## Old age pensions
living in the Netherlands and working in Belgium

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If you live in the Netherlands and work in Belgium, you will automatically build up rights to a Belgian old age pension (*rustpensioen*). You can start receiving this pension at the age of 65.

### Who can get a Belgian old age pension?

You build up rights to a Belgian old age pension if you work in Belgium between the ages of 20 and 65 and pay contributions. You only build up pension rights for yourself. If your partner does not work in Belgium, he or she will not build up rights to a Belgian pension. However, your partner will most likely be covered under the Dutch old age pension scheme (AOW).

In Belgium, there are separate pension schemes for self-employed persons and special categories of workers, such as miners, sailors, journalists and civil aviation staff.

### How much Belgian old age pension will you get?

The amount of pension you will get depends on the composition of your family, your average income over the years and the number of years you have worked in Belgium. When you submit a pension claim, you will receive a statement showing the amount you are entitled to. The National Pensions Office (RVP) will pay your pension.

If you have a younger spouse with little or no income of his or her own, your pension will be increased by 20%. If you would like a pension forecast, contact the RVP or go to www.mypension.be.

### When will you start to receive your Belgian pension?

Your pension will be paid as from the first day of the month following the month in which you turn 65. For example, if you turn 65 in November, your pension will start in December. Under certain conditions, you can take early retirement. The early retirement pension can start at the age of 60.5, provided you have a total career of at least 38 years (or at 60 if you have a career of 40 years). The age and career requirements are being raised step by step. You can find more information about this on the website of the RVP.
How can you claim a Belgian pension?

This depends on where you live when you turn 65. If you live in the Netherlands, you must apply to the Sociale Verzekeringsbank (SVB) for a Belgian pension. We advise you to submit your claim to the SVB around one year before you want your pension to start. This will give the RVP enough time to start paying your pension on time. If you are not living in the Netherlands when you wish to claim your Belgian pension, go to the website of the RVP.

What if ...

... you stop working in Belgium?
In that case, you will no longer continue to build up rights to a Belgian pension. You will probably start building up rights to a Dutch old age pension again, assuming that you will be living or working in the Netherlands.

... you move to another country?
You will keep the pension rights you built up in Belgium. If you continue to work in Belgium, you will continue to build up rights to a Belgian pension.

Your income upon retirement
In addition to a Belgian old age pension, most people receive another pension as well, such as:
- a Dutch national old age pension (AOW pension);
- a Dutch or Belgian company pension which they built up through their employer. Your employer will be able to inform you about the company pension scheme applicable to you.
- a private pension or annuity based on an insurance you have taken out yourself.
If you add up all of your income, this will give you an idea of your total income after you retire. If you need help working out the amount of your pensions, please feel free to contact the Bureau for Belgian Affairs for an appointment.
All your pension rights in the Netherlands in one overview

From your 65th birthday, you will receive an AOW pension from the SVB. You may have accrued supplementary pension rights through your Dutch employer(s) as well. If you would like to find out about your pension situation and you have a DigiD personal access code, you can see at www.mijnpensioenoverzicht.nl how much AOW state pension and company pension you have accrued so far.

If you would like a detailed survey of your periods of insurance under the AOW scheme, you can request an SVB Pension Statement. This is easy to do via My SVB, which you can log into using DigiD, your personal access code for government online services. If you do not have internet access or a DigiD code, you can send a letter to our Insurance Records Office at the following address: Kantoor Verzekeringen, Postbus 357, 1180 AJ Amstelveen, the Netherlands or go to www.svb.nl.

Belgium also has some websites where you can calculate your future pension or request a pension forecast:
www.mypension.be (only with personal identification)
www.kenuwpensioen.be
You can also request a pension forecast from the RVP.

Tax
Your Belgian old age pension will be taxed in the Netherlands, not Belgium.

Stay informed

This leaflet contains general information. Additional conditions and exceptions may apply to your situation, and rules and regulations are subject to change. We therefore advise you to check our website regularly (www.svb.nl/bbz).

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

Bureau for Belgian Affairs
Rat Verleghstraat 2  Breda
Postbus 90151, 4800 RC  Breda
+31 (0)76 5485840
+31 (0)76 5485809
email: bbz@svb.nl
www.svb.nl/bbz
Other useful addresses

National Pensions Office (RVP)
Zuidertoren
B-1060 Brussel
+ 32 78 15 17 65
www.rvp.fgov.be
info@rvponp.fgov.be

Tax Administration
Cross-Border Employment and Enterprise Team (GWO)
Postbus 5750
6202 MB Maastricht
www.belastingdienst.nl
0800 - 024 12 12 (from the Netherlands)
0800 - 90 220 (from Belgium, without international code 00 and country code 31)

Sociale Verzekeringsbank (SVB)
Insurance Office (Kantoor Verzekeringen)
Postbus 357
1180 AJ Amstelveen
+31 20 6565352
www.svb.nl