]

Modify your risk coverages here (effective as of 01/07/2026). Click on 'Check' at the bottom of this page as soon as you have made all your modifications.

Life

Current situation from 01/07/2026

Minimum lump sum benefit : [redacted] EUR [More information](#)

Corresponding premium: 0,00 EUR monthly [Modify](#)

Disability

Current situation from 01/07/2026

Disability annuity in the event of illness or non-occupational accident : [redacted] EUR - AMI per year (*) [More information](#)

Disability annuity in the event of occupational accident : [redacted] EUR per year (*) [Modify](#)

Indexation of the annuity during disability : 0,00 % per year

Waiting period 30 days

Corresponding premium: [redacted] EUR monthly

AMI = the legal illness and disability benefit

(*): These are the amounts in the event of total occupational disability. Where occupational disability

[Log out](#)

3. Understand your investments

By clicking **Investment funds** in the left-hand menu or from the overview page, you can view the amount of your savings and your investment method.

Your accrued savings come from two sources:

► Savings premiums

These premiums are paid by you and/or your employer and invested in one or more funds.

► Profit sharing

Every year, AG may award profit sharing on the portion invested in Branch 21 [Rainbow White], depending on market performance and results. This profit sharing is also invested in the selected investment funds.

Via the ➡ **Return info** button [in the graph], you'll get a clear overview of how your accrued savings have evolved over time as well as the return earned on your investment.

Via ➡ **Detail info**, you can view your current allocation per fund, including employer vs individual contributions.

Want to make changes?

Via ➡ **Redistribute accrued savings**, you can adjust how your savings are allocated across the different funds.

Via ➡ **Adjust future investments**, you can adjust how you want your future savings premiums to be invested.

AG INSURANCE

INVESTMENT FUNDS

current situation info modify modifications preview

Plan :
Employer :
Participant :

Below you can find an overview of the current distribution of your accrued savings between the different investment funds. A distinction is made between the part of your accrued savings financed by the employer and the part financed by you.

You can view this distribution in detail for

- Your premiums
- Your profit sharing

Savings premiums portion

Savings accrued from your savings premiums, on 16/06/2026

	Savings premiums paid by the employer		Savings premiums paid by the participant		
	Value per unit (EUR)	Number of units	Accrued savings (EUR)	Number of units	Accrued savings (EUR)
Rainbow White (1.75%)					
Rainbow Violet					
Rainbow Blue					
Rainbow Indigo					
Rainbow Yellow					
Rainbow Orange					
Rainbow Red					
Total:					



4. Discover your death benefit and occupational incapacity covers

Your plan is about more than just your pension. It may also provide protection for you and your loved ones, for example in the event of death or disability.

Via ➡ **Risk coverages**, you'll get an overview of the covers included in your employee benefits plans.

This is where you can check:

- ▶ **the death benefit** that your beneficiaries will be entitled to collect in the event of your death
- ▶ **your annual replacement income if you are unable to work due to an illness or accident** [if applicable]
- ▶ **your waiver of premiums coverage in the event of an occupational incapacity**, where AG will credit savings premiums to your plan while you are on sick leave [if applicable]

You can click on ➡ **More information** for the details on each cover.

Want to make changes?

If your plan provides for it, you can use the tool to activate and/or adjust these options to suit your needs, within the possibilities offered by your plan. To do so, click ➡ **Modify** on this screen.

You now have **two options for managing your coverage levels**:

- ▶ you can adjust your minimum death benefit
- ▶ and, where applicable, you can adjust your minimum disability benefit [annual replacement income in the event of incapacity for work]

