

## Your AOW pension from the Netherlands: what you need to know

If you have lived or worked in the Netherlands at some time in the past, you will probably be entitled to part of the Dutch old age pension (AOW) at retirement age. Even if you move to another country, you will still be entitled to a pension. A recent change in Dutch law, however, has led to a gradual rise in the AOW pension age over the coming years. This means that you may start receiving your pension later than you expected. It is important to be aware of these changes so that you are not suddenly faced with a financial problem. As the organisation who pays your pension, it is important to us at the Social Insurance Bank (SVB) that you understand your situation.

### Changes to the Dutch AOW pension age

After the AOW pension scheme was introduced in 1957, everyone received their AOW pension when they reached the age of 65. However, the pension age has now been raised following an amendment to the law.

The AOW pension age will be increased as follows:

- to 66 in 2018
- to 67 in 2021

As from 2022, the AOW pension age will be linked to life expectancy:

- 67 years and 3 months in 2022
- it will remain at 67 years and 3 months in 2023

The AOW pension age as from 2024 is still to be determined.

The AOW pension will be paid as from the date you reach your AOW pension age. The AOW pension age depends on your date of birth. You can see what your AOW pension age is at [www.svb.nl/aow](http://www.svb.nl/aow).

For websites: Find out your AOW pension age

(insert hyperlink:

[https://www.svb.nl/int/en/aow/wat\\_is\\_de\\_aow/wanneer\\_aow/index.jsp](https://www.svb.nl/int/en/aow/wat_is_de_aow/wanneer_aow/index.jsp))

### Accruing AOW pension rights

You can accrue AOW pension rights in the 50-year period prior to your AOW pension age. If your AOW pension age is 66, the accrual period for your AOW pension will be the 50 years from your 16th to your 66th birthday.

For each year that you lived in the Netherlands, you accrue rights to 2% of the full AOW pension amount. If you have never lived in the

Netherlands, but you have worked and paid wage tax in the Netherlands, you may also receive 2% for each year that you worked.

On reaching your AOW pension age, you will receive a full AOW pension if you have accrued 50 years of insurance under the AOW pension scheme leading up to your AOW pension age. If you move to another country before you reach your AOW pension age, you will receive a part AOW pension based on the years that you were insured.

[Read more about your insurance under the AOW scheme](#) [link naar

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[https://www.svb.nl/int/nl/aow/wat\\_is\\_de\\_aow/wie\\_krijgt\\_aow/wanneer\\_verzekerd/](https://www.svb.nl/int/nl/aow/wat_is_de_aow/wie_krijgt_aow/wanneer_verzekerd/)]

### **Claiming your AOW pension yourself**

The SVB administers the AOW pension scheme. In the Netherlands, we contact people shortly before they reach their AOW pension age. If you live in another country, however, you will have to remember to claim your AOW pension yourself. How to do this depends on the country where you live. On [www.svb.nl](http://www.svb.nl) you can find how to claim your AOW pension outside the Netherlands under 'Self-service'.

**Tip:** Make sure you submit your AOW pension claim in plenty of time before you reach your AOW pension age – in general 6 months before reaching the pensionable age – so that we have time to assess your insurance periods under the AOW scheme.

For websites: <a href="#">Claiming an AOW pension if you live outside the Netherlands</a> ( <a href="https://www.svb.nl/int/en/aow/aanvragen/aow_aanvragen/index.jsp">https://www.svb.nl/int/en/aow/aanvragen/aow_aanvragen/index.jsp</a> )
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### **Your SVB pension statement**

If you would like to know how much AOW pension you have built up so far, you can request an SVB Pension Statement via [www.svb.nl](http://www.svb.nl) by logging in with your DigiD personal code. If you do not have a DigiD code, go to [www.svb.nl](http://www.svb.nl) and click on 'How much AOW pension will you get?' You will find an application form that you can print out and send to us by mail.

For websites: <a href="#">you can request an SVB Pension Statement here</a>
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Hyperlink:

<a href="https://www.svb.nl/int/en/aow/hogte_aow/hoeveel_u/index.jsp">https://www.svb.nl/int/en/aow/hogte_aow/hoeveel_u/index.jsp</a>
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### **Keeping yourself informed**

The Social Insurance Bank (SVB) is the organization that administers the Dutch national insurance schemes. It is important to us that everyone knows and receives what they are entitled to. People who live in the Netherlands are contacted by the SVB when they are

approaching their AOW pension age. But for people who live outside the Netherlands, we often have an incorrect address or no address at all. As we may not be able to contact you in time, it is essential that you keep yourself informed.

If you have any questions about your AOW pension, go to [www.svb.nl/aow](https://www.svb.nl/aow). If you cannot find what you are looking for, please get in touch with us.

Hyperlink:

[https://www.svb.nl/int/en/aow/contact/contact\\_aow\\_pensioen/index.jsp](https://www.svb.nl/int/en/aow/contact/contact_aow_pensioen/index.jsp)