## Contents

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Who is entitled to an Anw benefit?</td>
<td>2</td>
</tr>
<tr>
<td>How much Anw benefit can your partner and children get?</td>
<td>3</td>
</tr>
<tr>
<td>How can your partner or children claim Anw benefit?</td>
<td>3</td>
</tr>
<tr>
<td>What if...</td>
<td>3</td>
</tr>
<tr>
<td>Stay informed</td>
<td>4</td>
</tr>
<tr>
<td>Other useful addresses</td>
<td>4</td>
</tr>
</tbody>
</table>
If you live in Belgium and work in the Netherlands up to the date of your death, your partner and children will be entitled to a benefit under the Dutch National Survivor Benefits Act (Anw).

Who is entitled to an Anw benefit?

Three types of benefit are payable under the Anw scheme:

Survivor benefit for your partner
Your partner will be entitled to a survivor benefit 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.

What do we mean by “your partner”?  
Your partner is the person you live with. This does not necessarily have to be your spouse; it could also be your brother or sister. Parents and children who live together are not regarded as partners.

Dependent child allowance
If you have children under 18, your partner will usually receive a dependent child allowance in the event of your death. Only one dependent child allowance can be awarded per family, even if the family includes more than one dependent child.

Orphan’s benefit
There is an orphan’s benefit for children up to 16 who have lost both parents. The benefit may continue until the orphan’s 18th birthday if he or she is incapacitated for work, or until the orphan’s 21st birthday if the orphan is studying.
How much Anw benefit can your partner and children get?

The amount of your partner’s survivor benefit will depend on his or her income.
- If your partner receives a benefit, this is deducted in full from the survivor benefit. The remaining amount will be paid out.
- If your partner has income from work, this will be partly deducted from the survivor benefit.
- If you partner has no income, he or she will receive a full survivor benefit, which is 70% of the Dutch net minimum wage.

Anw benefit is paid by the Sociale Verzekeringsbank (SVB). Dependent child allowance and orphan’s benefit are fixed amounts which are not dependent on your partner’s or your children’s income. The Anw benefit rates are regularly adjusted by the government. You can find the current amounts at www.svb.nl/anw and in the “Figures” appendix.

How can your partner or children claim Anw benefit?

Your partner and children must apply to their municipal pension service for an Anw benefit.

What if...

... you also worked in Belgium?
In that case, your partner can claim a partial survivor pension (overlevingspensioen) from Belgium, but only if you and your partner are married. The Belgian survivor pension will be deducted from the Dutch survivor benefit.

... your youngest child turns 18 or starts living away from home?
In that case, your partner’s dependent child allowance will stop. The survivor benefit will also stop, unless your partner was born before 1 January 1950 or is at least 45% incapacitated for work.

... your partner turns 65?
When your partner turns 65, the Dutch survivor benefit will stop. Your partner may be entitled to a Dutch old age pension (AOW pension) as from the age of 65. The Belgian survivor pension will be paid as long as your partner lives.
Income for your partner and children after your death
In addition to a Dutch Anw benefit, your partner and children could also be entitled to other benefits, such as:
- a Belgian survivor pension, if you also worked in Belgium (only for your partner, if you were married to your partner).
- a Belgian supplementary partner pension built up through your employer. Participation in a company pension scheme is provided for in collective agreements. Your employer will be able to inform you about the company pension scheme applicable to you.
- a benefit from private insurance that you have taken out.

If you add up this income, this will give you an idea of the total income your partner and children will receive after your death. If you need help working out your partner’s and children’s entitlements, contact the Bureau for Belgian Affairs to make an appointment.

Stay informed
This leaflet contains general information provided by the Bureau for Belgian Affairs. 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)76 548 58 40
bbz@svb.nl
www.svb.nl/bbz

Other useful addresses
Sociale Verzekeringsbank
Pensions and Benefits Department
www.svb.nl/anw

National Pensions Office (RVP)
Rijksdienst voor Pensioenen
1765 (from within Belgium)
+32 78 15 17 65 (from abroad)
info@rvponp.fgov.be
www.onprvp.fgov.be