The screenshot shows the AG Insurance web portal. On the left is a blue sidebar menu with options: 'Your plan(s)', 'Plan overview', 'Career data', 'Investment funds', 'Info funds', 'Risk coverages' (highlighted in green), 'Plan summary', 'Documents', 'Forms', and 'Inbox'. The main content area is titled 'RISK COVERAGES' with a progress bar showing 'current situation', 'info', 'verify modify' (active), 'modify', and 'modifications preview'. Below the title, fields for 'Plan:', 'Employer:', and 'Participant:' are visible. A message states: 'Modify your risk coverages here (effective as of 01/07/2026);. Click on 'Check' at the bottom of this page as soon as you have made all your modifications.' Two sections are shown: 'Life' and 'Disability'. The 'Life' section shows 'Current situation from 01/07/2026', 'Minimum lump sum benefit : [redacted] EUR', and 'Corresponding premium: 0,00 EUR monthly', with 'More information' and 'Modify' buttons. The 'Disability' section shows 'Current situation from 01/07/2026', 'Disability annuity in the event of illness or non-occupational accident : [redacted] EUR - AMI per year (*)', 'Disability annuity in the event of occupational accident : [redacted] EUR per year (*)', 'Indexation of the annuity during disability : 0,00 % per year', 'Waiting period 30 days', and 'Corresponding premium: [redacted] EUR monthly', also with 'More information' and 'Modify' buttons. A 'help?' link is in the top right. Two green circular arrows point left towards the 'More information' and 'Modify' buttons.

How do I adjust my minimum death benefit?

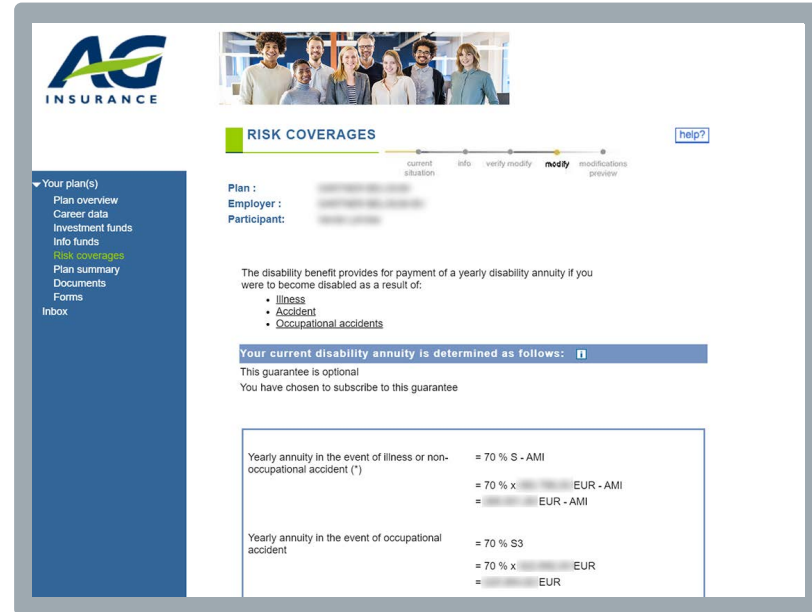
If you'd like to adjust your death benefit, you can choose between two options:

► Flexible family-based formula

If you choose this option, your death benefit will automatically adjust to reflect your family situation. The **size of your death benefit will then change in line** with your marital/family status.

► Personal formula

If you opt for the personal formula, it's up to you to set the **minimum number of annual salaries payable as a death benefit**. You can also choose the coverage level you require.



The screenshot shows the AG Insurance 'RISK COVERAGES' interface. On the left is a sidebar menu with options: 'Your plan(s)', 'Plan overview', 'Career data', 'Investment funds', 'Info funds', 'Risk coverages' (highlighted), 'Plan summary', 'Documents', 'Forms', and 'Inbox'. The main content area has a header 'RISK COVERAGES' and a progress bar with steps: 'current situation', 'info', 'verify modify' (active), and 'modifications preview'. Below the header, there are fields for 'Plan:', 'Employer:', and 'Participant:'. A paragraph explains the disability benefit: 'The disability benefit provides for payment of a yearly disability annuity if you were to become disabled as a result of: Illness, Accident, Occupational accidents'. A blue box states: 'Your current disability annuity is determined as follows:'. Below this, it says 'This guarantee is optional' and 'You have chosen to subscribe to this guarantee'. A table shows the calculation for the yearly annuity: 'Yearly annuity in the event of illness or non-occupational accident (*)' is calculated as 70% of S - AMI, 70% of a value times EUR - AMI, and 70% of S3. 'Yearly annuity in the event of occupational accident' is calculated as 70% of a value times EUR.

How do I adjust my minimum disability benefit?

If you want to adjust your disability benefit, you'll first see your current situation and how the benefit is calculated. In other words: **you'll see the calculation of your current disability benefit if you are unable to work due to an illness or accident.**

This coverage is optional. You can activate or adjust it by setting your own personal parameters.



