

Short instruction on the use of Vidanova's interface and Pension Planner

Objectives:

- To give participants the opportunity to access their personal pension data as they are registered in our pension system and to eventually request changes if information is outdated or not accurate.
- To provide tools to perform certain calculation simulations in order for the participant to plan its financial future adequately.
- The information is only accessible by active participants thus employees registered as participants of Vidanova. Participants with postponed rights or pensioners cannot access this site.

Please follow the instructions below step by step.

Steps to follow:

1. First access the internet and type in the toll bar <http://www.vidanova.net>. This will give you access to the Vidanova website. On the tool bar under retirement is only the beginning, go with the cursor to your right to Members Area. Click on this you will get three options and click again on participants.

Vidanova Pensions & Retirement - Retirement is only the beginning - Windows Internet Explorer

http://www.vidanova.net/

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Background Pensions Bank Products Forms News Room Members Area Suggestions

VIDANOVA
Retirement is only the beginning

"Retirement is about freedom. The freedom to finally do nothing at all, or to do all the things you never had time for."
A pension by Vidanova is your ticket to financial freedom. People in Curacao, Bonaire, St. Maarten, Saba and St. Eustatius have come to rely on the Vidanova pensions as their foundation for an enjoyable retirement. Our successful experience in pension care in the Netherlands Antilles spans over 39 years. With a proven personal approach, we now offer collective pension fund and pension management services to business of all sizes. Find your freedom with a Vidanova pension.

Vidanova Member Perks
Your home: a reality As a Vidanova member you are entitled to several perks; one of which is a mortgage loan at a comfortable interest rate. Follow the link below to learn more about mortgages for buying a house, expanding your existing one and refinancing for an attractive package... [see more](#)

For Employers
"Now we can take better care of our customers at the bank while Vidanova takes care of our pensions"
Almarin Rodriguez, Manager at RBTB Bank
"We can have a collective pension fund although we have only three employees"

For Employees
"I want to cut down on my working so I can spend more time with my kids."
"If I become a single parent, how will this affect my pension scheme?"
"In the Pension Planner I can see exactly how much pension I'm entitled to."
Vidanova's Pension Planner is designed to

Latest News
Pension Planner Launch.
The Test Phase is coming to an end and the release date of Vidanova's Pension Planner is now almost here.
...[see more](#)
Vidanova Moves.
The new building has been completed and officially inaugurated on August 24, 2007 and the entire Vidanova team moved across to their new headquarters.
...[see more](#)
New Business Model.
Strategic partnerships are the basis for the new IFS Business Model that Vidanova is currently implementing.
...[see more](#)

Online Forms & Downloads
Mortgage Loan Application Form
Pension Application Form
Withdrawal Form
Mutation Form
Pension Proof of Registration
Vidanova's Annual Report of 2006 ...[see more](#)

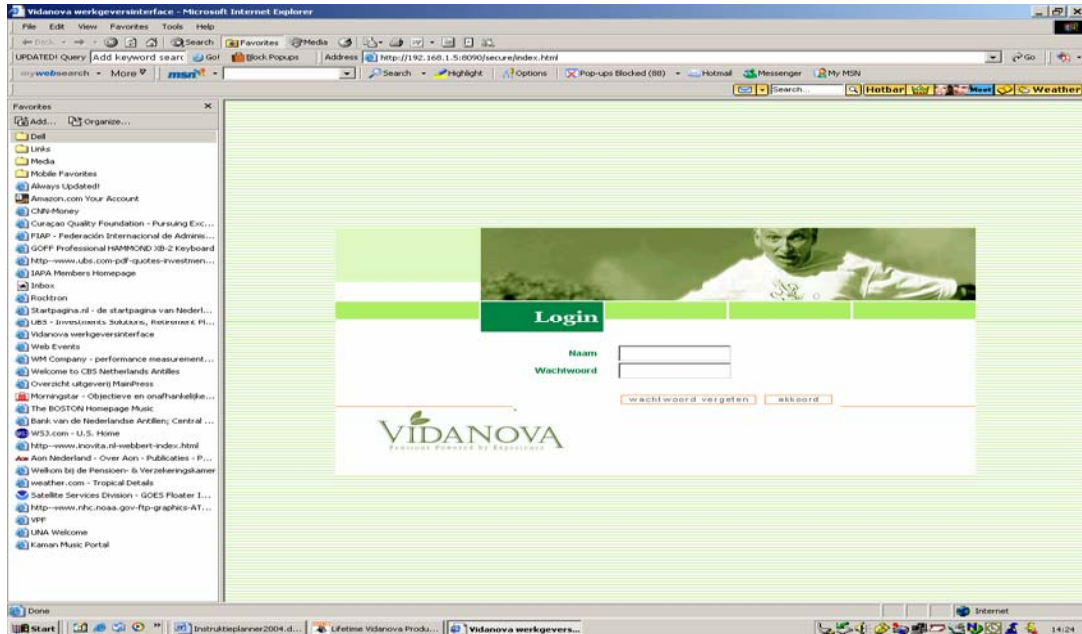
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Internet 100%

