Survivor benefits
Living in the Netherlands and working in Belgium

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If you live in the Netherlands and you are employed in Belgium, your partner will receive a Belgian survivor pension *(overlevingspensioen)*.

**Who is entitled to a survivor pension?**

Your spouse will only be entitled to a survivor pension if he or she:
- is older than 45, or
- has a child for which child benefit is paid, or
- is more than 66% incapacitated for work.

If your spouse does not meet any of these conditions on the date of your death, he or she can get a temporary survivor pension for up to twelve months. After that, your partner will receive at least a guaranteed minimum pension. This pension will be paid until your partner meets one of the above conditions, in which case the National Pensions Office (RVP) will start paying your partner a survivor pension.

A survivor pension can only be paid to your legal spouse, not to a partner who is not your legal spouse or to your children. However, child benefit will be paid at a higher rate if one or both parents die.

**How much survivor pension will your partner get?**

First, the amount of old age pension *(rustpensioen)* is calculated as if you had submitted a claim for this pension. After that, the survivor pension is calculated. Your partner’s income is also taken into account. Income above a certain level is deducted from the survivor pension. The amounts concerned are shown in the “Figures” appendix.

Your partner will receive the survivor pension as from the first day of the month following the month of your death. A holiday allowance is paid each year in May.

Have you also lived or worked in the Netherlands? In that case, your partner can claim a partial survivor benefit *(Anw benefit)* from the Netherlands if he or she:
- was born before 1 January 1950, or
- is pregnant or cares for a child under 18, or
- is at least 45% incapacitated for work.

Unlike Belgian survivor pension, a Dutch survivor benefit is also payable to the person you live with even if you are not legally married.
How can your partner claim survivor pension?

Your partner must apply to the Sociale Verzekeringsbank (SVB) for a Belgian survivor pension. The National Pensions Office (RVP) in Brussels will pay the pension. For more information, contact the Bureau for Belgian Affairs.

What if ...

... your partner’s income changes?
If your partner receives other income above a certain level, the survivor pension may be reduced or may not be payable. An early retirement benefit (VUT) will not affect the survivor pension. However, if your partner receives a different benefit, he or she will get less survivor pension, or no survivor pension.

... your partner receives a benefit?
In some cases, your partner may still be able to receive a survivor pension in addition to a benefit. In these cases, the survivor pension will be paid at a lower rate, equal to the ‘guaranteed income level for senior citizens’. This pension is payable for a maximum of 12 months.

Keep yourself informed

The information given in this leaflet is only a summary. Additional conditions and exceptions may apply to your situation, and rules and regulations are often subject to change. We therefore advise you to check our website regularly.

If you have any questions, please feel free to get in touch with the Bureau for Belgian Affairs. We will be happy to assist you.

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Other useful addresses

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B-1060  Brussel
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Sociale Verzekeringsbank (SVB)
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