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Gateway Policy Explorer: Retirement Series

Netherlands

Survivor Old-Age Benefit Plan Details

1996-2023

Authors

Alejandra Tantamango
David Knapp

Contributors

Adriaan Kalwij
Jinkook Lee
Maciej Lis[†]
Rachel Lobo
Qinyi Ouyang
Drystan Phillips
Kanghong Shao
Xidi Zhang

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Preface

This document is intended for researchers who want to understand the evolution of policy or the policy in place at a particular point in time. This document is not intended for financial advice or to aid in decision-making. The authors have made significant effort to identify and collect historical information pertaining to these policies, to accurately represent these policies, and to communicate how policies may interact to determine legal requirements, eligibility for benefits, and/or benefits levels. The policies presented in this document focus on rules applicable to most individuals aged 50 and older from 1992. Many systems include special policies or alternative eligibility rules for specific groups. We encourage all users to complete their own review of literature in this area depending on the research questions they have in mind.

If you have feedback or questions or identify an error, please contact policy@g2aging.org.

Background — Gateway Policy Explorer: Retirement Series

The *Gateway Policy Explorer* (<http://g2aging.org/policy-explorer>) is part of the Gateway to Global Aging Data (<http://g2aging.org>) project. The *Retirement Series* captures historical policy that affects the birth cohorts of respondents in the surveys covered by the Gateway. It was motivated by the rapid evolution of policies affecting older people across the world. As the Health and Retirement Study (HRS) began in 1992 and many of the international network of studies (HRS-INS) cover more than a decade, understanding the policies in place at the time of the survey has become more demanding for researchers.

Why are we tracking past policy? Individuals make choices based on current policies and the outcomes we see today may reflect responses to past policies. When interpreting the survey responses of individuals, an understanding of the policy environment under which those individuals operate is critical. The collection of contextual information in the *Gateway Policy Explorer* aims to support researchers who want to understand or use policy changes in their research and provide context for longitudinal or cross-country differences. Over the period 2023–2026 the *Gateway Policy Explorer* will be expanded to include information on retirement, long-term care, education, and other policies affecting the life cycle.

The key dimensions to the *Gateway Policy Explorer: Retirement Series* are country and time. We prioritize data collection for each country based on its first interview wave and are continuing to expand our data collection back in time to 1992, the earliest survey date in the HRS-INS.

A separate document, like this one, is developed for each country and each broad category of policies covered in the *Gateway Policy Explorer: Retirement Series*.

Author and Contributor Disclaimers

† The opinions expressed here are those of authors and do not necessarily reflect the views of the OECD or of its member countries.

Netherlands

Survivor Old-Age Benefits
Plan details 1996-2023 * †

The Netherlands provides benefits to surviving spouses through the General Widows and Orphans Act (Algemene Weduwen- en Wezenwet, AWW) until July 1996 when it was replaced by the General Surviving Dependents Act (Algemene Nabestaandenwet, ANW). Survivor benefits do not depend on age and are provided to surviving spouses through the Partner's Pension and to orphans through the Orphan's Benefit. ANW benefits are based on the surviving spouse's income which are deducted from the full benefit amount depending on the type of income.

From 1996 to 2023, policy changes include adjustments to benefit amounts based on the number of adults the surviving spouse lives with. Old-age survivor benefits are administered by the Social Insurance Bank (Sociale Verzekeringsbank, SVB).

Surviving spouses of individuals that worked for certain industries are eligible to receive a supplemental partner's pension. Calculation of benefits varies by pension fund.

Key Dates

First law: 1959

Major changes since 1992: 1996, 2015

Contents

Chapter 1: Background on survivor old-age benefit policy prior to 1996	5
Chapter 2: Policy enacted 1996-2014	6
Overview	6
Eligibility	6
Benefits	7
Chapter 3: Policy enacted 2015-2023	9
Overview	9
Eligibility	9
Benefits	11
Tables and Formulas	13
Table 1: Statutory Retirement Age (1992-2023)	13
Box 1: Dutch Employee Insurance Agency (UWV) Disability Assessment	14
Table 2: Full Benefit Rates for the Partner's Pension (2007-2023)	15
Table 3: Gross Minimum Wage Rates per Month (2007-2023)	16
Formula 1: ANW Partner's Pension Benefit Formula	17
Table 4: Holiday Allowance Amounts (2007-2023)	18
Table 5: Benefits Adjustments for Individuals Living with Co-residents	18
Table 6: Benefit Rates for Co-residents per Month (2015-2023)	19
Table 7: AOW Franchise (2023)	19
Box 2: Partner's Pension Benefit Multiplier and Risk Cover by Pension Fund (2023)	20
Formula 2: Supplemental Partner's Pension Benefit Amounts	21
Table 8: Holiday Allowance Amounts for Individuals Living with Co-residents (2015-2023)	21

* If you have questions or suggestions, please contact policy@g2aging.org.

† Detailed information and definitions are provided in tables, formulas and a glossary at the end of this document. To facilitate switching back and forth, this document is designed with hyperlinks. Most PDF readers have shortcuts that permit a reader to return to the previous location after selecting a hyperlink. In Adobe Acrobat on a PC: "Alt" + "←"; In Adobe Acrobat on a MAC: "command" + "←"; In Preview on a MAC: "command" + "[".

Sources	22
Glossary of terms	23
Notes	24
Version information	25
Additional resources	25

Chapter 1: Background on survivor old-age benefit policy prior to 1996

Editor's Note

The Netherlands' first national law on survivor benefits was adopted on October 1, 1959 and effective January 1, 1960 under the [General Widows and Orphans Act](#) (Algemene Weduwen- en Wezenwet, AWW). This system provided benefits to widows and orphans, and from 1988, it also provided benefits to widowers if decided by a court ruling. This policy was valid until June 1996 when it was replaced by the [General Surviving Dependents Act](#) (Algemene Nabestaandenwet, ANW) ([Staatsblad, 1995](#)).

