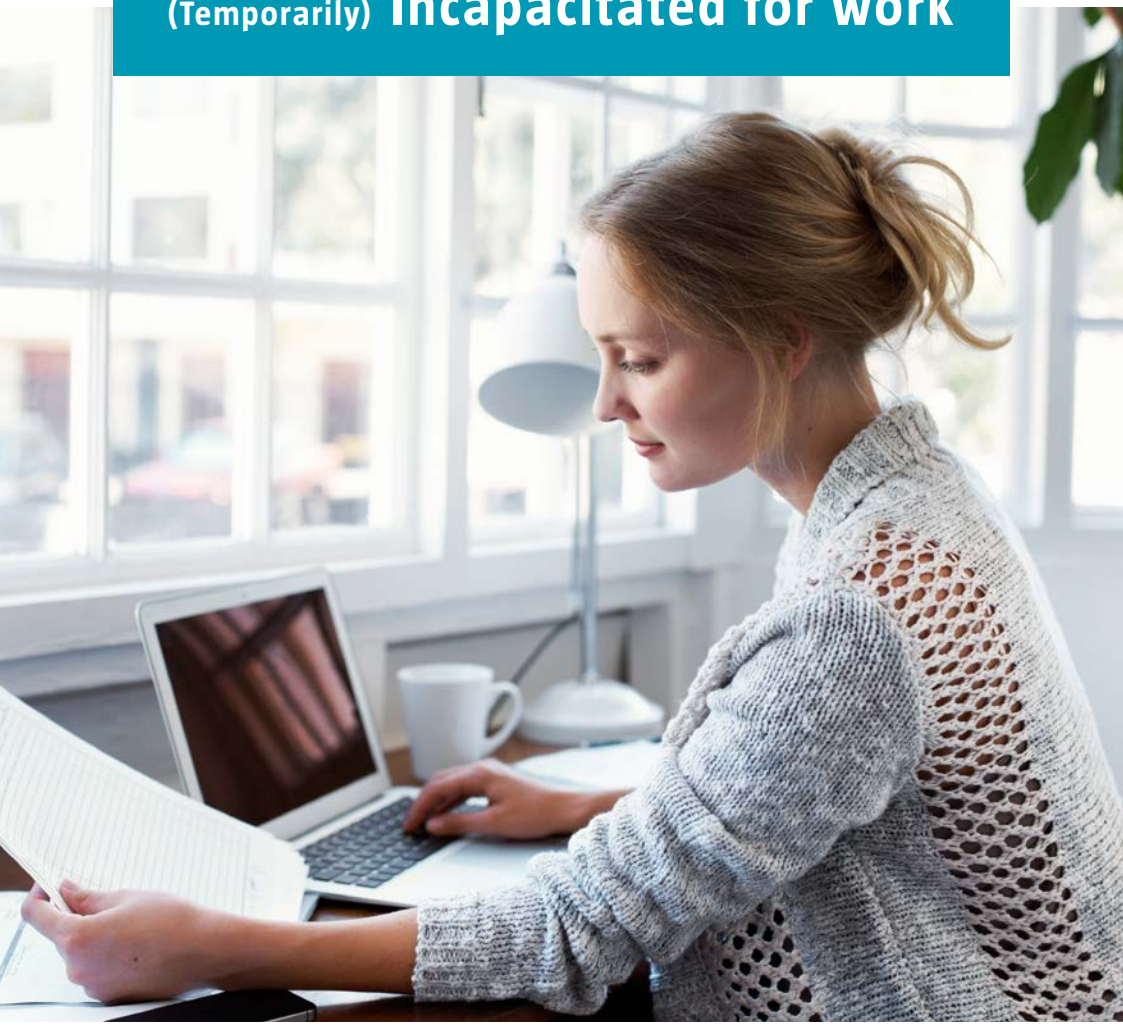
PENSIOENFONDS ROBECO

Invest in yourself as well

(Temporarily) Incapacitated for work



www.pensioenfondsrobeco.nl/en

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1 Introduction

Suppose you become (temporarily) incapacitated for work during your employment at Robeco. Then a number of arrangements have been made for you by the pension fund, Robeco and the government. This brochure tells you exactly what these arrangements are.

If you are fully or partially incapacitated for work for two consecutive years, you will come into contact with the UWV (Employee Insurance Agency). The UWV will then determine to what extent you are incapacitated for work by means of an assessment. The WIA Act (Work and Income according to Labour Capacity Act) applies to those who are fully or partially incapacitated for work. The WIA has two schemes for the amount of the benefit: the IVA (Income Provision Scheme for Fully Occupationally Disabled People) and the WGA (Return to Work Scheme for the Occupationally Disabled People). Two things are important for determining the amount of the benefit: 1) What will your income be until you reach age 67? And 2) How do you continue to accrue retirement pension until you reach the age of 67?

