Why are we asking you to complete this form?

Dear employer,

Your employee is currently applying for a mortgage with Viisi N.V. To make a well-informed financial decision, it’s essential for your employee to understand how potential risks—such as disability or death—could impact their ability to afford their mortgage in the future.

That’s why we kindly ask for your help. As an employer, you may have arranged certain benefits or insurances that (partially) cover these risks. However, we’ve found that employees often have limited insight into these collective arrangements—and especially whether or not they apply to them personally.

This form helps your employee gain clarity on any protections that may be in place through your organization—particularly those relating to disability and death. Your input ensures they have the right information to consider whether additional personal insurance is necessary or whether existing arrangements suffice.

We ask that you please fill out this form, indicating as specifically as possible:

- What types of coverage you offer, and
- Whether these apply to this particular employee.

An FAQ is included as an appendix to this form to support you while completing it.

If you have any questions or need assistance, please don’t hesitate to reach out:

Viisi N.V.
+31 (0)20 811 88 00
info@viisi.nl

Form: Supplementary Provisions of Employer

Employer details	Employer name:	
	Employer address:	
	Postcode and town/city:	
	Contact person (filled in by):	
Employee details	Employee name:	
	Employee address:	
	Postcode and town/city:	

Death

Please fill in the information requested below.

If it is *not* possible for you to provide your employee with the information requested below, please tick the box below and state the reason.

☐ Reason: ………

1. Has your company taken out *collective life insurance*?

This insurance provides for an additional annual payment (to the surviving dependants) in case of the employee's death. This is a so-called Surviving Dependants Shortfall ("ANW-hiaat") insurance.

☐ Yes ☐ No

Is this employee insured under this insurance?

☐ Yes ☐ No

If 'Yes', does payment start:

☐ Immediately on the death of the employee, or

☐ After the youngest child has reached the age of 18

Benefit amount per year : € …………

Incapacity for work

Please fill in the information requested below.

If it is *not* possible for you to provide your employee with the information requested below, please tick the box below and state the reason.

☐ Reason: ………

2. The first two years of illness:

As employer you are obliged to continue to pay your employee's wages during the first two years of illness. The payment percentage depends on the collective labour agreement (CLA – Dutch: CAO) applicable for your company or the agreements made with your employee. You continue to pay at least 70% of the wages (and at least the minimum wage) in the first year, as well as in the second year.

Which division applies for your company concerning the statutory period of continued payment of wages in the first two years of illness if your employee does not work?

year 1	first six months	.. %
	second six months	.. %
year 2	first six months	.. %
	second six months	.. %

The continued payment of wages is a percentage of:
☐ the salary, or
☐ the salary, with a maximum of the wage limit under the Work and Income (Capacity for Work – Dutch: WIA) Act

3. After two years of illness, the Work and Income (Capacity for Work) Act ("WIA") comes into effect. Depending on the degree of incapacity for work, your employee will then receive a benefit from the Employee Insurance Agency UWV. In spite of this benefit, the employee often suffers a considerable drop in income. Many employers take out additional WIA insurance on behalf of their employees for this reason. In many CLA's (CAO) providing additional insurance is an obligation for the employer.

Have you taken out collective supplementary WIA insurance? This may be part of the pension scheme, or may have been taken out directly with an insurer.

☐ Yes, go to question 4
☐ No, go to signature

4. You have indicated that you have taken out collective WIA insurance on behalf of your employees. Please indicate the cover(s) concerned below.

Option 1: WGA Shortfall (basic)/ WGA-HIaat (basis)
The WGA scheme is meant for employees who are partially fit for work. The abbreviation stands for Return to Work (Partially Disabled Persons) Regulations. A WGA Shortfall insurance is a collective WGA insurance that provides for a supplement to the statutory benefit (the so-called Follow-up benefit) for employees who are unfit for work. The benefit from this insurance ensures that the income is supplemented, often to a maximum of 70% of the difference between the old (capped) wage and the minimum wage. The definitive benefit depends on the degree of incapacity for work.

Have you taken out WGA Shortfall (basic) insurance on behalf of your employees?
☐ Yes ☐ No
Duration of the benefit: ☐ 5 years ☐ 10 years ☐ until the upper age limit

Is this employee insured under this WGA Shortfall (basic)?
☐ Yes ☐ No

Option 2: WGA Shortfall (comprehensive)/ WGA-Hiaat (uitgebreid)
The WGA shortfall (comprehensive) insurance is a collective WGA insurance. The insurance provides for a benefit for employees who have become unfit for work for 35% or more and who receive a WGA benefit. The maximum amount of the benefit is equal to the WIA wage limit. The drop in income resulting from incapacity for work and the failure or inability to make use of the residual earning capacity is absorbed to a large extent.

Have you taken out WGA Shortfall (comprehensive) insurance on behalf of your employees?
☐ Yes ☐ No
Duration of the benefit: ☐ 5 years ☐ 10 years ☐ until the upper age limit

Is this employee insured under this WGA Shortfall (comprehensive)?
☐ Yes ☐ No

Option 3: Fixed WIA Supplement/ Vaste WIA-aanvulling
The Fixed WIA Supplement is a collective WIA insurance paying out to employees who are unfit for work for 35% or more and who receive a WGA benefit. The benefit percentage is independent from the degree of incapacity for work (≥ 35%) and/or the use of the residual earning capacity.

