Old age pensions
Living in Belgium and working in the Netherlands

## Contents

<table>
<thead>
<tr>
<th>Topic</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>What is AOW pension?</td>
<td>2</td>
</tr>
<tr>
<td>Who gets an AOW pension?</td>
<td>2</td>
</tr>
<tr>
<td>How much AOW pension will you get?</td>
<td>2</td>
</tr>
<tr>
<td>How can you claim an AOW pension?</td>
<td>3</td>
</tr>
<tr>
<td>What if…</td>
<td>3</td>
</tr>
<tr>
<td>Your pension situation in the Netherlands at a glance</td>
<td>4</td>
</tr>
<tr>
<td>Stay informed</td>
<td>5</td>
</tr>
<tr>
<td>Other useful addresses</td>
<td>5</td>
</tr>
</tbody>
</table>
If you live in Belgium and work in the Netherlands, you will automatically build up rights to a Dutch state old age pension (AOW pension). You will start to receive this pension when you reach your AOW pension age, regardless of where you are living at that time.

<table>
<thead>
<tr>
<th>What is AOW pension?</th>
</tr>
</thead>
<tbody>
<tr>
<td>An AOW pension is a basic pension paid by the Dutch government as from the day on which you reach your AOW pension age. Your AOW pension age depends on your date of birth. You can check your AOW pension age at <a href="http://www.svb.nl/aowleeftijd">www.svb.nl/aowleeftijd</a>. AOW pensions are paid by the Sociale Verzekeringsbank (SVB).</td>
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<thead>
<tr>
<th>Who gets an AOW pension?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Everyone who lives or works in the Netherlands in the 50-year period before they reach their AOW pension age will automatically accrue AOW pension rights, irrespective of their nationality and of whether or not they work. You only build up pension rights for yourself.</td>
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<tr>
<td>If your partner does not work, he or she will not build up rights to a pension. However, your partner may choose to apply for voluntary AOW insurance. Applications must be made to the Sociale Verzekeringsbank (SVB) within one year of the date on which you started working in the Netherlands or moved to Belgium.</td>
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</tbody>
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<thead>
<tr>
<th>How much AOW pension will you get?</th>
</tr>
</thead>
<tbody>
<tr>
<td>You are entitled to 2% of the full AOW pension for every year that you have lived or worked in the Netherlands. You can work out yourself approximately how much AOW pension you can expect to receive at <a href="http://www.svb.nl/aow">www.svb.nl/aow</a>. There are different rates for people living alone or with a partner. AOW pension is paid by the SVB. You can receive your AOW pension anywhere in the world.</td>
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<td>AOW contributions are paid by everyone who works in the Netherlands. The contributions are used to pay the AOW pensions of people currently aged 65 or over. See the “Figures” appendix for the contribution rates.</td>
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How can you claim an AOW pension?

This depends on where you live when you reach your AOW pension age. If you live in Belgium, you must apply to your municipal pension service for an AOW pension. We advise you to submit your claim about one year before you reach your AOW pension age so that there is sufficient time for your pension claim to be processed. If you are not living in Belgium, you can find out where to submit your claim at www.svb.nl/aow.

Tax

Your Dutch AOW old age pension will be taxed in Belgium, not in the Netherlands. If you worked as a civil servant in the Netherlands and you have the Dutch nationality, your civil servant’s pension (ABP pension) will be taxed in the Netherlands.

What if...

... you stop working in the Netherlands?
Usually, you will no longer continue to build up AOW pension rights, and you will no longer have to pay contributions for AOW pension. If you wish, you can continue your AOW insurance on a voluntary basis. For more information about voluntary insurance, go to www.svb.nl/vv.

... you move to another country?
You will keep the pension rights you built up under the AOW scheme, and as long as you continue to work in the Netherlands, you will continue to build up rights to an AOW pension. However, there may be changes with respect to your Belgian old age pension. For more information about this, contact the Bureau for Belgian Affairs.

... you want to retire early?
You will receive your AOW pension when you reach your AOW pension age. If you want to stop working earlier, you must make separate arrangements, for example by taking out an annuity. Your collective agreement may also provide for early retirement. For more information, contact your employer or get in touch with an insurance company.

... if you have also accrued pension rights in Belgium?
In that case, you will also be entitled to a Belgian old age pension. You must apply to your municipal pension service for a Belgian pension.

... you worked in the Netherlands as a frontier worker?
In that case, you will also get a supplementary pension from Belgium, called a frontier worker pension. In some cases, a claim for this pension can be submitted before the age of 65. For more information, contact the Bureau for Belgian Affairs.
Your income after retirement
If your partner is younger than you, you may be entitled to a supplementary allowance on top of your AOW pension when you reach your AOW pension age. The amount of supplementary allowance depends on your partner’s age, his or her income and his or her own insurance record under the AOW scheme. You can only get a supplementary allowance if your AOW pension starts before 1 January 2015.

What can you receive in addition to your AOW pension?
- A Belgian old age pension or frontier worker pension which you will be entitled to if you have accrued pension rights in Belgium or worked as a frontier worker. Your municipal pension service or the Bureau for Belgian Affairs can give you more information about this.
- A company pension which you have built up through your employer. Participation in company pension schemes is provided for in collective agreements. Your employer will be able to inform you about the company pension scheme applicable to you.
- 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.

Your pension situation in the Netherlands at a glance
You will receive an AOW pension from the Netherlands when you reach your AOW pension age. You may have accrued supplementary pension rights through your Dutch employer(s) as well. The pension overview website www.mijnpensoenoverzicht.nl shows how much pension you have accrued with your pension providers (i.e. pension funds or pension insurance companies). This on-line information is not yet available for you because you need a DigiD personal identification code to access it. At this point, only people who live in the Netherlands can get a DgiD code.

If you require full details of your pension rights accrued under the AOW pension scheme, you can request an SVB Pension Statement. To do this, you can send a letter or application form to our Insurance Office at the following address: SVB, Kantoor Verzekeringen.
Stay informed

This leaflet contains general information about your pension rights. 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)76 548 58 40
email: bbz@svb.nl
www.svb.nl/bbz

Other useful addresses

Sociale Verzekeringsbank
Insurance Office
Postbus 357, 1180 AJ Amstelveen
+31 (0) 20 656 5 352

Pensions Department (AOW)
Afdeling AOW
www.svb.nl/aow

Belastingdienst Cross-Border Employment and Enterprise Team (GWO Team)
Team Grensoverschrijdend Werken en Ondernemen (GWO)
0800-902 20 (from Belgium, without international code 00 and country code 31) or
0800-024 12 12 (from within the Netherlands)
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www.toeslagen.nl
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