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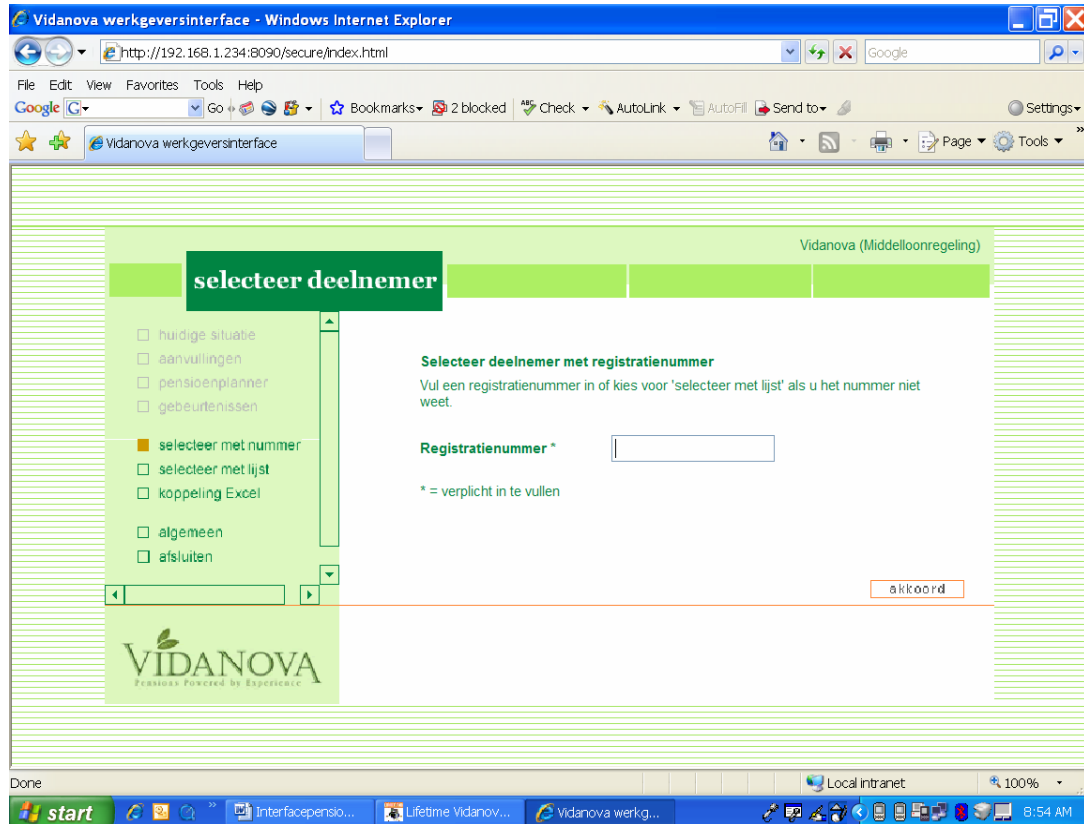
2. Next you will see the in log window of the interface. You have to enter your login name and password and than click on akkoord.



3. You can access the main menu. At your left you see various options. Click on “selecteer met nummer” which means select with a number.



4. Fill your personal login number and password.



5. The main screen will appear. Here you can select frequently asked questions, the pension arrangement that applies to you and contact information.



