Employer Portal Manual

www.aegoncappital.nl

> Version 1.1 juli 2020

Contents

1. About the employer portal

Our employer portal enables you to access and change information. You can change your own business information, but also the information of affiliated employees. This information can be submitted to the employer portal either by you or by your administration office.

1.1 What is the employer portal?

The employer portal is designed to make it easy for you to submit information. The employer portal also gives you a complete image of the information you have submitted so that you can check the amount of the notice, for example.

This manual and the various tools on the employer portal make using the portal as easy as possible for you.

1.2 Any questions?

If you have any questions, contact the Employer Desk of Aegon Cappital at telephone number **+31 (0)50 52 250 70**

You can also email your question to **werkgever@aegoncappital.nl** or choose the 'Ask a question' option in the menu under *'My information'*.

Certain subjects on the employer portal are marked with a question mark. ?
Move the cursor of your mouse over the question mark for information about that particular subject.

2. How to access the employer portal

To log into the employer portal, we will send you a user name and password. These are sent to you separately by mail. The employer portal can be accessed via the website www.aegoncappital.nl. The first time you log into the portal, you will be required to change the password.

2.1 Logging in

Follow the steps below to start using the employer portal:

- Go to www.aegoncappital.nl
- Click on *'Login'*.
- Then click on *'Employers'*.
- Click on the button *'Login on the employer portal'*
- Enter your username and password.
- Click on *'Login'*.
- On the next page, click on *'Employer portal'* and on the page that follows, click on *'Open employer portal'*.
- You are now logged into the employer portal.

2.2 How to change the password

You have the option of changing your password on the employer portal. This can be done as follows:
Logged in as employer?

1. Click on *'My account'*, at the top right of the screen.
2. At *'Actions'*, click on *'Change password'*. You can change your password on the next screen.

2.3 How to authorise an administration office

If you have an administration office handle your administration, you can give them access to the employer portal to change the information on your behalf. As employer, you will first need to authorise the administration office to access the employer portal. We will then send your administration office a letter with a username and password. After authorising an administration office, you will still be able to log in and access the information on the employer portal.
You will also still be able to change your business information ('*My information*') and your contacts ('*My contacts*'). All of the other information can only be changed by the administration office. Your administration office may already be authorised for another employer. In that case, your administration office can use the same login details.

How to apply for authorisation

When you log in on the employer portal, click on 'My information' and then on change under 'My administration office'. If your administration office is not yet known to us, you can use the authorisation form on our website.

How to withdraw your authorisation

You can withdraw the authorisation of the administration office on the employer portal or with the authorisation form on our website. Once you have completed and submitted the form, the authorisation will be withdrawn within five working days and you will then be able to change and submit all the information on your own.

3. Affiliated with Aegon Cappital

You are affiliated with Aegon Cappital. Aegon Cappital administers the accrual of pensions of affiliated employees. To calculate the pension amount, Aegon Cappital will require certain information from you.

3.1 Why must you submit information?

Your employees accrue pension. To ensure that the pension accrual and associated pension contribution is calculated correctly, you must supply information via the employer portal.

3.2 Which information are you required to supply?

You can use the portal to supply and change pension-related information. If you hire a new employee, you must register this employee on the employer portal. Besides name and address, you must fill in the salary components, such as the pensionable monthly/full-time salary plus holiday allowance and the part-time component. If there are changes in the salary components (salary information or part-time component) of your employees, you must always inform us via the portal. If you want to change the information of the employee(s), you can do so directly via the employer portal. If you do this before the last submission deadline of the month, the changes will be processed immediately in the contribution notice of the month concerned. The submission deadline can be found on our website.

3.3 How do you submit information?

If you want to register a new employee with Aegon Cappital, or if you want to change the full-time salary of an employee, you can do so via the portal. You can make individual changes, either by using the change table or by uploading a file. These methods are described in the following sections.

3.4 Submitted. What happens next?

The information you submit or change is recorded in our system. Based on the information submitted by you, we determine the monthly contribution. You must submit any changes in employee situations via the portal.

4. How to access employee information

To access employee information, go to the 'Employees' tab sheet on the employer portal. Here you can consult information in different ways.

