

## Provisions for change of Luminor pension plan, change of pension fund

### 1. The change of Luminor pension plan

You can change your pension plan at any time, it is your free choice. When changing a plan, all or part of the capital may be transferred to another plan. The participation can be continued also in several plans simultaneously.

For example, if you plan to continue to accumulate for less than 10 years and want to reduce the risk, you can transfer 50% of the accumulated capital in the Progressive Pension Plan to the Balanced Pension Plan and continue to make contributions in both, dividing the payment proportionally.

To change your plan, you must submit a signed Application for the Change of the Luminor plan:

- **If you use a secure electronic signature or a qualified Smart-ID**, you can sign and submit the application remotely:
  - ✓ Fill in this web form: [Application for the Change of the Luminor Pension Plan | Luminor](#);
  - ✓ A Luminor employee will prepare an application and will contact you within one business day to agree on signing it;
  - ✓ The application for signing will be sent to you by e-mail.
- **If you do not have electronic signature or a qualified Smart-ID**, you will need to sign the application in person at any of Luminor's branches.

The Luminor employee will already prepare the application and will contact you about the most convenient place and time for signing it in person.

There is no charge for changing the plan. The transfer of funds to the beneficiary's account is made within 10 working days from the receipt of the signed application by Luminor.

### 2. The change of pension fund

#### 2.1. From another pension fund to Luminor

In order to transfer funds from another pension fund to any of the pension plans offered by Luminor, you must first have an Individual participation agreement with Luminor Latvijas atklātais pensiju fonds AS: [Application for an Individual Participation Agreement | Luminor](#).

You must submit an application to the pension fund from which you want to transfer the supplementary pension capital, indicating the name, the [account number](#) of chosen Luminor's plan and in case of partial capital transfer, also the amount.

## 2.2. From Luminor to another pension fund

To transfer your supplementary pension capital to another pension fund, first you must have an Individual participation agreement with that fund.

After concluding the agreement, you must submit to Luminor signed Application for transfer of supplementary capital to another pension fund.

- **If you use a secure electronic signature or a qualified Smart-ID**, you can sign and submit the application remotely:
  - ✓ Fill in this web form: [Application for Transfer of Supplementary Capital to Another Pension Fund | Luminor](#);
  - ✓ A Luminor employee will prepare an application and will contact you within one business day to agree on signing it;
  - ✓ The application for signing will be sent to you by e-mail.
- **If you do not have electronic signature or a qualified Smart-ID**, you will need to sign the application in person at any of Luminor's branches.

The Luminor employee will already prepare the application and will contact you about the most convenient place and time for signing it in person.

There is no charge for changing the fund. Funds will be transferred within 30 days upon receiving signed application by Luminor.