

# Flexible pension for agencies

Agencies grow rapidly. Teams constantly change. So, why should your pension be fixed, complex, and inflexible?

Trusted by over 2,500+ professionals and teams including:

**WINGM**



**ADTRACTION**

**M i  
Webb**

**MEUTE**

**DRAFT  
DIGITAL**

**miyagami**

**bluebird**

**Japp**

**flowboost**

# Vive offers agencies a modern pension

That evolves alongside your company's growth, change, and employee journeys.

## What is Vive?

The financial world is complex, and pensions and investing are often unclear. Many employees lack insight into their personal wealth, while saving alone is insufficient due to low interest rates and inflation.

Vive offers a simple, transparent solution for employees to build wealth for retirement and personal goals.

We call this **Future Money**.

For employers, Vive is more than just a financial solution; it is an HR tool that contributes to employee well-being and engagement, and promotes their sustainable employability.

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# Why traditional pensions don't work for agencies

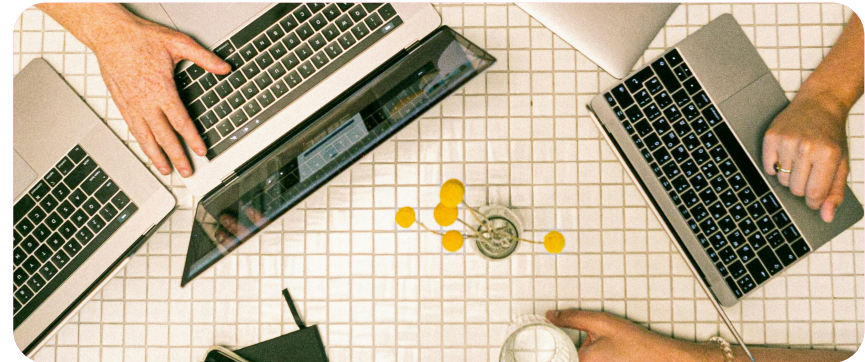
Agencies operate differently from traditional organisations. This calls for a different perspective on employee benefits.

## Recognisable?

- Fast-growing or changing teams
- Many young professionals
- Various types of contracts
- Focus on employer branding & retention
- No desire for long-term commitments

Traditional pension schemes are often expensive, complex and difficult to explain to your team.

There is a better way.



## What is Vive for agencies?

Vive is an **individual pension solution (3rd pillar)** that you can sponsor as an employer.

### This means:

- No collective pension fund
- No long-term obligations
- A strong, modern employment benefit

### You decide:

- Whether you contribute
- Who you contribute for
- How much you contribute

And you can always adjust that.

# The benefits for employers

Specifically designed for growing teams.

## Simpler than a collective scheme

Vive is an individual (3rd pillar) pension solution. No collective fund structure or cumbersome processes — just a modern, digital onboarding and easy management. In practice, this means: employees sign up, the plan is ready, and you get started. Moreover, the start-up and ongoing costs are lower, allowing employers to offer good employment conditions without high expenses.

## Complete control over costs

You choose whether to contribute, how much you contribute, and you can always adjust it later. This suits growing organisations that want to remain flexible while they expand.

## Simple administration

You can easily manage everything through our employer portal. Inviting, activating, depositing, all taken care of. Employees can see their plan and progress; you maintain oversight without extra paperwork.

## Stop or adjust flexibly

Would you like to terminate or temporarily stop the employer contribution? That's possible. You can easily change what you offer to your employees. In the event that employees leave, the pension remains in the employee's name. They can easily take the pension with them when changing jobs. If your company wants to switch from us to another third-pillar pension solution, that can be done easily through the Protocol for Streamlining Capital Transfers (PSK).

## Employees retain control

Everyone receives a personal pension plan with clear choices: retirement date, contributions, goals, and ESG preferences. The app provides insights, expectations, and tips, enabling employees to be more aware of their pension and investments.

## Strong workplace benefit

With Vive, you not only contribute to pension investments; you give your team control over their future finances in an experience that fits today's needs. This helps attract, engage, and retain talent in the job market. Pension is finally a benefit that people truly understand and value.