4.1 How to find an employee

Click on the *'Employees'* tab sheet for an overview of all active employment contracts in the current calendar year. You can find employees by searching for their surname or Citizen Service Number (BSN).

Unable to find your employee?

Employees who left the company before the current calendar year, are not always included in the overview. Click on *'Show employment contracts terminated before (calendar year):'* to also see these employment contracts.

4.2 Filter information

You can arrange the overview as you see fit. You can turn fields on or off using *'select fields'*. This will create a transparent screen to work with. Moreover, you can select information you wish to process at that moment.

4.3 Download employee list

You can download the information displayed to an Excel file. Just click on *'Download employees'* at the top right of the screen. If you have turned fields on or off via 'select fields', the Excel file will only show the fields that are active on the portal.

5. How to change employee information

You can change employee information on the employer portal in a number of ways. To establish the correct pension entitlements and pension contribution of the employees, Aegon Cappital requires the information of the affiliated employees. If this information changes, you must inform us via the employer portal. You can learn how to make changes to the information in this chapter and on our website.

5.1 When do you inform us of changes?

If employee information changes, you can inform us via the employer portal. If you do this before the submission deadline of that month, the change will be processed in the subsequent contribution notice. The submission deadline can be found on our website.

5.2 Which information cannot be changed?

Some employee information cannot be changed by you. These fields are grey in the *'Employees'* screen. Aegon Cappital changes some of this information automatically because there is a link with the Personal Records Database (BRP), including:

- Changes of address
- Marriage and registered partnership
- Name changes following marriage
- Decease

Please remember that it may take several working days to process the changes. You cannot change the date an employee joins or leaves the company. If you have indicated that an employee left the company and you wish to change the date later, contact the Employer Desk, so that we can ensure that the end date is changed. This also applies if you want to change the date an employee joined the company..

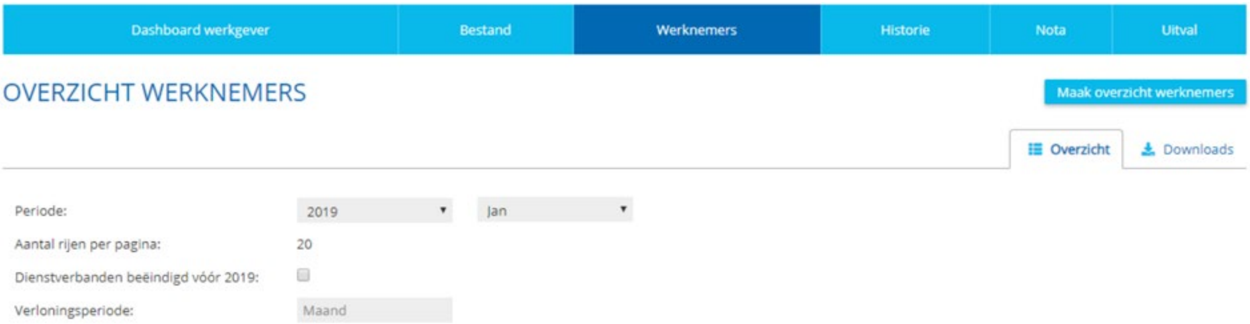
5.3 How do you inform us of changes?

You can inform us of changes in three ways. Which way suits your company best depends on the number of employees.

We advise you to inform us of changes as follows:

1. If you have 1 to 10 affiliated employee(s), we advise you to submit changes per employee, see section 5.4.
2. If you have 10 to 50 affiliated employees, we advise you to submit changes via the change table, see section 5.5.
3. If you have 50 or more affiliated employees, we advise you to submit changes by file, see section 5.6.

5.4 How to submit individual changes



To submit a change for one or a small number of employees, go to the *'Employees'* tab sheet. You can make the change on this tab sheet as follows:

1. In the list, find one of the employees whose information you wish to change and click on the employee in question.
2. This will take you to the *'Individual employee change'* screen. In this screen you can submit changes for the employee selected.
3. Only the fields that are *'white'* will accept changes to information (such as the salary or the part-time component).
4. These fields must be completed in a certain format. For instance, the *'salary'* field will only accept numbers. If you fill in text, it will come up as *'Invalid value'*.
5. After completing the field or fields for which you wish to submit a change, click on *'Save'*.
6. If you wish to submit more changes for other employees, return to the *'employees'* screen and repeat the process.

