



February 12th, 2009

Dear customer,

*Fortis Employee
Benefits*

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Fortis Insurance Belgium : General shareholders' meeting of Fortis

You probably heard that the General Meeting of Shareholders in Brussels did not approve the amended protocol agreement concluded between the Belgian State, Fortis Holding and BNP Paribas that would lead to a participation of BNP Paribas of 10% in Fortis Insurance Belgium. Consequently Fortis Insurance Belgium will remain part of the Fortis Holding for 100% as it was until now.

The different parties concerned will deliberate in the following days about the position they will adopt towards this rejection by the shareholders of the protocol agreement.

We would like to emphasise that the rejection of the protocol agreement in no way changes the strong solvency and strategy of Fortis Insurance Belgium. As an independent and prosperous company we will pursue our growth strategy with competitive and innovative products and a high quality service.

For you as a customer, nothing changes; together with our teams, we will do all we can to continue to merit the trust you have put in our company.

With kind regards,

Bart De Smet
CEO
Fortis Insurance Belgium

Jean-Michel Kupper
Managing Director
Employee Benefits/Health Care