- Now you can start exploring your own pension account. Click on “persoon” you will see your personal data. If you click on partner or “kinderen” children you will see your partners and children’s information provided that we have received this information.

If you click on “dienstverband” you will see information related to your employment, “salaris” your salary as off january 1 of the current year and pension base or pension able salary. If you click on “pensioen” pension you see two columns: “opgebouwd” the accumulated pension up to the current year, and “toegekend” is the projected pension on pension date calculated on the most recent pension base in the current year.

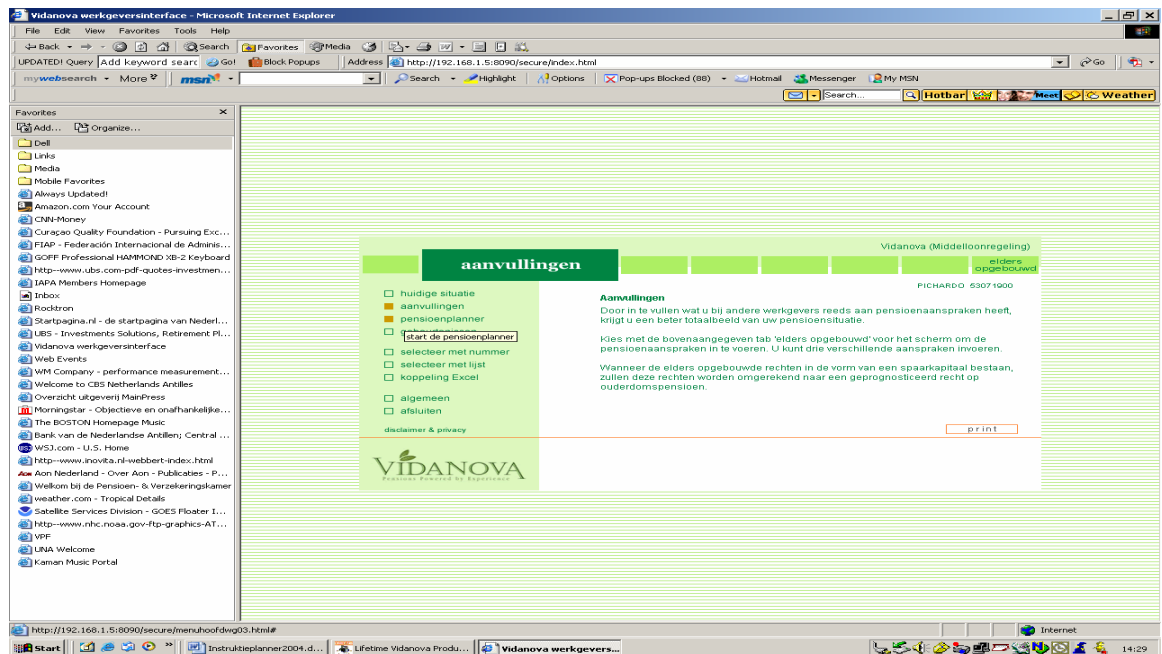
Remember if your salary continues to increase in time the projected pension on pension date will be higher.



You can choose to either print information or you click on “grafiek” graph which will show you what the projected pension is on pension date in a graph format. You will also see the amount of Social Security Pension (AOV pensioen) which you are entitled to from the Social Security Bank (SVB).

