Survivor benefits
living in Belgium with a pension or benefit from the Netherlands

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This leaflet is meant for people living in Belgium or moving to Belgium who receive an Anw survivor benefit from the Netherlands.

In which country will you be covered by social insurance?
If you live in Belgium or are going to live in Belgium and you receive a survivor benefit (Anw benefit) from the Netherlands, you will not be covered by social insurance in the Netherlands because you will not be living or working in the Netherlands. European rules (Regulation 883/2004) stipulate that a person who only receives a Dutch Anw survivor benefit will be insured in his or her country of residence (in your case, Belgium). However, due to differences between the Belgian and Dutch social security systems, you will not fall under the social security schemes in Belgium. Below, you can read what this means for you.

About your old age pension
If you only receive a Dutch Anw benefit, you will not build up old age pension rights (AOW) in the Netherlands. However, you will keep any AOW pension rights you have already accrued. Your AOW pension will be paid as from the month in which you reach your AOW pension age and will be based on the number of years in which you built up AOW pension rights. You will not build up rights to an old age pension in Belgium either. You can check your AOW pension age at www.svb.nl/aowleeftijd.

If you want to continue to build up AOW pension rights, you can take out voluntary AOW insurance. You can apply to the Insurance Office of the Sociale Verzekeringsbank (SVB) for voluntary insurance until one year after the date on which you stopped living or working in the Netherlands. For more information, go to www.svb.nl/vv.

About your child benefit
You will continue to receive Dutch child benefit as long as you meet the qualifying conditions. You may also be eligible for a child budget, which is an extra allowance for low-income families. Child budgets are paid by the Dutch Tax Administration. For more information, go to www.toeslagen.nl.

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

Tax
You pay tax on your Anw survivor benefit in Belgium. If you receive a supplementary survivor benefit, that will also be taxed in Belgium.
What if...

... there is a change in your personal circumstances?
A change in your circumstances could affect your entitlement to Anw benefit. You must therefore report changes to the SVB office in Utrecht within six weeks of the date of the change.

... you reach your AOW pension age?
Your Anw survivor benefit will stop when you reach your AOW pension age.

... you continue to work or are going to work in the Netherlands while receiving an Anw benefit?
In that case, you will be covered by social insurance in the Netherlands. You can find more information about this in the leaflet entitled “Living in Belgium and working in the Netherlands”. If you use childcare, you may be able to get a childcare benefit from the Netherlands. Childcare benefit is paid by the Dutch Tax Administration. You will find more information (only in Dutch) at www.toeslagen.nl. In addition, your income from work may affect the amount of your survivor benefit. For more information, contact the Bureau for Belgian Affairs.

... you continue to work or are going to work in Belgium while receiving an Anw benefit?
In that case, you will be covered by social insurance in Belgium. Your income from work may affect the amount of your survivor benefit. For more information, contact the Bureau for Belgian Affairs.

Your income after retirement
Your Anw survivor benefit will stop when you reach your AOW pension age. If you have lived or worked in the Netherlands for some time in the 50-year period before your AOW pension age, you will get an AOW old age pension as from the date on which you reach your AOW pension age.

What can you receive in addition to your AOW pension?
- A Belgian pension if you have accrued pension rights in Belgium. The Bureau for Belgian Affairs can give you further 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 or former employer will be able to tell you if you are or were covered by a company pension scheme.
- A company pension built up by your late partner. This will normally be paid by the company pension fund or insurance company of your late partner’s employer. You can also receive this pension if you live in Belgium.
- 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 entitlements, 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.

**Bureau for Belgian Affairs**
Rat Verleghstraat 2 Breda
Postbus 90151, 4800 RC, Breda
+31 (0)76 548 58 40
bbz@svb.nl
www.svb.nl/bbz

**Other useful addresses**

**Sociale Verzekeringsbank (SVB)**
Insurance Office, Voluntary Insurance Department
Kantoor Verzekeringen, afdeling Vrijwillige Verzekeringen
Postbus 357, 1180 AJ Amstelveen
+31 (0)20 656 52 25
www.svb.nl/vv

**Sociale Verzekeringsbank Utrecht**
International Department/Belgium
Pensions and Benefits Department (AOW/Anw)
Graadt van Roggenweg 400 Utrecht
Postbus 18002, 3501 CA Utrecht
+31 (0)30 264 90 10
www.svb.nl

**Tax Administration**

Cross-Border Employment and Enterprise Team (GWO Team)
Belastingdienst
Team Grenoverschrijdend Werken en Ondernemen (GWO)
0800-90220 (from Belgium, without international code 00 and country code 31) or 0800-024 12 12 (from within the Netherlands)
International Tax Helpline (Belastingtelefoon Buitenland): +31 (0)55 538 53 85
www.belastingdienst.nl
www.toeslagen.nl