5.5 Employees with a zero-hour contract

If you have employees with a zero-hour contract, follow this procedure:

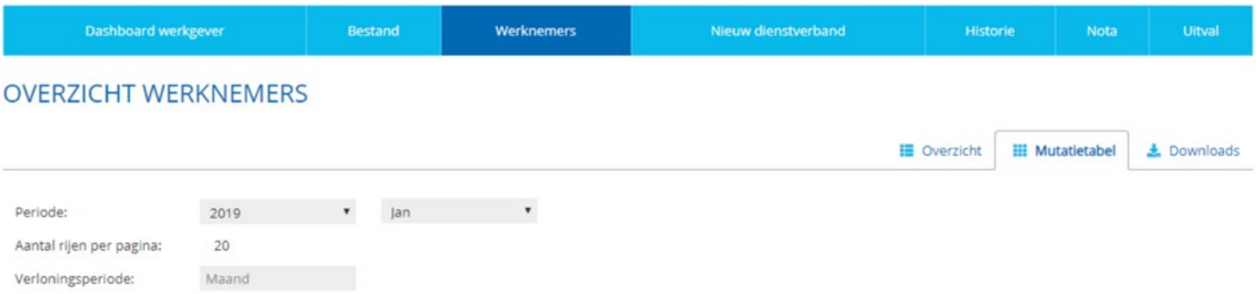
- Register the employee in the same way as a regular employee.
- At the commencement of the employment, set the part-time component on 0.
- Every month, submit the correct part-time component for the previous month.

The available contribution, the contributions for the risk coverage and the entitlements are then retrospectively adjusted as soon as you have submitted the correct part-time component. If an employee leaves the company, you must first submit the correct part-time component for the past month. Then you register the employee as having left the company. The same applies if an employee passes away.

5.6 Employee-seasonal worker

Register the employee in the same way as a regular employee. You register the employee-seasonal worker as having left the company as soon as the employment has come to an end. As soon as a new employment exists, you register the employee-seasonal worker again.

5.7 How to submit changes via the change table



If you wish to change information for 10 to 50 employees, you can use the change table. You can find the change table on the *'Employees'* tab sheet. Then click on *'Updates table'*.

To make matters easy, you can turn fields on or off using *'select fields'*. You then only see the fields you selected. Do you wish to change information for a different period? Then select the relevant period in the field above the change table.

The change table then allows you to give the following information:

- Full-time salary (holiday allowance included)
- Part-time component

How do you submit changes via the change table?

1. Go to the *'Employees'* tab.
2. On the right, click on *'Updates table'*.
3. The employees are listed alphabetically by surname. To change the order of this list of employees, click on the header of the column. You can select by surname or Citizen Service Number.
4. Use the tab key to move to the field you wish to change.
5. Change the information by completing a (different) value.
6. Click on *'Save'* to save the change(s).

Changes are usually processed within minutes, up to 24 hours maximum.

Do you wish to submit changes for an employee covering several periods? Then start by checking if changes submitted have already been processed. You can check this by looking at the change table. A yellow triangle will appear in the change table if a change is being processed for an employee.

5.8 How to submit changes in a file

If you want to submit changes for all employees in one go, you can submit a file. You use this method when you want to change information for more than 50 employees at once.

For a sample file, go to the *'File'* tab sheet. You can download this sample file to submit information for all employees in one go. In opening the file you are asked which changes you wish to submit and if you wish to copy the information.

How to upload a file

If you wish to submit a file, you must first select the file by clicking on the 'Browse' key that appears at the bottom of the screen. Once you have selected the correct file, you press the *'Upload'* key.

After the file is read, the system goes through a number of steps before the information is processed.
These are:

- **Receipt:** The file has been picked up and is checked.
- **In progress:** The portal is busy processing the file.
- **Processed** (the status is *'Processed'*): For a detailed report on the process, you can click on the status to consult a process report.
- **Processed with loss** (the status is: 'PLEASE NOTE: see reports in the process report'): The process is ready, but has led to some loss. Go to the *'Failure'* tab sheet to consult the information that has not been processed. You can consult the detailed process report by clicking on one of the following icons:
- **Processed with loss** (without status): The process is ready, but has led to some loss. Go to the *'Failure'* tab sheet to consult the information that has not been processed.
- **Rejected:** The file could not be processed. For a detailed process report, click on one of the following icons .