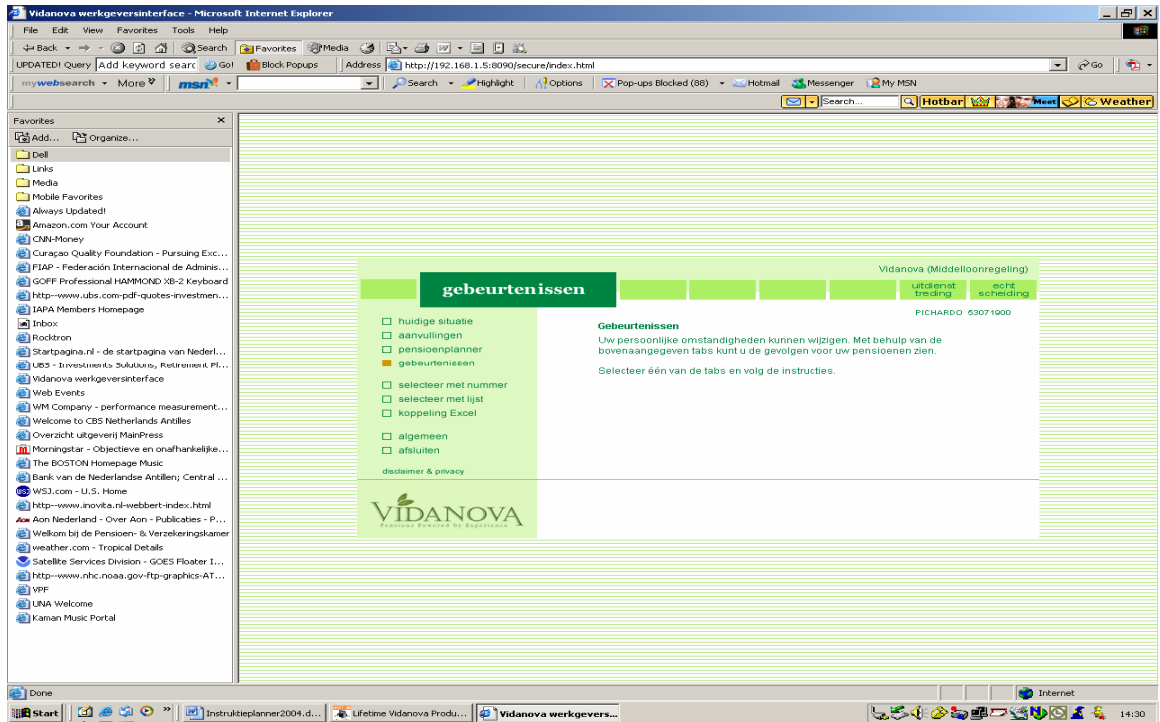
The graph displays on the left side your salary as 100% (green), the projected Vidanova pension you are entitled to plus a dark green portion that is the Old Age Pension (AOV pensioen) that is currently applicable provided that you comply with the criteria of the Social Security Bank.

7. “Aanvullingen” additions at your left of the screen: If you click on this option you have the following choices “elders opgebouwd pensioen of spaarkapitaal” that is if you already have one or up to a maximum of three additional pensions or pension capital accumulated at other pension providers. If you enter the accumulated value and click on “grafiek” graph the pension planner will count these amounts together with your Vidanova pension. In this way you have an overview how much total pension you are entitled to. Please bear in mind that each provider will pay you their portion on pension date.

