You live in the Netherlands or are going to live in the Netherlands and you receive a Belgian survivor pension.

In which country will you be covered by social insurance?

You will be insured under the Dutch social insurance schemes because you live in the Netherlands.

About your old age pension

You will build up old age pension rights (AOW) in the Netherlands. Your AOW pension will be paid as from the month in which you reach your AOW pension age. It will be based on the number of years in which you built up AOW pension rights.

You may also be entitled to a survivor pension (overlevingspensioen) from Belgium (rustpensioen). The amount of your Belgian old age pension depends on your earnings in Belgium.

Exemption from compulsory insurance

In the Netherlands, you have to pay contributions for insurance under the National Old Age Pensions Act (AOW), the National Survivor Benefits Act (Anw), and the National Act on Exceptional Medical Expenses (AWBZ). In some cases, you may be eligible for exemption from compulsory insurance. This means that you will not be required to pay contributions under the AOW, Anw and AWBZ schemes. For more information, go to www.svb.nl/ontheffing. This website page is in Dutch, but you can click a different language at the top of the screen.

About your child benefit

If you receive child benefit from Belgium, this will continue as long as you and your child(ren) meet the qualifying conditions.

About your health care

For information about health care, read the section on health care in the leaflet entitled “Medical care - Living in the Netherlands with a pension or benefit from Belgium”.

Tax

You pay tax on your Belgian survivor pension in your country of residence (the Netherlands).
What if …

... there is a change in your personal circumstances?
Changes in your situation may affect your Belgian survivor pension. You must therefore report changes without delay to the National Pensions Office (RVP) which pays your pension.

... you continue to work or are going to work in the Netherlands or Belgium while receiving a survivor pension?
In that case, you will be covered by social insurance in the country where you work. This could have consequences for your health insurance, for example. In addition, your income from work may affect the amount of your survivor pension. If you want to know how much you are allowed to earn without this affecting your survivor pension, get in touch with the Bureau for Belgian Affairs.

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**Your income after retirement**

Your survivor pension will continue after you turn 65. You may also receive the following types of income:

- A Belgian old age pension if you have accrued pension rights in Belgium. The Bureau for Belgian Affairs can give you further information about this.
- Dutch old age pension (AOW pension) accrued in the 50-year period before your AOW pension age on the basis of residence or employment in the Netherlands.
- A benefit on the basis of a collective insurance scheme, which you will normally have built up through an employer. Participation in collective insurance schemes is provided for in collective agreements. Your employer or former employer will be able to tell you if you are covered by collective insurance. You may also be entitled to a benefit which your late partner built up under a collective scheme, or a supplementary company pension you have built up through a Dutch employer. For more information about Dutch company pensions, contact your company pension fund, your employer or former employer, or the Stichting Pensioenregister (pension register foundation).
- A private pension for which you have taken out an annuity or private pension insurance.

If you add up this income, this will give you an idea of your total income after you retire. If you need help working out your pensions, feel free to contact the Bureau for Belgian Affairs to make an appointment.
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.

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+31 (0)76 5485840
email: bbz@svb.nl
www.svb.nl/bbz

Other useful addresses

National Office for Pensions (RVP)
Payments and Awards Department
Rijksdienst voor pensioenen
Betalingsdienst/toekenningsdienst
Zuidertoren
B-1060 Brussel
+32 (0)2 78 15 17 65
www.rvp.fgov.be

Stichting Pensioenregister
Postbus 785
1180 AT Amstelveen
+31 (0)20 7512870
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www.mijnpensioenoverzicht.nl
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