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You live in Belgium or are going to live in Belgium, and you receive income from one of the Dutch schemes listed below.

**This leaflet covers the following early retirement pensions and benefits:**
- civil servant pension (ABP pension);
- military pension or military incapacity benefit;
- railway pension;
- retirement pension for a person under 65 which is sufficient to live on (often paid under a company pension scheme);
- early retirement pension paid from the age of 55 (often paid on the basis of a collective agreement);
- military or civil servant pension on account of redundancy, or job-related early retirement (FLO).

**In which country will you be covered by social insurance?**
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 pension or benefit as listed above 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 live in Belgium or are going to live in Belgium and you receive one of the above pensions or benefits, you will no longer build up rights to a Dutch old age pension (AOW pension). However, you will keep any AOW pension rights you have already accrued. When you reach your AOW pension age, you will receive a monthly AOW pension for the years in which you accrued AOW pension rights.

**About survivor benefit**
If you live in Belgium or are going to live in Belgium and you receive one of the above pensions or benefits, you will not be covered under the Dutch survivor benefit scheme (Anw scheme). This means that your partner and children will not be entitled to an Anw benefit if you pass away. You will not be insured under the Belgian survivor pension scheme either.
If you want to continue to build up rights to an AOW pension, or if you want your partner and children to be eligible for an Anw survivor benefit scheme in the event of your death, you can take out voluntary AOW and/or Anw insurance. If you decide to do this, you must apply to the Insurance Office of the Sociale Verzekeringsbank for voluntary insurance within one year of 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 no longer receive Dutch child benefit. However, you may be able to get a guaranteed amount in child benefit from the National Office for Child Benefit for Employees (RKW) in Belgium. For more information, contact the Bureau for Belgian Affairs.

About your health care

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

What if...

... you continue to work or start working in the Netherlands while receiving one of the above pensions or benefits?

In that case, you will continue to be insured in the Netherlands under the National Old Age Pensions Act, the National Survivor Benefits Act, the National Act on Exceptional Medical Expenses and the Health Insurance Act. You can find more information about this in the leaflet entitled “Living in Belgium and working in the Netherlands”.

... you continue to work or start working in Belgium?

In that case, you will build up rights to a Belgian old age pension (rustpensioen). This means that you will be covered for medical care in Belgium after your 65th birthday. For more information, contact the Bureau for Belgian Affairs.

... your partner works in the Netherlands?

In that case, your partner will be covered by social insurance in the Netherlands, including the Dutch child benefit scheme. You can find more information about this in the leaflet entitled “Living in Belgium and working in the Netherlands”.

... you reach the AOW pension age?

Unlike residents of the Netherlands, you will not automatically receive a claim form for AOW pension. We advise you to submit a claim for AOW pension to the pension service of your municipality around one year before you reach the AOW pension age. Your AOW pension age depends on your date of birth. You can check your AOW pension age at www.svb.nl/aowleeftijd.
Tax
You pay tax on your pension or benefit in Belgium. If you are a Dutch national, you worked as a civil servant in the Netherlands, and you have a Dutch civil servant pension (ABP pension), it will be taxed in the Netherlands.

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)76 548 58 40
bbz@svb.nl
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Other useful addresses

Sociale Verzekeringsbank
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

National Office for Child Benefit for Employees (RKW), liaison office
Rijksdienst voor Kinderbijslag voor Werknemers (RKW), verbindingsorgaan
Trierstraat 70, 1000 Brussel
+32 (0)2 237 21 11
www.rkw.be

Tax Administration
Cross-Border Employment and Enterprise Team (GWO Team)
Belastingdienst
Team Grensoverschrijdend 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 +31 (0)55 538 53 85
www.belastingdienst.nl
www.toeslagen.nl