



APPENDIX: Additional information about the different documents

1) "Minimum Funding Status" document

This document outlines the shortfall in resources within the plan, specifically the gap between the minimum funding requirements and the accrued reserves. For actively employed staff members, the initial document you receive will display the deficit per plan participant. Subsequent documents will either show figures per participant or in a consolidated format, depending on the level of detail in your statements.

Individual overviews will not be provided for staff members who have left the company but retained their reserves in the supplementary pension plan ["dormant participants"]. Their figures will be consolidated and presented as a total. Detailed information about these staff members is available in the CSV statement on AG EB Online (or from your account management team upon request).

This document is intended for informational purposes only and includes further details should you be required to cover any resource shortfalls via a payment order.

Sample document:

MINIMUM FUNDING STATUS	
Group No. :	xxxx/xxxx xxxxxxxxxxxx (Minimum funding for all groups/sub-groups in the regulation)
Employer's account :	xxxxx
Your file manager :	xxxxxx,xxxxxx xx/xxx.xx.xx
Commencement date :	31/01/2025
Regulation No. :	x.xxx
Specifications :	Plan de base

	PLAN DEFICIT (not including financing fund resources) (1)
TOTAL ACTIVE AFFILIATES	2.259,75 EUR
TOTAL DORMANT AFFILIATES (2)	91,56 EUR

TOTAL PLAN DEFICIT	2.351,31 EUR
This is not the amount that you will be charged. Please check the "updated underfunding status" section on your payment order for more details. It will clearly show whether additional contributions will be needed, depending on the resources available in your financing fund(s)	

(1) As an employer, you are legally required to build up a minimum reserve for each affiliate in order to have available at all times enough funds to fulfil your contractual obligations. This is called the **minimum funding amount**. In the absence of sufficient reserves, it is possible to deposit additional amounts in the financing fund. AG Insurance calculates the plan deficit on a regular basis by subtracting the minimum funding requirement from the value of the accrued reserves.

(2) Former employees who have left the total amount of their supplementary pension in the plan.

2) "Payment Order" document

This document is the invoice for your group insurance plan. Any potential underfunding, contribution at your expense [calculated according to your funding plan], and premiums will be claimed via the payment order.

The total deficit, as highlighted in the "Minimum Funding Status" document, may include additional amounts such as pre-financing for early retirement incentives. This total will be compared with the remaining balance in the Financing Fund. If the Financing Fund lacks sufficient resources to cover the deficit, the underfunding will be claimed through a payment order. The exact underfunded amount will be detailed in the payment order.

The contribution at your expense will also be specified and requested through the payment request. It will be calculated based on the affiliate data available at the time of calculation. The amount of the contribution may vary each month, as it will take into account any recalculations and amounts already paid.

Sample document:

Notice of payment for the period 02/01/2025 to 01/02/2025 ref. n°: xxxxx - 01/2025
 xxxxxxxxxxxx Customer n° : Kxxxx

CBE: xxx.xxx.xxx					
Regulation	Due Date	Group/sg	Coverage	Nature of operation	Amount
xxxxxxxx	31/01/2025	xxxx/xxxx	Ret./Death	Periodical premium	6.314,26
	01/02/2025	xxxx/xxxx	Ret./Death	Contribution	66.526,36
				Updated underfunding	2.122,02
				Deficit on plan	2.351,31
				Additional shortfall**	572,84
				Available fund	-891,56
				Underfunding	2.032,59
				Tax on underfund.	89,43
					2.122,02
	Not applicable	31/01/2025	xxxx/xxxx	Disability	Periodical premium

Total for the period	76.488,90
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Previous balance****	1.013,17
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TOTAL AMOUT DUE With structured message reference +++xxx/xxxx/xxxx+++ BE04 2100 0006 5831 BIC : GEBABEBB	77.502,07
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** One of the causes of an additional contractual shortfall can be incentives that encourage early retirement.