The screenshot shows the AG Insurance 'RISK COVERAGES' interface. On the left is a sidebar menu with options: 'Your plan(s)', 'Plan overview', 'Career data', 'Investment funds', 'Info funds', 'Risk coverages' (highlighted), 'Plan summary', 'Documents', 'Forms', and 'Inbox'. The main content area has a header 'RISK COVERAGES' and a progress bar with steps: 'current situation', 'info', 'verify modify' (active), and 'modifications preview'. Below the header, there are fields for 'Plan:', 'Company:', and 'Participant:'. A paragraph explains the Life benefit: 'The Life benefit provides for the payment of the accrued savings, topped up, where applicable, to the minimum lump sum Life benefit amount. Where the accrued savings are less than the minimum lump sum Life benefit, it is this minimum lump sum that is paid.' A blue box states: 'Your current minimum lump sum benefit is defined as follows:'. Below this, a table shows the calculation for the minimum lump sum benefit: 'Minimum lump sum benefit:' is calculated as a value times EUR, a value times EUR, and a value times EUR. A blue box asks to 'Indicate one of the following possibilities in order to modify your minimum lump sum benefit:'. There is a radio button for 'Standard plan formula' with the formula '100,00%S' and a limit of '750.000,00 EUR'.

Should I confirm my new choice, or not?

Once you've made your choice, you'll see an overview of the formula you selected. The changes you've made and the corresponding premiums will be shown in red, so you can quickly see which items have been adjusted.

- i** Before confirming, you can **calculate the impact of the newly selected risk cover options on your pension plan savings at retirement**. This gives you immediate insight into the impact of your changes.

Your savings projection at maturity

Here you'll find the result of the projection of your savings. This calculation reflects your new selection options and is calculated based on two ROI assumptions.

Want to try again but with different parameters?

Click on **Adjust parameters**, change the desired inputs, and click 'Calculate' to see the new result.

Happy with your changes?

Confirm them via text message to make them final.

AG INSURANCE

RISK COVERAGES [help?](#)

Plan :
Employer :
Participant :

The modifications you have requested are possible. Your risk coverages are listed again below. Click on 'Confirm' to make your modifications definitive.

Life

Current situation as of 01/07/2026: New situation as of 01/07/2026:

Minimum lump sum benefit : EUR Minimum lump sum benefit : EUR
Corresponding premium: 0,00 EUR monthly Corresponding premium: EUR monthly

Disability

Current situation as of 01/07/2026:

Disability annuity in the event of illness or non-occupational accident : EUR - AMI per year (*)
Disability annuity in the event of occupational accident : EUR per year (*)
Indexation of the annuity during disability : 0,00 % per year
Waiting period: 30 days
Corresponding premium: EUR monthly

AMI = the legal sickness and disability benefit
(*): These are the amounts in the event of total occupational disability. Where occupational disability is under 25%, no benefit is paid, between 25% and 67% the benefit is proportional to the level of disability, above 67% occupational disability is deemed to be total.

AG INSURANCE

RESULT [help?](#)

Plan :
Employer :
Affiliate :
Identification number:

Below you will find the result of your accrued savings. This result takes into account the new risk choices and is based on two return assumptions.

Projection of the accrued savings based on your current risk choices. [help?](#)

Projection of the accrued savings based on your new risk choices. [help?](#)

Age 66 67 (Expected expiry age)

Simulation doesn't take into account eventual extra premiums

5. The right pension habits

Your supplementary pension evolves over time. While there is no need to review every detail every month, it is a good idea to check your situation regularly.

It is also particularly useful to review your plan whenever your circumstances change, such as:

- a new job or a change in position;
- moving to part-time work;
- marriage, divorce, cohabitation or another change in your family situation;
- the birth of a child or another significant family event;
- approaching retirement.



A woman with her hair in a bun, wearing a bright yellow long-sleeved shirt and blue jeans, is sitting on a green plastic chair on a balcony. She is looking out over a cityscape with various buildings and trees under a clear sky. To her left is a wicker chair with a white cushion. To her right is a green table with a white cup of coffee and a bowl of salad. The balcony has a glass railing and some potted plants.

Questions

Still have questions? Check the FAQ on [MyAG Employee Benefits](#) or on [our website](#). You'll find plenty of useful answers there.