

# “Newly employed” checklist

Pension information in a nutshell for your employee

Help your employee get started in the world of pensions. This checklist will help you do just that. The first page provides information for yourself. The remaining pages you can give to your employee.

## **New employee hired: what should you do as the employer?**

### **1. Register your employee through the employers' portal**

Use the individual “new participant” entry for this purpose. For multiple new employees, use the “collective participant” entry.

### **2. Confirm the entry and check that the status of the change is set to “processed”**

Is the status of the entry “rejected”? Then the entry failed. Please check the data entered and repeat the entry. If this does not work, please contact our Service Desk.

### **3. After a few business days, your employee will receive a welcome letter from us**

From then on, they can log in to the pension portal via DigiD or a recognised European login tool at all times.

Depending on when you registered the new employee, you will see the employee on that month's invoice or on the next month's invoice. In the latter

case, you will see the contribution for 2 months on that invoice.

## **This is how your employee pays for their pension**

Sometimes you, as the employer, pay the full contribution and sometimes the employee pays a personal contribution:

- The amount of that contribution is usually stated in the pension scheme rules. Sometimes it is an agreement between you, as an employer, and your employee.
- They pay the personal contribution on a monthly basis. It is deducted from their gross salary.
- The amount of the personal contribution is calculated using a percentage or a fixed amount that is the same for each age group. This means that younger employees pay the same percentage or fixed amount as the older employees.
- In the pension portal, they only see the total contribution. The amount of their personal contribution is not shown separately.

## This section is for your employees

### How much pension have you accrued?

And will your pension be sufficient for you later?  
This checklist will help you get started checking your pension accrual:

#### ✓ Pension portal

Log in securely using your DigiD. In the portal, you can see your pension accrual and other things.

You can also perform the Pension Check to find out whether you are accruing enough pension.

You can find the portal on our [website](#). Please use the orange button in the top right and log in using your DigiD.

#### ✓ Mijnpensioenoverzicht.nl

You can see where you have accrued pension, how much state pension you will receive and what your surviving relatives will receive in the event that you pass away.

#### ✓ Nibud

Use Nibud's [Step-by-step Plan](#) to find out if you will have sufficient income upon your retirement to cover the necessary and desired expenses?

#### ✓ Wijzer in Geldzaken

Check to see if you are [on the right path](#) to retirement.

### Your work situation changes.

#### What should you do...



#### ...if you enter employment

You can opt for the transfer of accrued pension entitlements: in that case you will take your previously accrued pension along with you to your new pension scheme at Centraal Beheer PPI. This is not mandatory. You request a proposal for the transfer of accrued pension entitlements via your personal pension portal.



#### ...if you become disabled for work

In the 1st year, you continue to accrue pension. In the 2nd year, you may receive less salary. In that case, you will pay less pension contribution, so your pension accrual will be lower as well. If you are declared fully or partially disabled for work, you will receive [a benefit from UWV](#). This, too, affects your pension accrual.



#### ...if you leave employment

You will no longer participate in this pension scheme in that case. Your pension accrual with Centraal Beheer PPI will cease.



#### ...if you wish to take a leave of absence

During unpaid leave, you do not receive salary, do not pay pension contributions and do not accrue pension. It does not affect the insured risk cover. For other types of leave, different arrangements apply.



#### ...if you wish to retire at an earlier date or at a later date

Does your financial situation allow you to retire earlier? Retiring earlier means that you will accrue less pension. The [Pension Check](#) on the pension portal gives you more insight. Retiring earlier or later is done in consultation with your employer.



#### ...if you wish to work more or fewer hours

**Working less:** less salary, less pension contribution paid and lower pension accrual.

**Working more:** more salary, more pension contribution paid and higher pension accrual. The pension planner on the pension portal gives you more insight into this.



#### ...if you are about to retire

About 6 months before your retirement date, you will receive a letter from us.

This letter contains information about your pension choices. For example, when you will retire and what you will arrange for your partner. You submit your choices through the pension portal.

### Your personal circumstances change.

#### What should you do...



#### ...in case of cohabitating, marrying, registered partnership

We are notified automatically if you get married or enter into a registered partnership. If you are going to cohabit, you must register your partner with us through the pension portal.



#### **...in case of divorce**

If your ex-partner is registered with us, they may be entitled to part of the partner's pension.



#### **...in case you are having children**

There is no change in pension accrual. Your children are automatically insured for orphan's pensions. You don't have to do anything for this.



#### **...in case of relocation**

You don't need to do anything if you are moving within or to the Netherlands. We are notified of that automatically. If you are moving abroad, you need to notify us thereof.



#### **...in the event that you pass away**

We are automatically notified in the event that you pass away. We will send your surviving relatives a form to apply for partner and/or orphan's pension. Did you reside abroad at the time of your passing? In that case, your surviving relatives must notify us of your passing.

#### **Test your pension knowledge in 5 minutes**

If you would like to know more about your pension, then test your pension knowledge in a fun and understandable way on the pension portal.

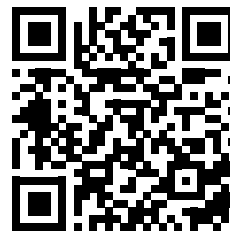
There are currently 4 modules:

- My state pension.
- My employer's pension scheme.
- How does pension investing work?
- My pension benefit.

At the end of each module, you will receive a summary of the key actions. This way, you will know immediately what you can or sometimes need to arrange yourself. And it is convenient. You can also download the summary and show it to your financial adviser.

#### **Keeping track of your pension accrual**

Centraal Beheer PPI app: the convenience of having your pension at your fingertips!



Download the Centraal Beheer PPI app from the App Store or the Google Play Store. Or scan the QR code. The app gives you access to your personal pension information, such as:

- the current value of your pension capital;
- your expected pension capital on your retirement date;
- what is insured if you become disabled for work or pass away.

Also: you can submit your choices and changes through the app.

## Contact Centraal Beheer PPI



### Send an e-mail

centraalbeheerppi@achmea.nl



### Send a letter

Centraal Beheer PPI, Postbus 1375, 7301 BP Apeldoorn



### Use the contact form in your personal pension portal to ask your question. You can find the portal on our [website](#).

Please use the orange button in the top right and log in using your DigiD. We will then contact you.



### Call Centraal Beheer PPI +31 20 591 4242

We are available from Monday to Friday from 09:00 to 17:00 hours. We are happy to assist you.

centraalbeheerppi.nl