# The benefits for employees

Personal pension in one overview: see what you contribute, what it yields, and whether you are on track.

## Retain more through tax benefits (within your annual allowance)

The contribution to your pension account is tax-deductible when filing your income tax return, up to your personal annual allowance. Furthermore, the assets in the pension account are not included in the wealth tax, so you won't pay any extra tax on your pension investments. You also don't need to fill this out yourself; we ensure that the tax authorities are informed. Less hassle with the tax return.

## You decide if you want to contribute (more)

Employees can choose whether to participate and how much to contribute. Additional contributions can be made (within the annual allowance), and it's also possible to pause or temporarily reduce contributions, ensuring it always fits with someone's life and priorities.

## The pension is personal

With Vive, employees build their own pension assets. The investments are in their name and go with them when they change employers. This provides control and continuity for them.

## Full control in the benefits phase

When an employee reaches the pension age, they can choose which provider will manage their pension payments and in what form (e.g. fixed monthly amounts or another variant that suits them). They have full control even after the accumulation phase.

## Inherit the wealth, without additional insurance

If an employee passes away, the accumulated benefits go to the heirs. They can purchase a survivor's pension from this. In many collective arrangements, an additional insurance policy is required for this. At Vive, and for annuities, it is built in by default.

## Greater awareness and insight

Vive encourages conscious choices and demonstrates the effect: participation/non-participation, more/less contribution, with an immediate impact on the expected outcome. The app displays goals, progress, and expectations. This way, employees know where they stand and they avoid any surprises later.

# Miyagami x Vive

Miyagami is a creative digital agency with a rapidly growing team. They were looking for a pension solution that fits their way of working.

## The challenge

Miyagami faced a unique challenge: They wanted to offer all their employees a pension, but with an international team, some members may not remain permanently in the Netherlands.

## The solution: digital, user-friendly and customised to how they work.

After an online search for pension providers, Miyagami found Vive.

*"We started looking online to see which providers were available. Vive was actually the only one with a nice, well-functioning app,"* says Dale.

It was precisely that digital simplicity that tipped the scales for a team used to arranging everything quickly and clearly.



*"Unfortunately, there isn't a comprehensive pension organization for our sector. This is not entirely desirable with the current pension system."*

Dale Wesdorp, Founder Miyagami

## Space for innovation, without forgetting the future

In young, innovative companies, the focus is often on fun, energy, and growth. However, Dale emphasizes that future security is just as important. *"It should be enjoyable to work here, but it's sometimes forgotten that people without a pension can find themselves in a difficult situation later on."*

At Miyagami, speed goes hand in hand with responsibility. *"In addition to our 'Break Things Fast, Moving Forward' mentality, we believe it's important to provide a solid foundation for people to build on later."*

## Personal contact, especially for complex questions

What positively surprised Miyagami was the personal guidance from Vive. *"For example, regarding annual space: 'Would you like to discuss this? Schedule a call.' And the next day we were already sitting at the table together. That accessibility suddenly makes a complex subject manageable."*

## The best of both worlds

For Miyagami, collaborating with Vive feels like a perfect balance. *"It's great that it's an 'and-and' situation: you work with experts who know what they're doing, but you can also have a personal conversation."*

The result is a pension solution that aligns with the international, innovative character of Miyagami — modern, flexible, and future-oriented.

[Schedule your meeting](#)

# Getting started with Vive is easy

You can start using Vive in five simple steps.



## Introduction

Interested in Vive? We would be happy to arrange a no-obligation conversation. We'll listen to your needs, answer any questions, and explore together whether Vive is a good fit for your organisation.



## Determine the arrangement

Ready to get started? We can help put the arrangement together while you decide on the contribution(s). With Vive, you can easily choose who you contribute to and under what conditions.



## Invite employees

We invite your employees. They download the Vive app, activate their account, and find their personal pension plan in the app. During the onboarding, everything is explained step by step – upon request, we can also explain this at your office(s).



## Onboarding through the app

Activation is straightforward: employees enter their desired retirement date, complete the identification steps (KYC), and can get started immediately. From that moment, their pension journey begins.