If you would like to know more about any rejected files, please contact the Employer Desk.

Before uploading another file, wait until the first has been processed to prevent the new file from being rejected instantly. Appendix 1 sets out in detail how to submit files.

5.9 Feedback on file delivery

Feedback on the files delivered by you is always sent to the contact address of the data provider specified via the employer portal. The employer portal distinguishes three roles a contact person can have:

- **Data provider**
- **Pension information**
- **Newsletters**

If you have outsourced management to third parties, you are recommended to register 1 contact person from that third party with the Data provider role. In that case, you do not give this role to a contact person within your own organisation.

5.10 How to consult changes

To check which information has been submitted or changed, go to the *'History'* tab sheet. If you click on *'Download history'*, an Excel file will be created. You can then find and download this file at the bottom of the screen. You will then see a list of the changes you submitted and that have been processed by the pension administrator.

Overzicht historie verwerkte aanleveringen
Werkgever:
Selectieperiode: 30-06-2014 t/m 31-07-2014
Overzicht aangemaakt op 31-07-2014

Mutatietype	Naam	BSN	Volgnummer	Datum indienst	Mutatiedatum	Gebruiker	Status	Veldlabel	Veldwaarde	Ingangsdatum	Einddatum
Nieuwe aanmelding			606	01-07-2014	15-07-2014		Verwerkt				
Nieuwe aanmelding			606	01-07-2014	15-07-2014		Verwerkt	Volgnummer dienstbetrekking	606		
Nieuwe aanmelding			606	01-07-2014	15-07-2014		Verwerkt	Datum in dienst	01-07-2014		
Nieuwe aanmelding			606	01-07-2014	15-07-2014		Verwerkt	Deeltijdfactor	0.6000	01-07-2014	
Nieuwe aanmelding			606	01-07-2014	15-07-2014		Verwerkt	Verloningsperiode	maand		
Nieuwe aanmelding			606	01-07-2014	15-07-2014		Verwerkt	Maandsalaris vast	6000.00	01-07-2014	
Nieuwe aanmelding			606	01-07-2014	15-07-2014		Verwerkt	Extra inleg eenmalig	600.00	01-07-2014	31-07-2014

The list will show:

- The type of change (Change type).
- When the change was made and for which employee.
- You also see which information was submitted for the change.

You can select the information you wish to download for different periods. To do so, click on the drop-down menu after *'Selection for download'*.

You can sort the information in the screen by name, Citizen Service Number, employment number, date, type change and user. To do so, click the header of the column in question.

View change

By clicking on the *'Name'* field in the list, you will enter the 'Consult change' screen. Here you see which change(s) you submitted for the employee in question. Please note: Select a period in the *'Period'* field.

This screen also allows you to set a preference for displaying the information. For instance, if you want to see which changes have been made for a particular employee, fill in the surname or the Citizen Service Number and click on *'find'*.

6. How to consult and change your business information

On the employer portal you see information for your company at the top. You can change your business information here.

6.1 How to consult your business information

To consult your own business information, click on *'My information'*. The screen lists general business information (pension number, trade name, Chamber of Commerce number and name and address), the correspondence address, the billing address and your payment information.

6.2 How to change contact information

Each box on the screen containing your business information has an option that reads *'change'*. Click on it to adjust the information. You can change the following information:

- Correspondence and billing address.
- Telephone and fax number, email address, website.
- Account number and payment method.

6.3 How to change the password and email address

Click on *'My account'* to enter a screen that lists your username, company name and email address if applicable. You can submit or change an email address via *'Actions'*. You can also change your password here.

6.4 How to add or change contacts

To view and change information for your contacts, click on *'My contacts'*. You will then enter the *'My contacts'* screen. Here you can add, change or replace a contact.

6.5 For administration offices

Administrators who log into the employer portal see an extra link at the top right that reads *'Administrator dashboard'*. In this screen, the administration office sees the list of (active) employers with Aegon Cappital it administers. An administrator can do whatever an employer can do on the employer portal.