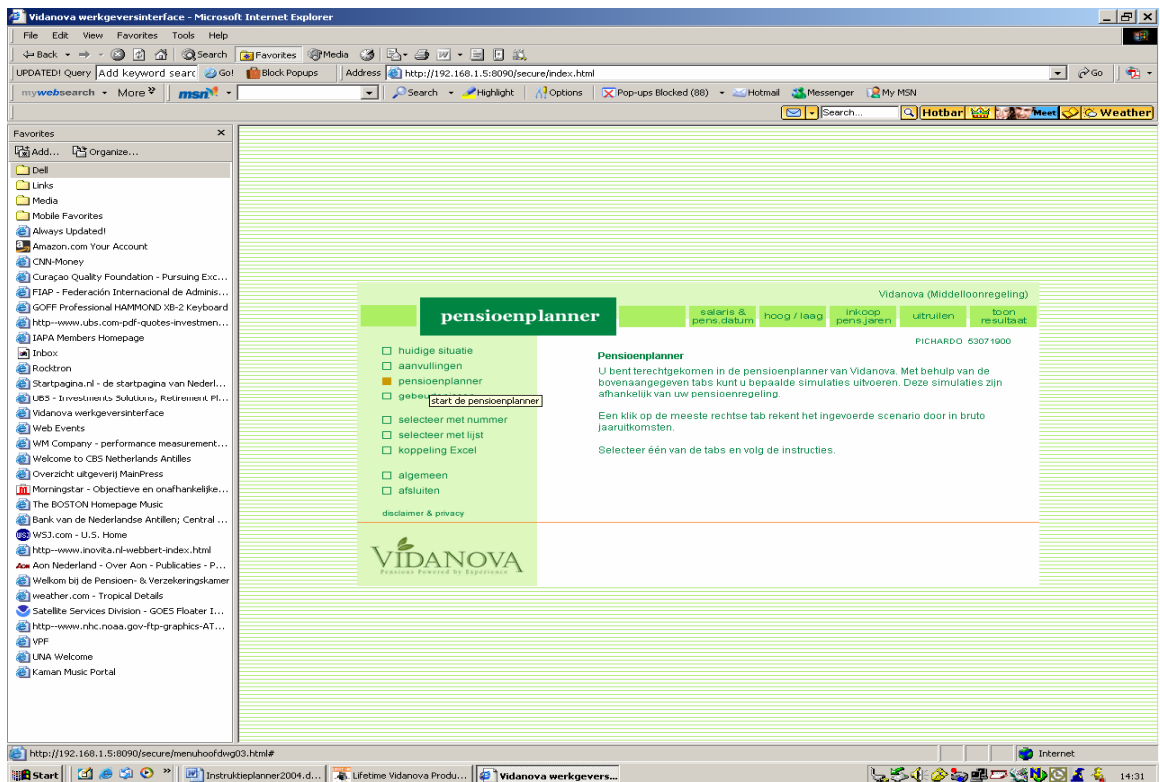


8. If you click on “gebeurtenissen” events you have two choices: “uitdiensttreding” if you plan to resign or “echtscheiding” divorce. You to simulate if you decide to resign at a certain date the pension planner will calculate how much pension you are entitled to based on the available information we have stored in our records.

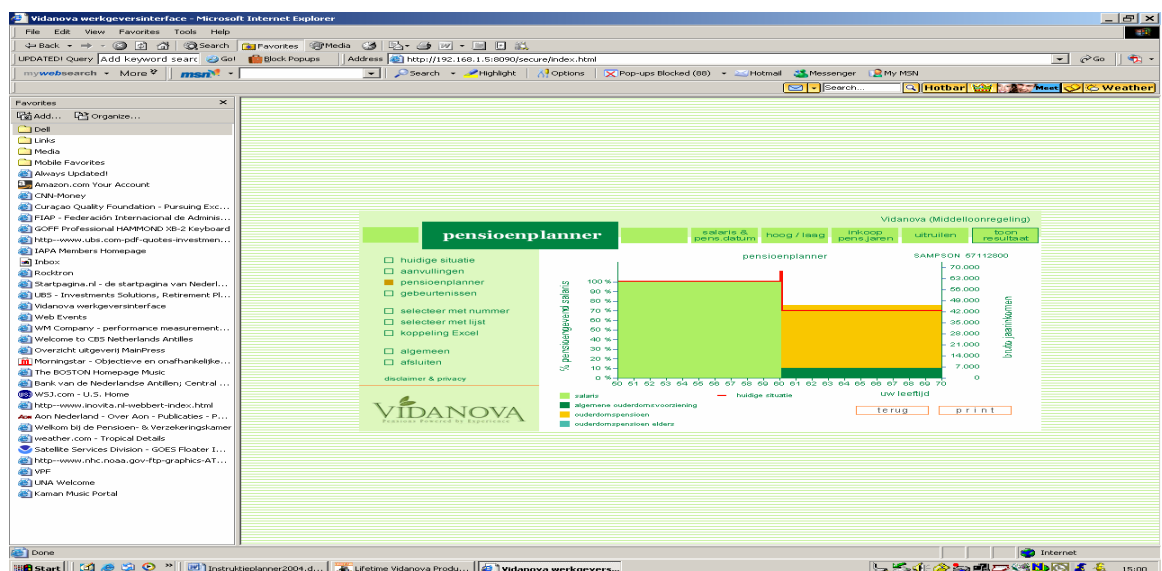
If you click on “echtscheiding” or divorce you can fill the divorce date and the pension planner will calculate how your accrued pension will be divided between you and your partner in case you divorce on a certain date.