Have you arranged a Fixed WIA Supplement for your employees?
☐ Yes ☐ No
Duration of the benefit: ☐ 5 years ☐ 10 years ☐ until the upper age limit
Benefit is determined based on:
☐ Fixed amount: €............or,
☐ Cover percentage: ....%
on the wages:
☐ up to the WIA wage limit ☐ from the WIA wage limit ☐ both

Is this employee insured under this Fixed WIA Supplement insurance?
☐ Yes ☐ No

Option 4: WIA Income Supplement (up to the WIA wage limit)/ WIA-Inkomensaanvulling (tot en met WIA-loongrens)

WIA Income Supplement (up to the WIA wage limit) protects employees with a wage under the WIA wage limit against a drop of income resulting from incapacity for work. This loss is partially absorbed by a periodical supplementary insurance benefit, depending on the degree of incapacity for work. This is usually 5 or 10 % of the old (capped) wage.

Have you arranged a WIA Income Supplement for your employees?
☐ Yes ☐ No
Duration of the benefit: ☐ 5 years ☐ 10 years ☐ until the upper age limit
Cover percentage: ....%

Is this employee insured under this WIA Income Supplement insurance?
☐ Yes ☐ No

Option 5: WIA-excedent insurance (above the WIA wage cap)/ WIA-Excedent (vanaf de WIA-loongrens)

The additional income insurance supplementary to benefit paid under the Work and Income (Capacity for Work) Act protects employees earning a wage above the WIA wage limit against a drop in income resulting from incapacity for work. This loss is partially absorbed by a periodical supplementary insurance benefit, depending on the degree of incapacity for work, in addition to the statutory benefits. This is usually 70, 75, or 80 % of the difference between the old wage and the capped wage.

Have you taken out additional income insurance supplementary to benefit paid under the WIA on behalf of your employees?
☐ Yes ☐ No
Duration of the benefit: ☐ 5 years ☐ 10 years ☐ until the upper age limit
Cover percentage: ....%
Maximum insured amount: € ....

Is this employee insured under this additional income insurance supplementary to benefit paid under the WIA?
☐ Yes ☐ No

The undersigned declares on behalf of the employer that all information has been filled in truthfully. In case of questions, please contact: Name:... Telephone:...	Name of signatory:... Signature and company stamp: Signed in:.. Date:..

*__Explanation of possibly applicable collective insurances:__

Definitions:

WIA: The abbreviation WIA stands for Work and Income (Capacity for Work) Act. This Act has succeeded the Invalidity Insurance Act (WAO).
The WIA arranges for income for employees who become unfit for work.

WGA: The Return to Work (Partially Disabled Persons) Regulations (WGA) is meant for employees who suffer a drop in income of 35% or more, but less than 80%. Employees who are fully, but not permanently unfit for work (80% to 100%) also fall under the scope of the WGA.

IVA: The abbreviation IVA stands for Fully Disabled Persons Income Scheme.
If, during an inspection for the WIA, the Employment Insurance Agency UWV establishes that someone has become unfit for work owing to an illness and the chances of recovery are small, the employee will be eligible for an IVA benefit.

Residual Earning Capacity (REC)
Residual Earning Capacity is how much some can still work (and earn) in spite of the incapacity for work. This is established by the UWV.

Wage-related WGA benefit:
The benefit an employee receives in the first period after the two years of illness. This is a limited period, which commences when the WGA benefit has been granted. The duration of this benefit depends on the employment history and is at least 3 months and no more than 38 months.

WGA wage supplement benefit:
If an employee becomes eligible for WGA and uses at least 50% of his or her residual earning capacity, the employee will receive a benefit based on the income before incapacity for work.

WGA follow-up benefit:
If an employee becomes eligible for WGA and uses less than 50% of his or her residual earning capacity, the employee will receive a benefit based on the minimum wage.

WIA wage limit Wage limit for social insurance schemes, also known as wage for the purposes of wage tax (“SV-loon”), wage for national insurance purposes, income assessable for social insurance, or daily wage. This wage is subject to a maximum of the wage limit for social insurance schemes (€ 75.864 as of 1 January 2025).

Frequently asked questions:

Am I obliged to fill in this form?
No, you are not obliged to fill in the form.

Does not filling in this form have any consequences for obtaining or having a loan for the home of my employee?
No. The rules applicable for obtaining or having a loan are not affected by filling in or not filling in this form.

What are the consequences if I do not fill in this form?
If the form is not filled in, we are unable to establish which benefit schemes specifically apply for this employee. In that case, your employee will not have all information required for making well-informed choices.

Based on the CLA, another arrangement applies, for which this form does not provide. What do I have to fill in?
Supplementary arrangements for which this form does not provide may have been made in the CLA. We will point this out to the employee.
As a CLA can be specific in this way, we will always refer the employee to you for this.

The WIA covers have been arranged through a pension scheme. Do I have to state this on this form as well?
Yes. You have to fill in all WIA covers on this form, including the covers arranged through a pension scheme.

Why is the information stated in the uniform pension statement (UPO) not sufficient for you?
The UPO provides insight into the income your employee receives in case of full incapacity for work. The UPO does not state the income in case of partial incapacity for work.