## Flexible contributions and management

The pension is active. You contribute the amount, and employees can see this reflected in the app. They can also make their own contributions for other goals (house, study, car) – without tax benefits. Everything is accessible 24/7.

[Schedule your meeting](#)

# Low rates for modern businesses

Small amount, big impact on colleagues.

At Vive, we aim to keep costs as simple as possible. We don't do fine print, but we do provide a clear breakdown of what you pay. This way, you can compare apples with apples.

The membership fee can be fully customised, is always adjustable, and you can choose whom you offer the pension plan to.



## Onboarding

One-time costs

- Access
- Webinar / Q&A
- CDD / KYC

**€45** p.p.

## Subscription

Monthly

- Vive Account
- Pension Account
- Support

**€7.50** p.m.

## Personal

Ongoing service

- Tailored strategy
- Support
- Globally invested

**0.35%** p.a..

Management fee

# Frequently Asked Questions

Do you have any other questions besides this information? Get in touch.

## Personal fund

*Q: What if I change employers or become self-employed?*

A: The pension plan is and will always remain yours, even if you leave your current employer or decide to continue as a freelancer. This way, you can easily and individually build up assets for the future.

## Retirement date

*V: I have reached my retirement date, what now?*

A: When you retire, you can use the accumulated funds to purchase an annuity from a bank, insurer, or another financial institution. Vive transfers the funds to the provider of your choice so you can enjoy the monthly payments. This essentially gives you the power to shop around and get the best price possible.

## Standard risk profile

*V: Why not just a 'classic' risk profile? Defensive, Offensive, etc.*

A: The simple 60/40 portfolio does not take into account when your goals need to be within reach. ALM adds timing and a reality check for many possible futures. This way you are optimally preparing for downside, while retaining the ability to capitalise on the upside.

## Tax benefit

*Q: What tax benefit does the pension plan have for me?*

A: Vive's pension plan is 'net after deduction'. You deposit your net salary into your Vive annuity investment account and deduct this from your income tax, after which you receive a portion back from the tax authorities. Vive submits balances to the tax authorities for your tax return. The refund depends on your annual allowance and personal situation, which you can check on the tax authority's website or calculate using our calculator.

## Other plans

*Q: How can I get started with other goals alongside retirement?*

A: At Vive, you can create an investment plan for all possible goals. For example, consider a buffer, your children's education, or making your home more sustainable. Vive offers two additional plan types besides the retirement plan: 1) The goal plan, suitable for building wealth with a specific aim. 2) The wealth plan for growing or maintaining wealth.

## Self-contribution

*Q: Can I also make (additional) contributions to my pension plan?*

A: In addition to the contribution from your employer, you can also easily make additional contributions to your pension plan (or one of your other investment plans with Vive). Please note: Ensure that you do not exceed your available annual allowance for the pension plan. Our support team is ready to assist you with more information about your situation and annual allowance.

## Protection

*Q: Is my capital with Vive fully protected?*

A: Your pension plan with Vive is maximally protected according to the law. Vive is a licensed asset manager and is therefore supervised by the AFM and DNB. Additionally, Vive adheres to strict laws and regulations regarding asset segregation. This means that your capital is not 'on the books' at Vive but is held by a bank. If Vive were to go bankrupt, your assets would remain yours and would never be part of Vive's estate. For this purpose, Vive has established a custody company: Vive Custody B.V.

## Funds and criteria

*Q: What criteria does Vive use to select investment funds?*

A: We invest broadly and efficiently through passive index funds from reputable providers (including Northern Trust and UBS). This ensures that everyone's investment strategy is globally diversified, with low ongoing costs and fully assessed against ESG criteria. Thus, everyone investing with Vive receives a responsible and smart strategy for their future funds.

## Permit and protection

*Q: What guarantees does Vive offer regarding permits and asset segregation?*

A: Vive is an independent licensed asset manager (AFM). This means there is no external company behind us; we are the direct provider of the service. As a result, we comply with strict requirements from the AFM and DNB, and client assets are legally segregated and safeguarded. If anything were to happen to Vive, your employees' money remains theirs. This provides peace of mind for your team and confidence for you.

