

## **EXPAT PENSION ENQUETTE**

(Version May 2020)

### **A] Introduction**

As expat pension specialist we would like to even better understand what the exact issues are on employer and expat level. In order to be able to prevent future issues and improve our services.

We would appreciate it greatly if you as expat or as HR could answer the next few questions. Which can also function as a valuable check for yourself in order to see if you might have missed certain essentials.

If you would be so kind to fill-out the form and send it to [info@expatpensionholland.nl](mailto:info@expatpensionholland.nl) , we will gladly offer you a free video call about your current expat pension issues.

### **B] Questions**

**1]** At the start of the expat employment, does HR ask the expat if he would prefer an individual or a collective pension plan coverage?

- Yes
- No
- No as this option does not exist from a legal/tax perspective

**2]** Has been explained to the expat that a Private Pension Plan with tax benefits might be a useful alternative?

- Yes
- No
- No as this option does not exist from a legal/tax perspective

**3]** Does the offered pension plan have the option of a substantial temporary additional next of kin risk coverage and if so, is this brought to the attention of the expat at the start of the employment?

- Yes
- No
- No as the company already provides a substantial next of kin risk coverage to expats

**4]** Does the expat know to what extent his family has a governmental next of kin coverage and if so, what it amounts to after tax and for how many years?

- Yes
- No

**5]** At the start of the employment, has the expat been explained if he has the option to transfer existing workplace pension claims from the past into the current new pension claim?

- Yes
- No

**6]** As a transfer of pension capital is a complex matter, has the expat been offered expert advice or has the expat hired this himself?

- Yes  
 No

**7]** If the offered pension claim is not 'tax maximum' and if there is the voluntary option to annually infuse additional pension premium *with* tax benefits, has this option been explained to the expat?

- Yes  
 No  
 Not applicable

**8]** If the expat pays a part of the premium as own contribution, is its amount linked in a correct manner to the kind and amount of pension claim, total amount of premium and if it is tax deductible?

- Yes  
 No  
 Not applicable

**9]** As expats often acquire governmental and workplace pension claims in several countries, has been explained to the expat what the concept is of Double Taxation in the home country and at source and to what extent it might be prevented or mitigated?

- Yes  
 No

**10]** If the pension claim has a Defined Benefit (DB) or guaranteed nature, does it include annual indexation? If so, has the impact thereof been explained to the expat?

- Yes  
 No  
 Not applicable

**11]** If the pension claim has a Defined Benefit (DB) or guaranteed nature, has been mentioned that due to its high premium, a switch to a less expensive Defined Contribution (DC) or investment based pension claim can be an option in the near future?

- Yes  
 No  
 Not applicable

**12]** If the pension claim has a Defined Contribution (DC) or investment based nature, has the Personal Risk Profile of the expat been carefully established and is being invested according to and within this risk profile?

- Yes  
 No  
 Not applicable due to collective or Default Life Cycle investments



**13]** If the pension claim has a Defined Contribution (DC) or investment based nature, does the expat receive periodical investment advice to make sure he has the best Return On Investment/Risk Ratio?

- Yes
- No
- Not applicable due to collective or Default Life Cycle investments

**14]** If the pension claim has a Defined Contribution (DC) or investment based nature, has been explained to the expat that he should separate the investment mix risk from the investment horizon risk and thus that there are two kind of risks to be managed?

- Yes
- No
- Not applicable due to collective or Default Life Cycle investments

**15]** Do you as expat make sure that for each workplace/governmental pension claim that you have in each country where you have lived, that you have a Personal Portal Website Access so you always have direct, accurate and complete information?

- Yes
- No

**16]** Do you as expat/HR make sure that the pension advisor you hire has a governmental license?

- Yes
- No

**17]** When you receive information from a potential pension advisor, do you feel you are able to determine if this company is capable and correct?

- Yes
- No

**18]** If you have not yet mentioned expat pension issues, please feel free to mention them now:

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**C] Signature**

..... <b>Name</b>	..... <b>Company</b>	..... <b>Job Title</b>
..... <b>Mail Address</b>	..... <b>Phone Number</b>	