6.6 How to issue direct debit authorisation

- To issue a business direct debit, we must receive a SEPA form from you. You can download the SEPA form as follows:
- Log in on www.aegoncappital.nl/werkgevers
- Select *'My information'* and click on *'changes'* under 'Aegon Cappital Payment Information';
- Complete the entire section. Leave the payment method selection method as is.
- Click on *'Save'*.

After saving, you will receive a link to your personal SEPA form. Send the signed form to: Aegon Cappital B.V., PO Box 554, 9700 AN, Groningen. Once we have processed your form, you will receive a confirmation.

Please Note: you must inform your bank. With many banks, you can do this online.

6.7 Changes halfway through the month

Do you want to adjust a salary or part-time factor? This can be done using a pro rata calculation.

For example:

One of your employees gets a salary increase on 14 March. The old salary is €2,000. The new salary is €2,500. The month of March has 31 days. So the salary will then be 13 days at €2,000 and 18 days at €2,500.

The salary can then be calculated as follows:

13 / 31 = 0.419355 * 2000 = 838.71
18 / 31 = 0.580645 * 2500 = 1,451.61
838.71 + 1,451.61 = €2,290.32

For the month of March, you enter €2,290.32 as salary. NB: also adjust April to €2,500. Otherwise our system will register €2,290.32 in the following months until a new salary is registered.

Do you report annual salaries? Then you can also use this method.

Good to know: you can also apply this calculation to the part-time factor.

6.8. Employee registration for ANW shortfall

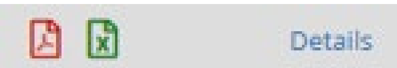
When you register a new employee, you can immediately register him/her for the ANW shortfall. This is done by setting the choice for ANW shortfall in the fixed components field to 'yes'.

7. Monthly contribution notice

Based on the monthly payment period, you will receive the monthly advance notice created on the basis of current information of the employees registered by you. The notice dates can be found on our website. It also states the monthly submission deadline for information / changes. Aegon Cappital creates the notice one day after the submission deadline, which you can expect five days later.

7.1 How to access a notice or statement

You can consult the notice and the notice specification on the *'Invoice'* tab sheet. You can sort the notice list based on notice number, period end date, sending date and type of notice (subject). To search a notice (and send date, if applicable), go to the bottom right corner of the screen. You can consult the notice in a number of ways. To the left of the list you find the following keys per line:



Contribution notice

Click on the to see the notice as a PDF.

Notice specification

Click *'Information'* for the notice specification. You will see the notice lines with totals. Do you wish to view the contribution per employee? Then click on the arrow next to *'Premie Pensioenregeling'*.

See the illustration below:

Specification in Excel

You can also call up the notice specification in an Excel file. Click on the . The information shown is virtually the same as the specification on the portal.

If you submitted a change prior to the notice for a period earlier that year, your notice consists of a minimum of 2 notice lines. The first line sets out the amount of the current month, the second notice line covers the period affected by the change. This distinction is maintained in the Excel file.

Appendix 1:
How to submit a file

How to complete an Excel file

The first time you open the sample file, a selection menu will appear, see the illustration below. In this menu you may opt to copy the identifying information of the affiliated employees as on record with Aegon Cappital. You can also indicate which type of information you wish to submit. You can make changes in the salary nformation. You can select the options to indicate when employees joined or left the company.

After making a selection, you can complete the Excel file.

How to create the upload file

After completing the Excel file, you can create the upload file. Click on the *'Create upload file'* key. An upload file is created that you send to the employer portal.
Please note:

- To avoid losing information you must not open the upload file when it is being created.
  Do not adjust the headers in the 7th line of the Excel file. This is to prevent errors in the file.
- Do not remove or add any columns.

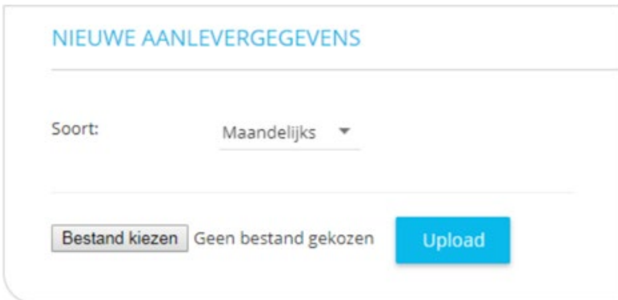
How to upload and read

After creating the upload file, you can upload it to the portal. Go to the *'File'* tab sheet.

