

## ING Fixed Capital – Death Insurance of NN Insurance Belgium SA/NV

Type of life insurance	ING Fixed Capital – Death Insurance is a life insurance policy of NN Insurance Belgium SA/NV, offered by ING.
Guarantees	<p>ING Fixed Capital – Death insurance is a life insurance policy whereby the beneficiary receives, in the event of your death, a capital amount chosen by you.</p> <p>The insured capital can be freely determined by the customer, but must be a minimum of EUR 2,500 and a maximum of EUR 2,500,000.</p> <p>The insured capital is fixed for the entire term of the contract.</p> <p>The main exclusions are:</p> <ul style="list-style-type: none"> <li>- suicide during the first year;</li> <li>- of the contract;</li> <li>- after the restart of the contract;</li> <li>- after the increase of the death capital; in the latter case, the exclusion only covers the increased part of the death capital;</li> <li>- an accident linked to the use of nuclear weapons;</li> <li>- active participation in insurrection, riots or collective violence from political, ideological or social considerations - whether or not in rebellion against the government;</li> <li>- war, unless a conflict broke out during a stay abroad and the policyholder did not actively participate in it;</li> <li>- active participation in hostilities or violence;</li> <li>- an accident involving an aircraft piloted by the insured;</li> <li>- an accident while paragliding, hang-gliding or parachuting</li> </ul> <p>the above-mentioned exclusions are non-exhaustive. For more information, please consult our general terms and conditions.</p>
Target group	This insurance is intended for anyone who wants his/her surviving family to receive a certain capital upon his/her death.
Costs:	<p>The premium to be paid includes, in addition to a risk premium to guarantee the death risk, costs incurred for the operation of NN Insurance Belgium SA/NV, including marketing and distribution costs.</p> <p>If you opt to spread your premium payment (e.g. monthly), you may be charged fractioning fees:</p>

Insurer

NN Insurance Belgium SA/NV, insurance company licensed by the NBB under the number 2550 for the Branches 1a, 2, 21, 22, 23, 25, 26 and mortgage lender licensed by the FSMA under the code number 0890270057. Registered office : Avenue Fonsny 38, B-1060 Brussels, Belgium - RLP Brussels - VAT BE 0890.270.057 - BIC: BBRUBEBB - IBAN: BE28 3100 7627 4220. - www.nn.be - FSMA: Rue du Congrès 12-14, 1000 Brussels, www.fsma.be. NBB: boulevard de Berlaimont 14, 1000 Brussels, www.nbb.be

	<table border="1"> <tr> <td>Fractioning fees</td> <td>4%</td> <td>Compared with the annual premium.</td> </tr> </table>	Fractioning fees	4%	Compared with the annual premium.
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	<p>- If you opt to surrender your contract, the following one-off costs may be charged:</p> <table border="1"> <tr> <td>Surrender fee</td> <td>5%</td> <td>On the premiums paid by you less the amount used for risk cover in the event of death less taxes and costs</td> </tr> </table>	Surrender fee	5%	On the premiums paid by you less the amount used for risk cover in the event of death less taxes and costs
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Term	<p>These figures are maximums: in some cases, therefore, you will pay less. Ask your insurance broker or company for information.</p> <p>Further information about fees can be found in the general terms and conditions of the contract available at the head office of NN Insurance Belgium SA/NV, via <a href="http://www.nn.be">www.nn.be</a> or through your broker.</p> <p>The fees may change.</p> <p>Your insurance policy applies from the start date stated in your contract and takes effect after payment of the first premium.</p> <p>Your insurance policy ends on the termination date stated in your contract, or earlier in the event of the death of the insured.</p> <p>You can also surrender the insurance in full yourself, in which case the stamping date counts as the day of surrender.</p>			
Premium	<p>The premium depends on various segmentation criteria. For more information about this, please visit <a href="http://www.nn.be">www.nn.be</a>.</p> <p>The premium depends on the outcome of a medical acceptance examination.</p> <p>A quote can be requested to know the exact premium, adapted to the customer's personal situation.</p> <p>The premium is guaranteed for consecutive periods of 3 years. The premium is paid monthly or annually, as determined by the customer.</p>			
Taxes	<p>The following tax regime applies to an average retail client, natural person, resident of Belgium: A tax of 2% is deducted from payments made by a natural person resident for tax purposes in Belgium. A tax of 4.4% is deducted from the deposits if the contract is entered into by a legal entity.</p>			

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	<p><b>Company tax:</b>  If the policyholder is a legal entity (subject to corporate income tax), the premium is tax deductible as a professional expense if the policyholder can prove to the tax authorities that the purpose of those expenses was to acquire or retain professional income and of which the authenticity can be proven.  If the policyholder deducts the premium as a professional expense, the capital is taxed at the rate of corporation tax in the event of the death of the insured person.</p> <p>Ask your insurance intermediary or company for information. Tax treatment depends on a client's individual circumstances and may be subject to change in the future.</p>
Surrender/withdrawal	<p>You can opt to reduce your insured amount, taking into account the minimum amount of EUR 2,500.  If you opt to surrender your contract, one-off costs can be charged of 5% on the premiums paid by the policyholder, less the amount used for risk cover in the event of death less taxes and costs.</p>
Information	<p>The decision to sign or initiate the said product is best done based on a complete analysis of all relevant documents with contractual or pre-contractual information. For further details about this ING Life Insurance Fixed Capital product, please consult the general terms and conditions of the contract, which may be obtained free of charge on request from the head office of the insurance company and which can always be consulted at the website <a href="http://www.ing.be">www.ing.be</a> or with your broker.</p> <p>If an insurance company with a licence in Belgium is declared bankrupt, any surrender value of the agreement is covered by the Belgian protective mechanism in the amount of EUR 100,000 per person and per insurance company. NN Insurance Belgium SA/NV is a member of the legally required Belgian system. More information on this protective mechanism can be found on the website <a href="http://www.bijzonderbeschermingsfonds.be">www.bijzonderbeschermingsfonds.be</a>.</p>
Complaints management	<p>Do you have a complaint regarding this contract? You can contact us via:  ING Complaint Management, Cours Saint-Michel/Sint-Michielswarande 60, 1040 Brussels  E-mail: <a href="mailto:klachten@ing.be">klachten@ing.be</a>  Tel. +32 2 547 61 01 - Fax +32 2 547 83 20</p> <p>Are you dissatisfied with how we deal with your complaint? You can contact:  Insurance Ombudsman, Square de Meeûs/de Meeûssquare 35, 1000 Brussels  Website: <a href="http://www.ombudsman.be">www.ombudsman.be</a> - E-mail: <a href="mailto:info@ombudsman.be">info@ombudsman.be</a>  Tel. +32 2 547 58 71 - Fax +32 2 547 59 75</p>

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This does not preclude you from taking legal action.

This financial information sheet for life insurance describes the terms of the product modalities applicable from <18-01-2024>.

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