

Step-by-step plan net pension

Step 1

Employee: log in and obtain information

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

The screenshot shows a sidebar menu on the left with the following items: 'For whom?' (highlighted with a blue arrow), 'Advantages and disadvantages', 'Costs and contributions', 'Changing or cancelling', and 'More information'. The main content area is titled 'For whom?' and contains two sections: 'When is Aegon Capital Net Pension a good option for you?' and 'When is Aegon Capital Net Pension not a good option for you?'. Each section lists four bullet points with green checkmarks.

For whom?

When is Aegon Capital Net Pension a good option for you?

- ✓ You need additional income after you retire for the part of your salary above € 112.189,00.
- ✓ You have no other sources of income (such as savings or an annuity) to provide for income after your retirement for the part of your salary above € 112.189,00.
- ✓ You want your partner and children to be well looked after should you pass away, and that surviving dependants' pension is also insured for the part of your salary above € 112.189,00.
- ✓ You can put money aside now to invest for income for later.

When is Aegon Capital Net Pension not a good option for you?

- ✓ You do not need additional income after you retire for the part of your salary above € 112.189,00.
- ✓ You have other sources of income (such as savings or an annuity) to supplement your income after your retirement.

Your employee decides what fixed percentage of the pensionable salary will be contributed. He also indicates what to insure: a partner's pension and an orphan's pension, only an orphan's pension if the employee has no partner, or no cover at all.

The screenshot shows a form with three options. The first option, 'Percentage extra investment pension', is checked and has a slider set to 100%. The second option, 'Insure partner's pension and orphan's pension', is checked. The third option, 'Insure orphan's pension (only choose this if you have no partner but do have children)', is unchecked.

Percentage extra investment pension

25% 100 %

Insure partner's pension and orphan's pension

Insure orphan's pension (only choose this if you have no partner but do have children)

Your employees will naturally want to know what the net pension 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 with net pension 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

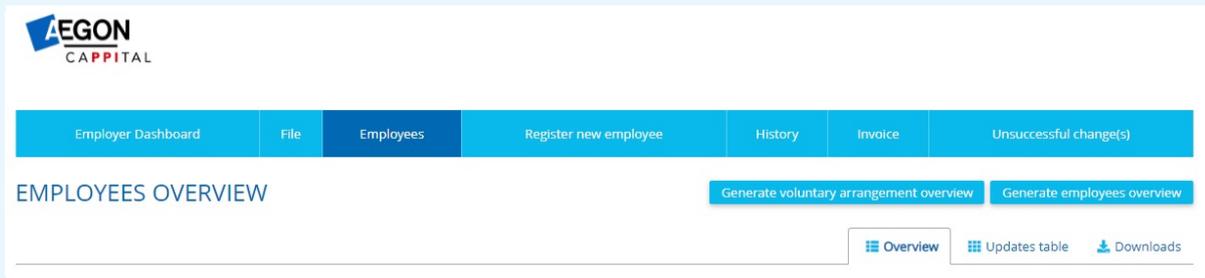
Employer: you receive a notification when something changes

We collect all applications and changes we received in a monthly overview. This overview is published in the employer portal. You'll then receive a notification from us.

Step 4

Employer: download the monthly overview

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



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](#).