How to upload

Select the information that relates to the upload file for the period in question: Type: the default setting is annually

Click on *'Choose file'* to find the file you wish to upload. See the illustration below:



After selecting the file you wish to upload, click on *'Upload'*.
In the above example, the option *'Send automatically'* is on. This means that after uploading, the file will be sent instantly without any action from you.

Explanation of the fields to be completed

The colours of the first column in the table below correspond with the colours in the row with the header in the sample of the Excel document. This is followed by two columns where an 'X' marks which fields must be completed in case of a change.

Field name	Existing employment	New employment	Notes
Social security and tax number	X	X	The BSN (Citizen Service Number) is important in recording the correct employee information in the system. You may not enter a notional BSN. If you do not have the right BSN, you may not register the employee.
Date commencement employment	X	X	Fill in the exact date the employee joined the company. In case of existing employment, you must copy the date from the employer portal.
Employment serial number	X	X	For existing employment, you must copy the serial number of the portal. For new employment you can use the serial number you submitted.
Name	X	X	For existing employment, the name is entered automatically. For new employment, fill in the employee's surname (not the partner name). Write the surname with a capital letter.
Commencement date period	X	X	Fill in the commencement date of the period you wish to submit. You may submit several periods in a single file. Copy and paste an extra line in the file for the employee concerned.
End date period	X	X	Fill in the end date of the period you wish to submit..
Fixed monthly salary	X	X	Here, you enter the fixed full-time monthly salary (including holiday allowance).
Part-time component	X	X	Enter the part-time component as a value between 0.0000 and 1.0000.

Surname		X	Enter the surname of the employee (not the partner name). Write the surname with a capital letter.
Prefix		X	Enter any prefix(es) for the employee.
Initials		X	Enter the initials of the employee. In capitals and each capital letter must be followed by a full stop.
Gender		X	Male (M) or Female (F)
Date of birth		X	Enter the date of birth. You must copy the date of birth that appears on the identity card.
Postcode numerical		X	Enter the four digits of the postcode of a Dutch address.
Postcode alpha numerical		X	Enter the two capital letters of the postcode of addresses in the Netherlands.
House number		X	Enter the house number of addresses in the Netherlands.
House number affix		X	Enter what follows the house number for addresses in the Netherlands.
Country name		X	For employees abroad, select the country where they live.
Living abroad line 1		X	Use line 1 for the street and house number. You have already entered the country, you do not need to do this again.
Living abroad line 2		X	Use line 2 for the code and town, if applicable. You have already entered the country, you do not need to do this again.
Living abroad line 3		X	Use line 3 for any additions to the address. You have already entered the country, you do not need to do this again.
Payment period		X	Select MND (month) as payment period..
Date end association	X	X	Enter the last day of the contract. You cannot enter a resignation date after the current month.

Reason for termination	X	X	After entering the date of the end of the association, you must enter a termination code. Termination code 4 = employment ends (regular termination) Termination code 34 = employment ends due to decease 41 = End of employment with non-contributory continuation Incapacity for work

Appendix 2:
How to create a read file

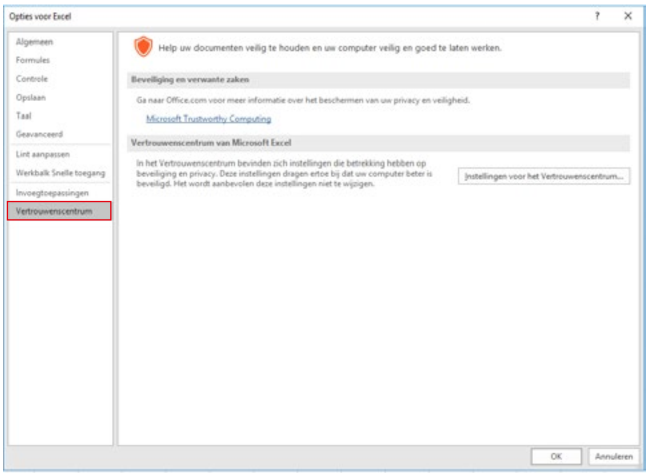
If you wish to start using the sample file to submit information, you must activate the macros. This appendix explains how to do this in the various Excel versions.

