

Step-by-step plan for making extra contributions

Step 1

Employee: log in and obtain information

Your employee logs in on My Aegon Capital. All the information about making extra contributions is conveniently presented there. Below, you can see how it works.

Extra contributions under your pension scheme

You accrue pension with Aegon Capital through the pension scheme of your employer. Your employer has made it possible for you to pay extra contributions under your pension scheme. This may be important if you currently have a pension shortfall. Or maybe you just want to receive more pension. The extra contributions that you pay will be invested in the same way as the contributions you are already putting in. It's simple. You can arrange your extra contributions in a few simple steps.

STARTING OR CHANGING EXTRA CONTRIBUTIONS

For whom



Advantages and disadvantages



Options



When



Your employee can make a fixed contribution every month.

Making monthly contributions



Or he can opt for a one-off amount. A combination is also possible. In all cases, the limits we set for making extra contributions apply.



Your employees will naturally want to know what making extra contributions can do for their pension. We show this in three different scenarios: a best-case scenario, a worst-case scenario and a scenario in which things go according to expectation. We do this on the basis of calculation rules prescribed by the Dutch central bank (DNB). This is called the uniform calculation method (URM).



Step 2

Employee: start making extra contributions or opt for more advice

Your employee can submit his choice directly in My Aegon Cappital. He will then immediately receive confirmation of his choice in the My Aegon Cappital message box.

Good advice is very important when making financial choices. Therefore, we refer to the adviser in several places. With the message: if you need financial advice, contact an adviser. The choice here lies with the employee.

Step 3

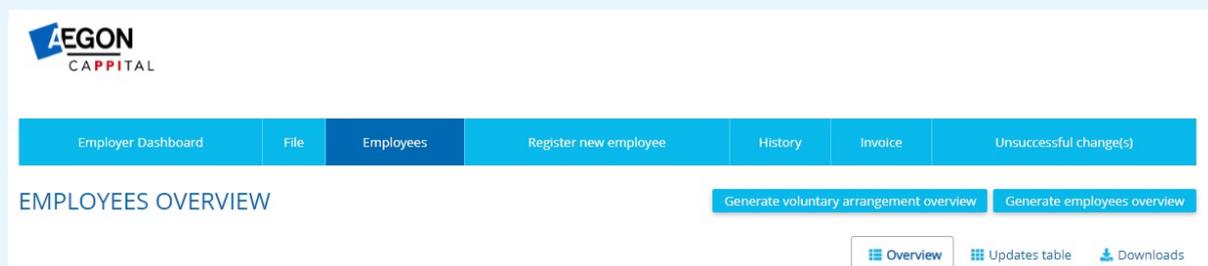
Employer: you receive a notification when something changes

You'll receive a notification from us that the monthly overview is ready in the employer portal. In this overview we have collected all applications and changes we received. This notification is always sent to you, the employer.

Step 4

Employer: download the monthly overview

In the employer portal, go to the 'Employees' tab and select 'Generate voluntary arrangement overview'.



The screenshot shows the Aegon Capital Employer Portal interface. At the top left is the AEGON CAPITAL logo. Below it is a navigation bar with tabs: Employer Dashboard, File, Employees (selected), Register new employee, History, Invoice, and Unsuccessful change(s). Below the navigation bar is the 'EMPLOYEES OVERVIEW' section. In this section, there are two buttons: 'Generate voluntary arrangement overview' and 'Generate employees overview'. At the bottom right of the section, there are three buttons: 'Overview', 'Updates table', and 'Downloads'.

Step 5

Employer: adjust the payroll accounts

The invoice breakdown follows a few days after the monthly overview. In the employer portal, go to the 'Invoice' tab and select the Excel icon. Use the amounts on the breakdown to adjust the payroll accounts.

Frequently asked questions

How often can an employee change his choice?

This can be done monthly via My Aegon Cappital. The desired amount should be registered before the deadline.

By what date at the latest must an employee submit his choice?

This varies from month to month. [View the deadlines for this year](#). If the choice has been submitted before the specified date, then the change will take effect on the first day of the following month. After these dates, it is not possible to submit new changes for one week at a time.

When will I receive the invoice from Aegon Cappital?

[See when you receive your invoice](#).