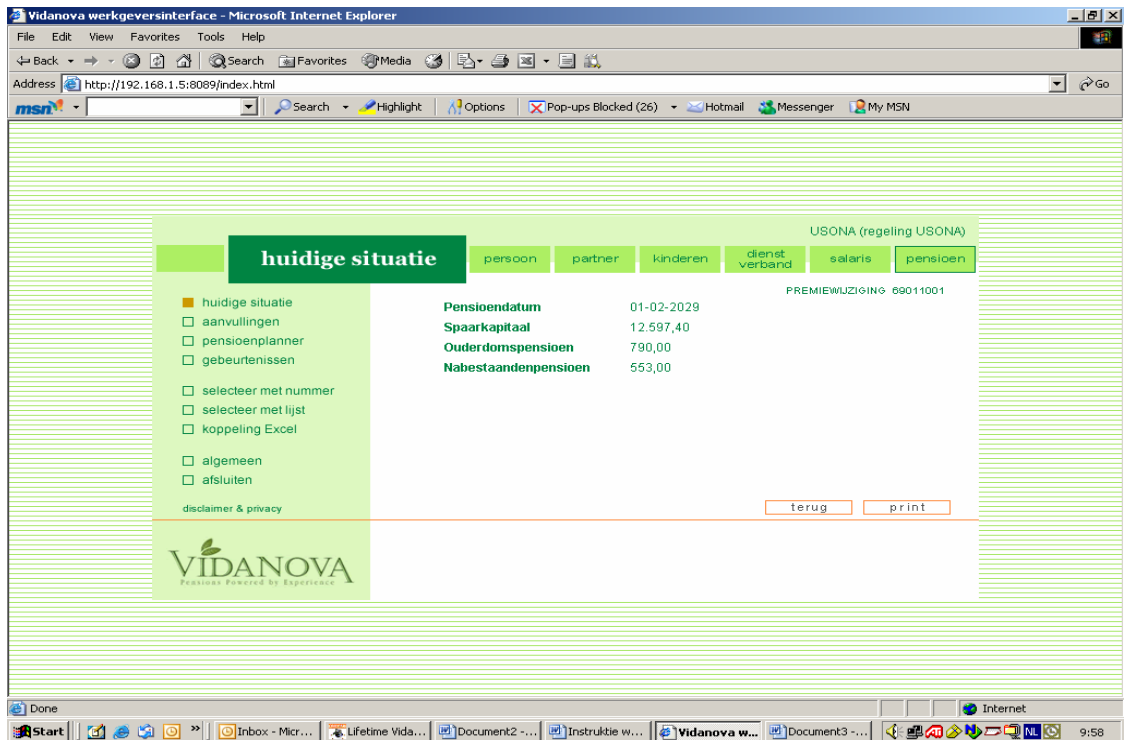
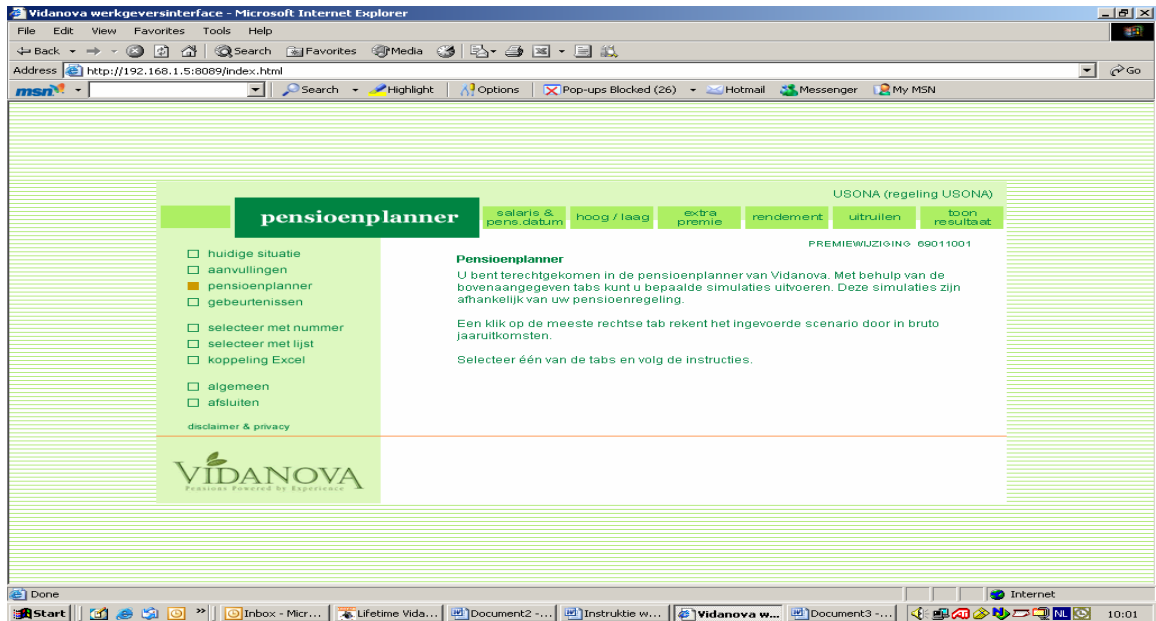
9. If you click on “pensioen planner” pension planner (left) you will get to the main screen which will give you a few options. If you have a Defined Benefit pension plan like a final or average indexed pay plan you will see the following columns:



