

I am an employer

What to do when:

A new employee enters service?

- ✓ **Register your new employee using the [Koopvaardij Portaal](#)**
Your employee will receive a welcome letter within 3 months with layer 1 of [Pension 1-2-3](#).
- ✓ **Inform your employee using the handy employers checklist 'Ensure your employees know about pensions'.**
- ✓ **Inform your employee about pension transfer and the corresponding tool: 'Pension comparison tool'.**

You can find the checklist and pension comparison tool at www.koopvaardij.nl/en/employer

My employee leaves service?

- ✓ **Deregister your employee using [Koopvaardij Portaal](#)**
- ✓ **Inform your employee about pension transfer and the corresponding tool: 'Pension comparison tool' at www.koopvaardij.nl/en/.**

My employee becomes occupationally disabled?

- ✓ **Report the decreased wage after the first year of illness**
An occupationally disabled employee is usually faced with a wage decrease after the first year of illness. Unless you have decided something different in the collective agreement (CAO). You have to report the new wage via the [Koopvaardij Portaal](#).
- ✓ **Deregister your employee after the second year of illness**
You deregister this employee as our member after the second year of illness via the [Koopvaardij Portaal](#).
- ✓ **Inform your employee about contribution-free continuation**
Your occupationally disabled employee can, under certain conditions, keep building up pension until the state pension age (AOW-age). Your employee needs to apply for this him or herself.

My employee passes away?

- ✓ **Deregister your employee using the [Koopvaardij Portaal](#)**
We will take care of payment of any partner's pension or orphan's pension for the heirs.
- ✓ **If your employee lived abroad, the heirs also need to contact us**
In that case, the passing is not automatically communicated to us by the civil registry. That is why the partner or one of the other heirs needs to contact our Service Desk directly.

My employee (almost) retires?

- ✓ **Timely inform your employee about the pension options**
Before your employee retires, he or she has different pension options. Our [online infographic 'Pension options'](#) easily offers insight into this. Using the pension planner in [My Koopvaardij](#) your employee can calculate the effect of the pension options on the pension his or herself.
Please note: does your employee want to retire before 67 years? Then he or she needs to inform us of this at least 6 months before the pension commencement date.
- ✓ **Deregister your employee using the [Koopvaardij Portaal](#)**
Deregister your employee when he or she retires and therefore leaves service.
- ✓ **Employee retiring before 67 and in service?**
Is your employee retired and not yet 67 years, but is still in service? Then you need to keep including him or her in the monthly wage assignment.

I want to inform my employees about pension during their service?

✓ Stay informed with our communication, such as;

- Digital pension information for employers (max. 6 times per year per e-mail)
- Employer's Circular (in December)
- Op Koers magazine and PensioenPeiling
- Pension scheme presentation. You can make a request for a presentation about our pension scheme at your place of employment.

You will find more information about our communication methods for you as employer and your employees on page 6 of the Employer's Guide at www.koopvaardij.nl/en/employer/.

I want more information or have questions?

Useful documents and links

- **Employer's Guide**
Relevant information about the pension scheme and pension administration.
- **Koopvaardij Portaal Manual**
For the monthly submitting of wage information and personnel changes.
- **Key figures**

You can find these documents and more information at www.koopvaardij.nl/en/employer

Contact information Employers Desk

Telephone number	: 088 – 007 98 91
Monday until Thursday	: 8.00 a.m until 5.30 p.m.
Friday	: 8.00 a.m until 5.00 p.m.
E-mail	: servicedesk@koopvaardij.nl

Registering for digital pension information for employers

You will receive mail from us up to a maximum of 6 times. Please communicate your contact person in the Koopvaardij Portaal.