AOW pension for people living outside the Netherlands

Contents

<table>
<thead>
<tr>
<th>Topic</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>What is AOW pension?</td>
<td>2</td>
</tr>
<tr>
<td>Who is the AOW pension scheme for?</td>
<td>2</td>
</tr>
<tr>
<td>When can you get an AOW pension?</td>
<td>3</td>
</tr>
<tr>
<td>Living in one country and working in another</td>
<td>4</td>
</tr>
<tr>
<td>AOW pension rates</td>
<td>4</td>
</tr>
<tr>
<td>Other pensions</td>
<td>5</td>
</tr>
<tr>
<td>Claiming an AOW pension</td>
<td>5</td>
</tr>
<tr>
<td>If you have any questions</td>
<td>5</td>
</tr>
<tr>
<td>Other benefits paid by the SVB</td>
<td>6</td>
</tr>
<tr>
<td>List of EU member states and treaty countries</td>
<td>6</td>
</tr>
</tbody>
</table>
In the Netherlands, people who reach pension age are awarded a basic state pension (AOW pension). People living outside the Netherlands who have lived or worked in the Netherlands at some point can also receive an AOW pension. How this works is explained in this information brochure.

What is AOW pension?

In the Netherlands, there are three kinds of pensions for people who retire:
- statutory pensions for the whole population (AOW pension);
- company pensions for employees;
- private pensions.

The pension paid under the National Old Age Pensions Act (AOW) is a basic pension from the Dutch state. The AOW pension scheme covers everyone who lives in the Netherlands. People outside the Netherlands who have lived or worked in the Netherlands at some point may also qualify for an AOW pension, though at a reduced rate.

Who is the AOW pension scheme for?

The AOW scheme covers everyone who has lived in the Netherlands at some point. Regardless what nationality you have and whether or not you actually worked or paid social insurance contributions here, your period of residence in the Netherlands entitles you to a partial AOW pension. If you have never lived in the Netherlands, but you have worked and paid wage tax in the Netherlands at some point, you may qualify for an AOW pension too.

There are different pension rates for:
- single persons;
- married persons;
- unmarried persons who are living with someone.

Living with someone

You are considered to be living with someone if you are sharing a household and share the costs, or if you care for each other in some way. This other person could be your partner, but also your friend, house mate, or brother or sister. If you are living with your child, you are treated as a single person under the terms of the AOW pension scheme. For more information, go to www.svb.nl/aow.
Features of the AOW pension scheme
In some ways, the AOW pension scheme is different from pension schemes in other countries. The following is important to bear in mind:

- AOW pensions are based on an insurance scheme which provides 2% of the full pension amount for each year of insurance. This rule applies to everyone, regardless of their profession or the type of work they do. AOW pensions are paid to housewives and paid workers alike.
- Your AOW pension will become payable on the date you reach the AOW pension age. Your AOW pension age depends on your date of birth. You can check your AOW pension age at www.svb.nl/aowleeftijd.
- It is not possible to receive an AOW pension before you reach the AOW pension age.
- If you have only lived in the Netherlands and accrued AOW pension rights for a short time, you cannot cash in your period of AOW insurance in a lump sum payment. If your pension is small, however, you can opt for payment on a quarterly or annual basis instead of a monthly basis, thus saving on bank charges.
- If you continue working after you have started receiving an AOW pension, or you receive other pensions or benefits from the Netherlands or from the country where you live, these sources of income will not affect your AOW pension.
- Your AOW pension will stop when you die. It will not continue to be paid to your survivors. If your partner is under the AOW pension age when you die, he or she may qualify for an Anw survivor benefit. You will find more information about this at www.svb.nl/anw.
- The AOW pension rates are adjusted twice a year, in January and July. Pension payments for May include a holiday allowance.

When can you get an AOW pension?
If you have been insured under the AOW pension scheme, you will get an AOW pension when you reach the AOW pension age.

You have been insured if, at some point during the 50 years before you reach the AOW pension age:
- you lived in the Netherlands, or
- you worked and paid wage tax in the Netherlands, or
- you paid contributions for voluntary AOW insurance.

Pension accrual rate 2% per year
For each year of insurance you accrue 2% of the maximum pension. If your insurance record is complete, you are entitled to 50 x 2% = 100% of a full AOW pension. If you have not always lived or worked in the Netherlands, you will lose 2% for each year of non-insurance. If you were born on or after 1 January 1950, you are not entitled to an AOW pension if you have been insured for less than one year.
Only the general rules are given above. Different rules apply for other situations. For more information about the AOW pension scheme, go to www.svb.nl/aow.