Use of macros permitted

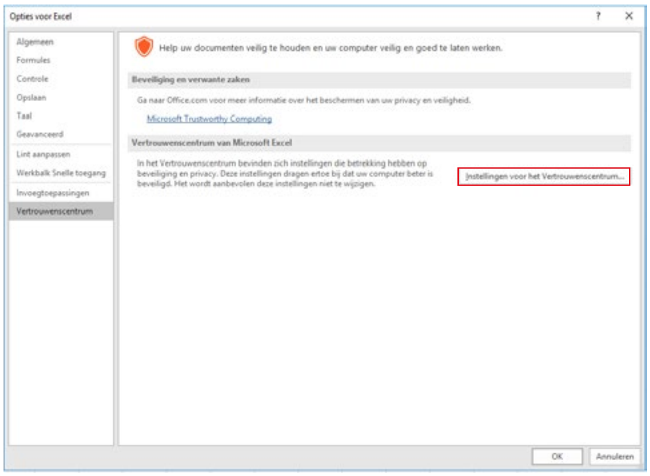
The Excel file contains macros and works only if you enable the use of macros. Enable the macros after downloading the Excel file and before opening it. How to enable macros is set out below.

Enable macros in Excel 2016 and higher

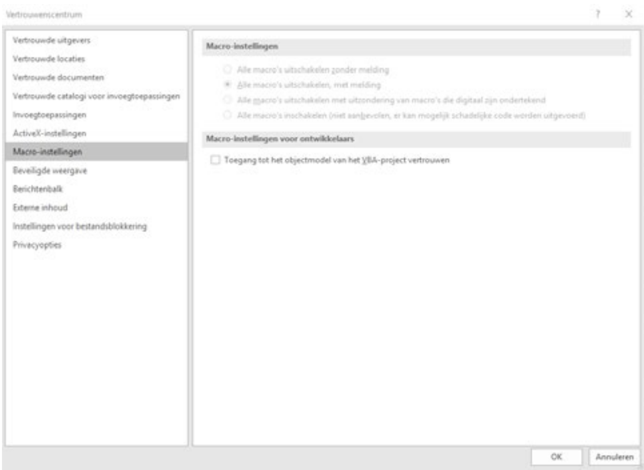
In Excel 2016 and higher, you can set the security level. To do so, go to file > options and click on trust center. See image below



Then click on settings for the Trust Center so that the screen below appears.



If you select Marcro settings on this screen, as shown in the image above, you can adjust the settings.



Appendix 3: Definitions

Pensionable annual salary
The pensionable annual salary consists of 12 twelve times the full-time salary including 8% holiday allowance.

Part-time component
To determine the part-time component, the contract hours must be divided by your company's hours for a full-time working week. For instance: Your company's full-time working week is 40 hours and your (new) employee works 32 hours a week. Based on this information the part-time factor is 80% (32/40 times 100%). On the employer portal you must enter the 80% part-time percentage as 0.8000.

Date of leaving employment
If an employee's employment ends, you submit this via the *'Employees'* tab sheet. After entering the date on which the employee leaves the company, you must give a reason for termination. There are three options for reason for termination:

- Termination code 4 = Employment ends (regular termination);
- Termination code 34 = Employment ends in case of decease;
- Termination code 41 = Employment ends with non-contributory continuation Incapacity for Work.

Contact

At Aegon Cappital, we also want to stand out in the area of service. That is why we are ready to help you as much as possible in administering the best pension solution for you and your employees.
Employers who have questions can contact the Employer Desk. This is possible both by telephone and email. This desk can be reached Monday to Friday, from 9 am to 5 pm.

Contact details Aegon Cappital

+31 50 522 50 70

werkgever@aegoncappital.nl

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Aegon Cappital B.V. has its registered office in Groningen,
Chamber of Commerce 52912299.

Would you like to know more? Ask your pension advisor or have a look on www.aegoncapital.nl