

Invest in yourself as well

New to Robeco





New to Robeco

Are you a new employee at Robeco and 21 years or older?
Then you will automatically participate in the pension scheme of Pensioenfonds Robeco and start to invest in your pension.

Your pension accrual starts from the moment you enter employment. You will receive a formal letter to confirm your participation has begun.

Every year you will receive a statement of your pension entitlements, a so-called 'UPO' (Uniform Pension Overview). In this overview you can see what you have accrued in the retirement pension for yourself and your partner (if applicable). You can also view your entitlements on the pension fund portal.

On www.mijnpensioenoverzicht.nl/en/ you can view your pension entitlements through other providers.



Additionally, you will find a lot of information about the pension scheme on the Pensioenfonds Robeco website: www.pensioenfondsubero.nl/en/. Here you can subscribe to the digital newsletter and have the option to download various brochures with detailed information about the following subjects:

- Married or cohabitating
- Divorce or termination of registered partnership (and the consequences for your pension)
- Being (partially) incapacitated for work
- Leaving the company
- About to retire

Most parts have been arranged for you as standard. However there are a number of choices and things you have to do yourself. We will list these for you.

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Value transfer

You can transfer the pension you have accrued in another company to the Robeco pension scheme. In the Robeco pension scheme, accrued pensions are added to your Robeco pension. The advantage of value transfer is that your pension is placed with one institution and the entitlements belong to an 'active participation'. Check out our website for the advantages and disadvantages of a value transfer.

If you are interested in value transfer, ask Pensioenfonds Robeco to contact the pension fund of your previous employer. Pensioenfonds Robeco can then tell you what you will receive for your 'old' pension. In other words: Pensioenfonds Robeco translates your previous pension into entitlements according to the current pension scheme. After you have received this statement you have to decide whether you agree with the value transfer. If you earn more than the maximum in the basic scheme (maximum scale 100), a proportional part of the value transfer will be deposited into the gross UOP account.



The application can be made via the portal on the website of Pensioenfonds Robeco: www.pensioenfondsrobeco.nl/en/.

'Get informed about the additional insurance policies offered by Robeco'



Please note: your application for value transfer can be ‘frozen’ in certain situations. For example, if the financial situation of Pensioenfonds Robeco or the previous pension provider does not permit value transfer. As soon as the financial position has been restored, your application will be processed again. Pensioenfonds Robeco will inform you when such a situation arises.

Partner pension

For the pension fund it is important to know whether you have a partner. Your partner can claim the partner pension in the event of your death. If you are married or have a registered partnership, the pension fund will be automatically informed.



This is not the case if you cohabit and have had a solicitor's deed drawn up. If that is the case, you will need to send a copy of the deed to the pension fund, which states there is a mutual duty of care. Do you cohabit without a deed from a solicitor, but can prove you have been cohabiting for more than 5 years? Then your partner may also qualify for a partner pension.



More information about the partner pension can be found on the website of Pensioenfonds Robeco (look at 'Pensioen123' for 'what you will receive in our pension scheme').

Supplementary schemes

Robeco has a defined contribution scheme for income above the end of scale 100 (in 2021: € 83,218).

Your defined contribution is deposited as basic, insofar as fiscally permitted, into an investment account that the pension fund opens for you. If your salary is above the end of scale 100 and below € 112,189 (2021), the gross premium is paid, before deduction of income tax. If your salary (incl. 13th month) is higher than € 112,189, the defined contribution will first be taxed with income tax and subsequently deposited into a separate investment account.

'The Anw benefit is dependent on the survivor's own income'

Every year in March you have the option to choose whether you want to have this premium added to your salary instead. After joining the company you can indicate your choice via MyWorkday (the HR system of Robeco) or via the HR administration if you are employed by another affiliated employer. More information about the supplementary scheme can be found on the website of Pensioenfonds Robeco. You will receive a separate UPO (Uniform Pension Overview) for the DC premium each year.

The Surviving Dependents Act (Anw) shortfall insurance

You take part in the surviving dependents shortfall insurance as standard. Since the introduction of the Surviving Dependents Act (Algemene nabestaandenwet Anw), survivor benefits have been drastically reduced. In the event of your death, your partner is only entitled to benefits if he/she:

- was born before 1950 or;
- has a child under the age of 18 or;
- is at least 45% incapacitated for work.

The Anw benefit is also dependent on the survivor's own income. If your partner has an income of his/her own, this will be deducted from the survivor's benefit. To compensate for the loss of income in the event of death, an 'ANW shortfall insurance' is taken out as standard for all Robeco employees.

In the event of your death, your partner will receive at least € 15,986 extra pension each year until your partner reaches the state pension age and receives state pension. The insurance stops automatically if you are no longer an employee at Robeco. The scheme is administered by the employer and not by the pension fund. The premium for this insurance is deducted from your salary and is stated monthly on your pay slip. You can choose to cancel the insurance. You can arrange this through your employer's HR department.



Please note: If you still want this cover at a later date, you must undergo an inspection. You will also receive a separate UPO for the Anw shortfall each year.

Supplementary pension accrual

Once a year you can choose to make additional payments yourself to accrue extra pension. This can be done within the defined contribution scheme, both in the gross defined contribution scheme and in the net defined contribution scheme. Check the website of the pension fund for more information about this scheme.

The amounts you want to deposit will be taken from your gross salary. The amount you can additionally deposit depends on the fiscal scope you have.

'You can choose to make additional deposits yourself to accrue extra pension'



**Do you have any questions or
would you like more information?
Then please contact us!**

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In writing

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Would you like to stay informed?

Would you like to stay abreast of the latest developments at Pensioenfonds Robeco? Then please subscribe to the newsletter at www.pensioenfondsrobeco.nl/en/.

The text in this folder is a simplified summary of part of the pension regulations. No rights can therefore be derived from it. If there are uncertainties or differences of interpretation, the pension regulations will be decisive. This can be found at www.pensioenfondsrobeco.nl/en/pensioen123.