

June, 22nd 2009

Dear client,

As communicated earlier, Fortis Insurance Belgium will henceforth be called **AG Insurance**.

With this name change, we definitely close a special period and together we can face the future with full confidence.

In 2008 we managed to post positive results and to pursue our profit sharing policy despite the financial turmoil and difficult economic situation.

With the solidity of AG Insurance we offer you the guarantee that we are perfectly able to meet all our commitments: the settlement of supplementary pensions, disability benefits, reimbursements of health care policies, our interest rate guarantees, are absolutely secured.

AG Insurance also means new dynamics for Employee Benefits that we summed up in our slogan **“Trust in Expertise”**.

Thanks to our expertise we will do our utmost to continue to merit your confidence and to remain your preferred partner in the complex field of additional pension and health care benefits.

With a full range of solutions in pension and health care products we want to satisfy all your needs in these areas. Additionally we are striving to permanently enhance the quality of our services. The feedback we receive directly from you or through the various satisfaction enquiries is therefore extremely precious for us and we thank you for your input.

AG Employee Benefits

Kruidtuinlaan 20
B-1000 Brussels

Telephone
+32(0)2 664 82 11

Fax
+32(0)2 664 04 19

www.agemployeebenefits.be

The name change will have following practical consequences:

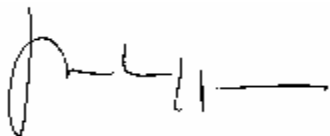
- On the various documents, our business will be referred to as **AG Employee Benefits** in order to clearly identify our it.
- General website of AG Insurance : www.aginsurance.be
- Website of AG Employee Benefits : www.agemployeebenefits.be
- New e-mail address : firstname.lastname@aginsurance.be
- Mailbox addresses : @fortis.com is changed into @aginsurance.be and the xxx.be@fortis.com formats are simplified into xxx@aginsurance.be
- The rebranding of all our documents will occur gradually in the course of the following months. Of course, the existing documents remain valid until their replacement.
- In some of our letters we will also enclose a flyer concerning the name change.

If required, you can also refer your plan-affiliates and insured staff members to our website www.agemployeebenefits.be. Our name change is also communicated via the media. This advertisement and the flyer will be made available on the website. Please feel free to forward a copy to your employees.

As regards supplementary pensions, the name change will also be mentioned on the benefit statement.

If you have any questions you can always contact us via your usual correspondent or via info.employeenefits@aginsurance.be.

Sincerely yours,



Jean-Michel Kupper
Managing Director