Contents

In which country will you be covered by social insurance? 2
About your old age pension 2
Survivor benefit for your partner 2
About your child benefit 2
About your health care 2
What if … 3
Stay informed 4
Other useful addresses 4
You live in the Netherlands or are going to live in the Netherlands and you receive a Belgian incapacity benefit.

<table>
<thead>
<tr>
<th>In which country will you be covered by social insurance?</th>
</tr>
</thead>
<tbody>
<tr>
<td>You will be insured under the Dutch social insurance schemes because you live in the Netherlands.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>About your old age pension</th>
</tr>
</thead>
<tbody>
<tr>
<td>Because you are covered by social insurance in the Netherlands, you will build up rights to a Dutch old age pension (AOW pension). You have to pay contributions for this.</td>
</tr>
</tbody>
</table>

**Exemption from compulsory insurance**

In the Netherlands, you have to pay contributions for insurance under the National Old Age Pensions Act (AOW) and the National Survivor Benefits Act (Anw). 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 and Anw 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.

<table>
<thead>
<tr>
<th>Survivor benefit for your partner</th>
</tr>
</thead>
<tbody>
<tr>
<td>If you pass away, your partner can claim a survivor pension (overlevingspensioen) from Belgium and, in most cases, a survivor benefit from the Netherlands. The condition is that your partner is entitled to a survivor pension from Belgium and meets the qualifying conditions for entitlement to a Dutch survivor benefit. In Belgium, survivor pension can only be paid to the legal spouse of a deceased person. A Dutch survivor benefit is also payable to the person who lived together with the deceased.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>About your child benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>If you receive child benefit from Belgium, this will continue as long as you and your child(ren) meet the qualifying conditions. However, your child benefit may change depending on your partner’s income and the country the income is from.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>About your health care</th>
</tr>
</thead>
<tbody>
<tr>
<td>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”.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Tax</th>
</tr>
</thead>
<tbody>
<tr>
<td>You pay tax on your Belgian incapacity benefit in your country of residence (the Netherlands).</td>
</tr>
</tbody>
</table>
What if …

... there is a change in your personal circumstances?
Changes in your circumstances may affect your Belgian incapacity benefit. You must therefore report changes without delay to the health insurance fund which pays your benefit.

... your Belgian incapacity benefit started before 1 May 2010?
If you have also worked in the Netherlands, you can submit a request for revision of your benefit to your health insurance fund in Belgium. You may then be awarded a partial incapacity benefit from both the Netherlands and Belgium. If this change is to your advantage, you will receive a partial benefit from both countries. These benefits will be awarded with effect from the date of your request.

... your Belgian incapacity benefit started before 1 May 2010?
You will also build up rights to an old age pension in Belgium as well as the Netherlands. In Belgium, you can continue to build up rights to a pension for up to 10 years. Also see the information in this leaflet under “Exemption from compulsory insurance”.

... you want to start working while receiving an incapacity benefit?
In that case, contact your health insurance fund and/or the Bureau for Belgian Affairs.

Your income after retirement
Your incapacity benefit will stop when you turn 65.

What pensions or benefits can you receive after you turn 65?
- 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.
- A 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 supplementary company pension you have built up through a Dutch employer. For more information about these Dutch 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.
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
email: bbz@svb.nl
www.svb.nl/bbz

Other useful addresses

Sociale Verzekeringsbank
afdeling ontheffing
Postbus 357, 1180 AJ Amstelveen
+31 (0)20 656 53 52

Institute for Employee Benefit Schemes (UWV)
Uitvoeringsinstituut Werknemersverzekeringen
Postbus 58285, 1040 HG Amsterdam
0900-9294 (from within the Netherlands)
www.uwv.nl

Stichting Pensioenregister
Postbus 785
1180 AT Amstelveen
+31 (0)20 7512870
info@stichtingpensioenregister.nl
www.mijnpensioenoverzicht.nl
(only with DigiD)