

Invest in yourself as well

Leaving Robeco





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If you stop working at Robeco, you will stop accruing your pension with Pensioenfonds Robeco. The insurance of the partner pension in the event of death before retirement and the surviving dependents short fall insurance (Anw-hiaatverzekering) will also stop. What happens to the pension you have accrued with Pensioenfonds Robeco? And what are your choices now?

Overview of your entitlements

You may have accrued various pension entitlements with Pensioenfonds Robeco:

- via the basic scheme (final salary scheme until the end of 2010 and average salary scheme from 1 January 2011)
- pre-pension entitlements (until 2005)
- Entitlements via the supplementary scheme (if you earned more than the maximum salary in scale 100 (in 2022 € 84,882) and via the 'extra retirement pension' scheme, which served as compensation for the cancellation of the pre-pension scheme.

When you leave your employment, you will receive an overview statement which shows how much pension you have accrued with Pensioenfonds Robeco. In this overview you will also be able see the amount of any partner's pension.

A Uniform Pension Overview (UPO) every five years

Will your pension remain at Pensioenfonds Robeco?

Then you will receive an annual statement from us in the form of a Uniform Pension Overview via the digital portal which will show the amount of your accrued pension.

'If you stop working at Robeco,
you will stop accruing your pension
with Pensioenfonds Robeco'



Starting a new job? Then you can transfer the accrued value of your pension

If you start working for a new employer, there is a good chance you will start to accrue a new pension. If this is the case, you can transfer the value of your current pension to the pension provider of your new employer. After the value transfer, all entitlements you have with the foundation 'Stichting Pensioenfonds Robeco' will expire. This means you will no longer receive a pension from us. The advantage of value transfer is that your pension is placed with one institution and the entitlements are part of an 'active participation'. Sometimes pension entitlements of active participants are better adjusted to the increased price or wage level (indexation) than that of 'dormant participants' (participants who are no longer in employment).

'If you start working for a new employer, there is a good chance you will start to accrue a new pension'

'Think carefully about the advantages and disadvantages of a value transfer'

How does value transfer work?

After you have started accruing your pension under the new scheme, ask the pension provider of your new employer to contact us. The new pension provider will convert the pension you have accrued with Pensioenfonds Robeco into entitlements in the new pension scheme. The total value always remains the same. The new pension provider will then make you a proposal for a transfer. If you agree with the proposal, we will put the transfer into effect and the accrued pension entitlements will be transferred.

No value transfer?

If you do not opt for value transfer or do not have a new employer yet, you retain the right to the pension you have accrued with Pensioenfonds Robeco. Your pension will not increase, as no more pension contributions will be paid into the fund. In this case we refer to 'dormant rights'. However, the pension can grow through indexation. The board of Pensioenfonds Robeco strives to keep your pension entitlements stable.

This means your pension entitlements will be indexed (increased) annually, provided the financial position of the fund allows this. The board of Pensioenfond Robeco will decide annually whether, and if so by how much, your pension entitlements will be increased. For the adjustment of pension entitlements, the consumer price index (the price development in our country, as determined by Statistics Netherlands, CBS) of the previous year is decisive.

Remember: this is a conditional indexation and not a guarantee.

If you remain in the Netherlands, the Pensioenfond Robeco will keep your contact details updated. These contact details are important to keep you informed about your pension and payment. If you live abroad, it is necessary to inform Pensioenfond Robeco of your new address. Always provide us with your private e-mail address. This is how we can keep you informed about your pension in the future. This can be done easily in the participant portal.

Options you have if you do not choose value transfer

If you keep your pension entitlements at Pensioenfond Robeco, you will keep your different retirement options. This means you can still choose to bring the retirement date forward, exchange retirement pension for extra partner pension or vice versa and a high-low pension. Check the website of the Pensioenfond Robeco for an explanation of each of these options.

If you have built up pension capital in the supplementary scheme and opted for 'invest yourself', you can still continue to choose your investment mix yourself.



Partner pension

If you leave Robeco before your retirement, your partner will retain the right to the accrued partner pension.

However, the insurance of your partner pension, which normally runs till the day you retire, is cancelled if you leave the company. Therefore take a good look at how your partner pension is insured through your new employer. You can also (temporarily) take out insurance yourself.

If you opt for value transfer of your pension entitlements to the pension provider of your new employer, your partner's entitlements to partner pension with Pensioenfonds Robeco will also be cancelled. For more information about the partner pension, please refer to the website www.pensioenfondсроbeco.nl/en/.



**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?

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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.