The statutory regulations

1.1 Are you fully incapacitated for work? Then the IVA scheme applies.

If you are fully (meaning 80% or more) incapacitated for work and the UWV (Employee Insurance Agency) expects that you will not recover, then you will receive a benefit from the UWV equal to 75% of your last-earned salary. The law includes a maximum amount of salary for this purpose, which is € 79,409 in 2026. So, you will never receive more than 75% of this amount. You will receive this benefit until you reach the age of 67.

For example →

Before getting sick, Marcel earned €3,000 gross per month. The UWV declares him permanently disabled for more than 80%. His benefit will then be 75% x €3,000 = €2,250 gross per month.

1.2 Are you partially incapacitated for work? Then the WGA scheme applies

You qualify for a WGA benefit if you meet one of the following descriptions:

- You are currently fully incapacitated for work (meaning 80% or more), but it is expected that the incapacity for work percentage will decrease below 80%, or
- You have been declared partially incapacitated for work by the UWV, meaning between 35% and 80%.

This WGA benefit is divided over two periods: the wage-related period and the follow-up period

1.2.1 Wage-related period

The first period is the so-called 'wage-related period'.
This period is linked to the number of years you have worked and lasts at least three and a maximum of 38 months. For every year you have worked, you will receive one month of benefit.

During this period, the benefit is 75% of the salary you earned before becoming occupationally disabled for the first two months. After the first two months, you will receive a benefit amounting to 70% of this salary. If you work, the same percentages (75% and 70% respectively) of your salary will be deducted from your benefit. Again, your income is based on the maximum salary (in 2026: € 79,409).

For example →

Before getting sick, Marcel earned €3,000 gross per month. The UWV states that Marcel is 40% incapacitated for work. If he does not work, he will receive 75% of €3,000 (€2,250 gross per month) for the first two months and after that 70% (€2,100 gross per month). Suppose Marcel works 60% after two months, then he will receive the following amount: His salary is 60% of € 3,000, which is € 1,800. Of the part of his salary that he does not receive because he does not work full-time (€ 1,200), he will receive 70%: € 840. In total, he will receive € 2,640 gross per month.

1.2.2 Follow-up period

After the wage-related period, you enter the so-called 'follow-up period'. During this period, the UWV determines what you could still earn (the 'earning capacity'). If you earn at least half of the amount determined by the UWV, you will receive a so-called 'wage supplement'. This wage supplement amounts to 70% of the difference between your old salary and your earning capacity. If you earn less than half of your earning capacity, the UWV will only pay a 'follow-up benefit'. This follow-up benefit is not tied to your last-earned salary, but to the statutory minimum wage.

For example →

Let's assume Marcel has worked for 20 years. He therefore receives the wage-related benefit for 20 months. After this period, the UWV will assess whether Marcel has worked 'sufficiently'. Since Marcel has been found to be 60% fit for work (40% incapacitated for work), he can earn € 1,800 per month according to the UWV. Having 'worked sufficiently' therefore means that Marcel earns at least half of this, € 900 per month, by working. If this is the case, he will retain the benefit of € 840 gross per month. If the UWV judges that Marcel has worked 'insufficiently', he will only receive 40% of 70% of the minimum wage. This is then 40% of 70% of € 1,407, so € 394 gross per month.

1.2.3 Less than 35% incapacitated for work

If the UWV determines that you are less than 35% incapacitated for work, you will no longer receive benefits after a period of two years of incapacity for work.

More information about the statutory regulations can be found on **www.uwv.nl or by telephone at 088 - 898 92 94** (local rate).

2 Supplementary scheme at Robeco

As an employee of Robeco, you can participate in a supplementary insurance policy, which entitles you to a supplement to your WIA benefit up to 70% of your last-earned salary, with a maximum of € 79,409 (in 2026).

The supplementary benefits are increased annually and continue as long as you receive a WIA benefit. If your WIA benefit stops, your supplementary insurance policies will also stop. This insurance also stops when you start receiving AOW (general old age pension). The premium for the supplementary insurance is automatically deducted from your salary, unless you do not wish to participate in the supplementary insurance.

Are you incapacitated for work and do you earn more than the maximum social insurance threshold (in 2026: €79,409)? Then your employer will pay you a disability pension until your retirement date. The amount depends on the degree of incapacity for work. Employers have taken out this insurance with Nationale Nederlanden.

'As an employee of Robeco, you can participate in a supplementary insurance policy, which entitles you to a supplement to your WIA benefit up to 70% of your last-earned salary, with a maximum of € 79,409 (in 2026).'

3 Schemes from the Pension Fund Robeco

3.1 Non-contributory continuation of pension accrual

If your employment with Robeco is terminated due to incapacity for work, the pension accrual in the basic scheme will continue as long as you are occupationally disabled. This is based on the most recently determined pension base (your pensionable salary minus the franchise). If you are partially disabled, the pension accrual for that part will continue on a non-contributory basis.

'If you are partially disabled, the pension accrual for that part will continue on a non-contributory basis'

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ROBECO

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