- a) “Salaris & Pensioendatum”: (Salary and pension date); by clicking on this option you can simulate how much pension you will receive if you decide to resign on a different date than your official pension date 60 years. Fill in the date you want to retire and the planner will calculate how much old age pension you are entitled to. You can also to simulate a different salary on pension date. For instance if you think that your salary will increase in the future you can fill this in and the planner will calculate how much pension you will receive if your salary increases in the future on pension date.
- b) “Hoog/Laag” means High/Low; if you click here you can simulate a higher retirement pension in the beginning years after retirement. The planner will calculate how much pension in addition you will receive up to a maximum of five years after retirement and subsequent after these 5 years how much you’re your retirement pension will be after the first five years.
- c) “Inkoop Pensioen Jaren” buying pension years; if you click this option the pension planner will calculate how much would it cost to buy one or more extra pension years or if you have an amount saved and you want to invest it in your pension how much years you can buy with the specified amount.
- d) “Uitruilen”; If your partner agrees or already accumulated his/her own old age pension with another provider which gives him/her at least the same benefits you can choose to exchange the partner pension. Exchange is only applicable if you have never been married or your partner has at least the same benefits. He/She has to agree with this exchange in writing. The planner will calculate the extra old age pension you will receive maximum of 10% of the old age pension. If you click on “toon resultaat” show result, you will see the calculation or the graph in comparison to the normal situating.



Defined Contribution plans; Compared to the DB plans the participants who have DC plans will notice on the toolbar two different columns namely: “extra premie” extra premium and “rendement” return. If the participant choose extra premium he can simulate the effect on his retirement pension if he decides to invest additional premiums or if he gets a higher yearly return on his accrued pension capital.



Finally:

- The system maintains default the pension date in accordance with the applicable pension arrangement either 31st of December or the month following 60 years of age.
- Simulations are real if in reality the situation changes in accordance with the assumptions.
- We offer this tool to help participants plan their financial future. However no rights can be derived from these calculations. It is meant as an information tool and gives an indication of future projections or simulations based on the assumptions.
- The information we have in our pension system is as accurate as the information that has been provided to us through the participant's employer. If the information is not correct please contact your HRM or Management and request them to send the correct information to Vidanova so we can process this.
- The information is confidential and private and may not be distributed or published without the written authorization of Vidanova. Vidanova has to maintain strict rules as to confidentiality and privacy.
- Your login name and password is confidential and has only been provided to you as a participant in a sealed envelope. The responsibility to use the tools we provided correctly is your responsibility. We hope that this instruction serves to help you make an efficient use of this tool.
- If you have any question on the use or interpretation please contact your HRM officials or Management or Vidanova: 5999-7369411 extension 1 or 2 or through email: info@vidanova.net or through fax: 5999-736-5499.

We wish you all the best and look forward to your comments. On our website we included also a suggestion form in case you have ideas that can improve our services.

Vidanova Pension Management

Rafael Pichardo
Executive Director

Curaçao, November 30, 2007