Example

Living and working in the Netherlands
Jean Decleir (1946) lived in the Netherlands from 1 July 1973 to 1 July 1982. He then moved to Belgium but continued to work in the Netherlands until 1 July 1990. How much AOW pension has he accrued? He is entitled to 34% of a full AOW pension based on 17 years of AOW insurance, because he first lived in the Netherlands for 9 years and then worked in the Netherlands for 8 years.

Living in one country and working in another
The Netherlands has concluded social security agreements with a large number of countries. For instance, for all countries of the European Union (EU), the rules of the EC Regulations apply. These rules determine in what country or countries a person has been insured. The main rule is that you are insured in the country where you work. But what if you work two days a week in one country, and three days in another, or if you are self-employed in one country and employed in another? Or if you have been posted to another country by your employer? For all these situations, there are EC Regulations to establish in which country you are insured. These regulations have been put in place to prevent people from being insured in two countries at the same time, or worse, from not being covered by pension insurance at all. Each EU Member State and each Treaty country will pay its own share of your pension.

You will find a list of all the EU/EEA countries and Treaty countries at the back of this brochure.

Example

Frontier workers: living in the Netherlands and working in Germany
Ms Meijlink’s AOW pension age is 65. She lived in the Netherlands until she turned 62 (in May 2007). She then moved to Germany. For the period up to her 65th birthday, she took out voluntary AOW insurance. From 1 September 1992 to 1 January 2005, Ms Meijlink worked just over the German border. Pursuant to EC Regulations, she was exclusively insured in Germany during that period, even though she was living in the Netherlands. Ms Meijlink is entitled to 76% of the full AOW pension. Her 12-year period of work in Germany resulted in a pension reduction of 12 x 2% = 24%. She will apply to the German authorities for a German pension for her period of work in that country.

AOW pension rates
The AOW pension rates are related to the minimum wage in the Netherlands and are usually adjusted twice a year, on 1 January and 1 July.

For the precise amounts, please refer to www.svb.nl/aow.
### Other pensions

Apart from your AOW pension, you may also be entitled to other pensions.

- **Company pension**
  If you have been employed either in the Netherlands or the country where you live, you may also have built up pension rights on the basis of your employment. In the Netherlands, these additional pensions are paid through a pension fund or pension insurance company. For more information, contact your employer or pension fund. Company pensions are not deducted from the AOW pension.

- **Private old age insurance**
  To supplement their company pension, many people opt for a private old age insurance, such as a single premium policy or annuity scheme. Pensions from private old age insurance do not affect the entitlement to AOW pension either.

### If you have lost your pension records

If you were employed and you have lost the papers about your pension insurance in the Netherlands, the help desk for unclaimed pensions can help you trace your pension fund on the basis of the details of your former employer. You can send an e-mail to info@stichtingpensioenregister.nl or telephone +31 20 751 2870. The help desk supports the pension forecast website www.mijnpensioenoverzicht.nl, where you can log in with your DigiD code and get an overall view of the pension rights you accrued in the Netherlands.

### Claiming an AOW pension

If you live in an EU country or a country with which the Netherlands has a social security agreement, you can claim an AOW pension via the social insurance institution where you were last insured. They will forward your claim to the SVB. After that, you will receive the decision by the SVB via the pension institution in your country.

If you do not live in an EU country or treaty country, you can submit your AOW pension claim directly to the SVB.

### If you have any questions

This brochure outlines in what situations you may be entitled to an AOW old age pension. If your situation is not described in this brochure, or if you have any questions, go to www.svb.nl, or call an SVB office. Our case officers will be happy to assist you. You can also send an e-mail via ‘Contact’.

You will find the addresses and telephone numbers of the SVB offices on our website under ‘Contact’. Select your country of residence and social security scheme to find the SVB office that serves your country of residence.
### Other benefits paid by the SVB

Apart from AOW old age pensions, the SVB also pays other social security benefits, such as survivor benefits, child benefits and remigration benefits. If you want to know more about this, go to www.svb.nl.

### List of EU member states and treaty countries

EU countries: Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal (including the Azores and Madeira), Romania, Slovenia, Slovakia, Spain, Sweden, United Kingdom (including Northern Ireland)
- Member states of the European Economic Area (EEA): Iceland, Liechtenstein and Norway
- Switzerland
- Other treaty countries: Australia, Canada, Cape Verde, Chile, Egypt, Israel (except the Gaza strip, the West Bank of the Jordan River and East Jerusalem), Japan, former Yugoslavia (Bosnia Herzegovina, Kosovo, Montenegro and Serbia), Macedonia, Morocco, New Zealand, South Korea, Thailand, Tunisia, Turkey, Uruguay, United States of America

Everyone comes into contact with the SVB at some point in their life. Sometimes the occasion is happy, sometimes sad but inevitable. As a child, a parent, or a surviving partner, as a pupil, an employee, or a pensioner, you can rely on the SVB to pay exactly what you are entitled to, quietly and efficiently, throughout your life.