## Stopping with Vive

*Q: What if I want to terminate my pension plan?*

A: The annuity savings account is a blocked account aimed at building up assets for retirement. During the term of the pension plan, circumstances may arise that require the accumulated assets to no longer be used for retirement purposes. Since the assets have been used to gain tax benefits, immediate income tax will be withheld upon a so-called 'buyout'. The tax authorities also charge a revision interest.

## In the event of death

*Q: What happens to my plan if I pass away?*

A: The pension plan is in your name. This fund is automatically transferred to your beneficiaries upon your death. They can then choose to: continue building up the assets or use the funds to purchase an annuity payout. Unlike collective pensions, you do not need to take out additional insurance for this.

# Get in touch with us

Feel free to contact us for support or information requests.

## We do this for you and your team

### Clear onboarding

Every customer receives onboarding and app explanation; we either visit you or do this online. If there are any questions afterwards, we are easily reachable.

### Good support

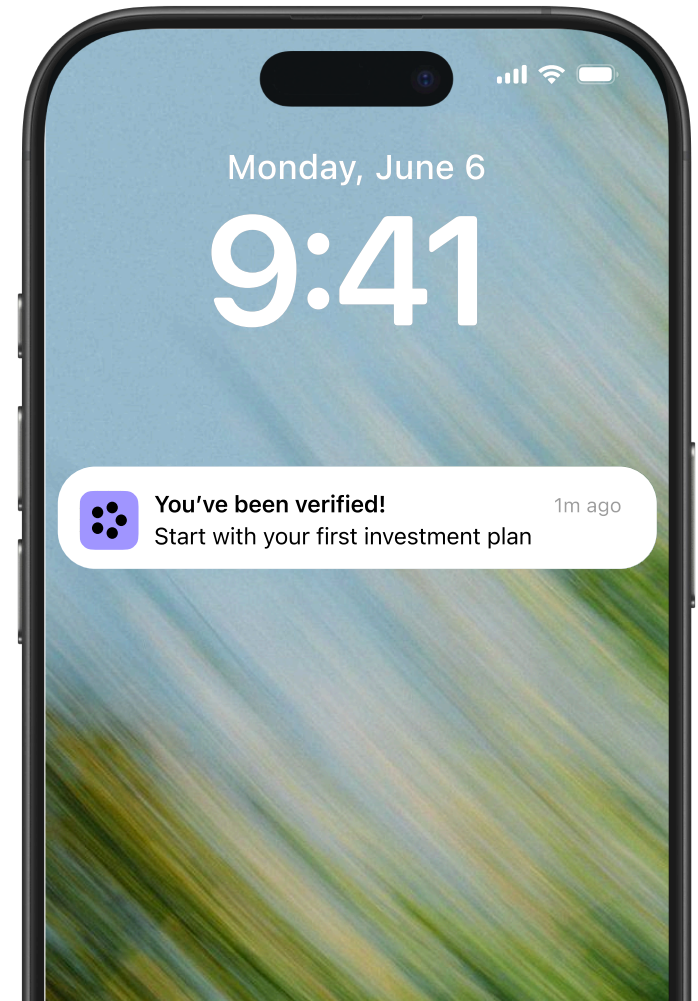
We are personally available by phone during office hours and via email at [support@viveapp.com](mailto:support@viveapp.com). Quick and clear. We often respond within one working day.

### Administrative assistance

Sample texts for internal communication, calculating employer contributions, or questions about tax benefits? We are happy to help.

## Contact Vive

Email (general)	<a href="mailto:info@viveapp.com">info@viveapp.com</a>
Email (support)	<a href="mailto:support@viveapp.com">support@viveapp.com</a>
Phone	<a href="tel:+31208084313">+31 (0)20 808 4313</a>
Office	<a href="#">Keizersgracht 268 - Amsterdam</a>





# Pension that adapts to your agency.

What you arrange for your team now will  
determine their financial security and your  
appeal as an employer tomorrow.

[Book an appointment](#)

[More about Vive](#)