Schipper Pensioenadvies B.V.

SERVICE GUIDE

Schip**p**er

Our services

Schipper Pensioenadvies B.V. provides independent advice and mediation. The main focus of our services is pension consultancy, such as employee pension contracts, individual pensions and/or annuities, but we also advise on the preparation of financial overviews.

Advice
Once we have carried out an analysis, we will draw up a suitable recommendation and then discuss this with you. Our recommendation will take into account your wishes and objectives, your financial position, knowledge and experience, and your appetite for risk. We will go through our recommendation with you, to make sure you are happy with the advice we are offering.

Mediation
Mediation means that we will guide you, among other things, in the acquisition of the advised product. We will then establish and maintain contact with the providers of the financial products on your behalf.

Collective pension
A good pension scheme is an important fringe benefit for employees. But what exactly is a 'good' pension scheme? And when is an employer obliged to register employees with an industry-wide pension fund? We help you clarify the answers to these questions. We can also support you in setting up or extending a pension scheme. Working together with you, our advisers will find the most suitable pension scheme for both you, as employer, and for your employees.

Communication
In addition to advising and mediating, we can also take care of communication regarding the pension scheme. This involves both informing employees about the new or amended pension scheme and communicating with a works council or staff representative body.

Management (Aftercare)
Another aspect we take on board is the management of the pension scheme, or the aftercare. If you decide to outsource the management of your pension plan, Schipper Pensioenadvies is your helpdesk for short questions and answers. In addition, we inform you about government measures and we plan an annual visit. This annual visit consists of, among other things, checking the workforce against the membership file and checking whether the scheme is still running as desired.

Sector pension fund

Several industries are subject to a mandatory pension. This means that a company is obliged to register its employees with the relevant industry-wide pension fund. Do you want to know whether your company falls under the scope of an industry-wide pension fund? A thorough analysis of the business activities will give you an answer to that question. If it is the case, you are obliged to register your employees with this pension fund and to pay premiums. Sometimes even retroactively!

(Expiration) pensioen and annuity insurances

If you have a pension and/or annuity insurance that is about to expire, it is important to have a look at the options open to you. Our advisors know the possibilities and will be pleased to provide you with insight into the best solution within the legal and fiscal framework. Wanneer u een pensioen- en/of lijfrenteverzekering heeft die binnenkort de einddatum bereikt, is het van belang u te verdiepen in de mogelijkheden. Onze adviseurs kennen de mogelijkheden en maken graag voor u inzichtelijk wat binnen de juridische en fiscale kaders de beste oplossing is.

Financial overview

A financial overview provides insight into your current and future financial situation. This can be used as a starting point for mapping out both risks and opportunities. Based on your personal income and capital position, our advisers provide insight into your financial situation. A financial overview is not static and needs to be kept up-to-date. After all, a different stage of life can lead to different objectives. Your financial situation may also change, which will make adjustments necessary.

Managing Director and self-employed entrepreneurs

Entrepreneurs often have a retirement provision such as an annuity and/or right of standing in the company. We can advise you in making the right choices as an entrepreneur and taking care of the annual calculations.

Pension disputes

Our advisers can assist you in various pension-related disputes, and can involve issues such as:

- implementation between employer and insurer or industry pension fund;
- pension agreements and their interpretation by employee and employer;
- disagreements between employee and the administrator of the pension scheme;
- the pension in the case of divorce or termination of the pension scheme;
- disputes with tax authorities.

Many disputes can be resolved at an early stage if both parties are clear about the content, cause and background of the dispute. If our guidance doesn't lead to the desired result, we can advise parties to submit the dispute to an independent third party.

Our pension advisers

These are the people in our firm who can advise you on every possible pension issue and take these off your hands. Good communication is central: we translate complex issues into clear language, both for you and for your employees.

Locations and contact

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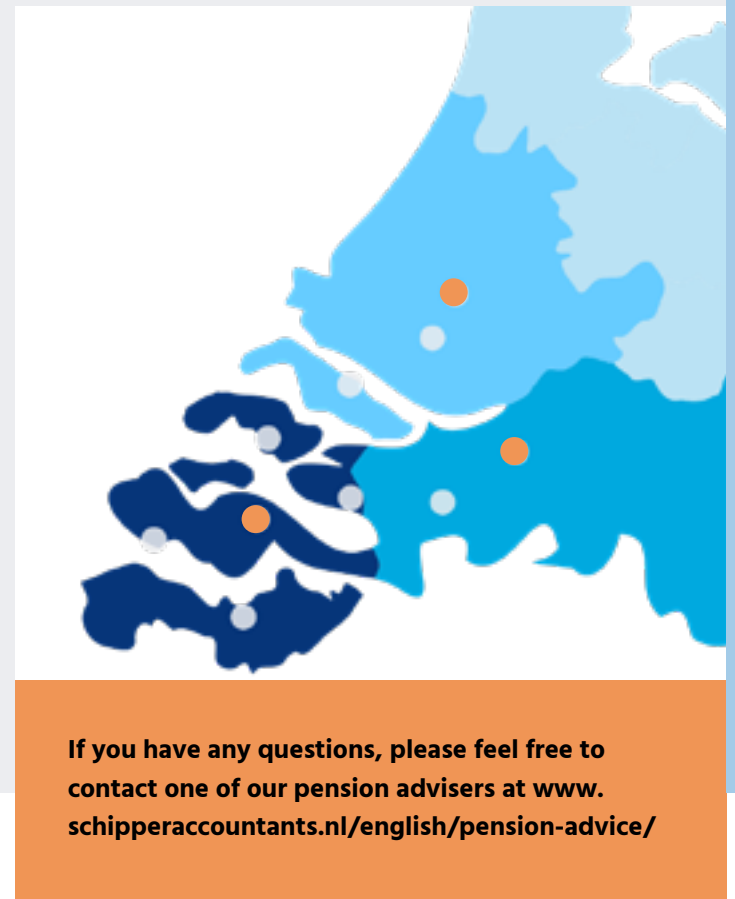
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If you have any questions, please feel free to contact one of our pension advisers at www. schipperaccountants.nl/english/pension-advice/

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instagram.com/schipperaccountants

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