Since the Survey of Health, Ageing and Retirement in Europe (SHARE) began in 2004 and given the difficulty of collecting national policy information for the period before 1996 when the [General Surviving Dependents Act](#) (Algemene Nabestaandenwet, ANW) ([Staatsblad, 1995](#)) was effective, this chapter deviates from the usual design of the Gateway Policy Explorer Series and provides a brief historical background on the evolution of survivor benefit system in the Netherlands. The background provided in this chapter offers important information regarding the basis and implementation of surviving dependents benefits in the Netherlands and subsequent reforms.

Under the [General Widows and Orphans Act](#) (Algemene Weduwen- en Wezenwet, AWW), widows who were between age 40 and 65 at the time of death of their partner, and that were incapacitated for work were entitled to this benefit. Widows that were under age 27 when the insured died were eligible for a temporary widow benefit for the duration of 6 months plus one month for each full year that the surviving partner lived over the age of 26 when the insured died ([Sociale Verzekeringsbank, 2008](#)). Effective 1988, if decided by a court ruling, widowers could also receive a surviving dependent benefit. The surviving partner and the insured must have been married for the surviving partner to be eligible for benefits.

Benefits were income-independent for all individuals that qualified and were 70% of the net minimum wage. If the surviving partner lived with an unmarried child under age 18, they received a payment equal to 100% of the net minimum wage. Divorced spouses that met the same requirements as widows and widowers that were married at the time of death of the insured were also entitled to a survivor benefit payment regardless of whether the insured was required to pay alimony or not ([Rijksbegroting.nl, 2008](#)).

References

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- [2] Sociale Verzekeringsbank (2008). De inkomenspositie van achterblijvers [The income position of stragglers]. Available in Dutch only. As of August 14, 2023: https://www.researchgate.net/publication/265596742_De_inkomenspositie_van_achterblijvers
- [3] Rijksbegroting.nl (2008). Beleidsdoorlichting artikel 9 Begroting SZW: Nabestaanden - Algemene nabestaandenwet (ANW) [Policy Review Article 9 SZW Budget: Surviving Relatives - General Surviving Relatives Act (ANW)]. Available in Dutch only. As of August 14, 2023: <https://archieff.rijksbegroting.nl/binaries/pdfs/beleidsdoorlichtingen/beleidsdoorlichtingen-2013/szw-beleidsdoorlichting-anw.pdf>
- [4] Sociale Verzekeringsbank (2023). Sociale regelingen door de jaren heen [Social arrangements over the years]. As of August 14, 2023: <https://www.svb.nl/nl/over-de-svb/wie-zijn-we/geschiedenis-sociale-regelingen>

Chapter 2: Policy enacted 1996-2014

Policy change in 1996

General Surviving Dependents Act ([Staatsblad, 1995](#)), enacted December 28, 1995 and effective July 1, 1996, replaced the [General Widows and Orphans Act](#). Additional reforms during this time period include:

- Work and Income according to Labor Capacity Act ([Overheid.nl, 2006](#)), enacted November 10, 2005 and effective January 1, 2006, introduced the [WIA Disability Benefit](#) for those that have been incapacitated for work for at least 2 years.
- Amendment of the General Surviving Dependents Act and any other laws in connection with the granting of an allowance to persons receiving benefits under the General Surviving Dependents Act ([Tweede Kamer der Staten-Generaal, 2006](#)), enacted August 21, 2006 and effective October 1, 2006, introduced the [ANW Allowance](#) as an extra benefit payment in addition to the pension benefit amount.

Overview

The Dutch old-age benefit system provides a monthly payment to the spouse or partner of a deceased insured. This benefit is called the [Partner's Pension](#) and was introduced in 1959 under the [General Widows and Orphans Act](#) (Algemene Weduwen- en Wezenwet, AWW). On July 1, 1996, the [General Surviving Dependents Act](#) (Algemene Nabestaandenwet, ANW) replaced the [General Widows and Orphans Act](#) (Algemene Weduwen- en Wezenwet, AWW). Survivor benefits do not depend on age and are provided to surviving spouses through the [Partner's Pension](#) and to orphans through the [Orphan's Benefit](#). The [Partner's Pension](#) is administered by the [Social Insurance Bank](#) (Sociale Verzekeringsbank, SVB).

If the deceased partner was insured under the [ANW system](#), the surviving spouse will be eligible to receive benefits if they are either caring for and living with someone under age 18, or have passed an evaluation administered by the [Dutch Employee Insurance Agency](#) (Uitvoeringsinstituut Werknemersverzekeringen, UWV) certifying that they are 45% incapacitated for work. All residents and workers in the Netherlands are required to be insured under the [ANW system](#). The benefit amount they receive is based on their income, with greater income typically reducing or eliminating the benefit amount paid. To qualify, surviving spouses must not have reached their [statutory retirement age \(SRA\)](#).

Aside from the ANW Partner's Pension, individuals that work in certain industries are eligible to receive a supplemental partner's pension. Given the difficulty of collecting policy information for each individual pension fund, we have collected details of 4 large industry-wide pension funds in the Netherlands from 2015 (see policy periods from 2015, Chapter 3).

Eligibility

Are divorced widows or widowers entitled to benefits based on their ex-spouses contribution or earnings history? Answer: Yes

Age requirements to start benefits without penalty

- **Full eligibility age (FEA)**

There is no traditional [FEA](#). The dependent partner must be **younger** than the [statutory retirement age \(SRA\)](#) at which they qualify for own old-age pension benefits ([Staatsblad, 1995, Article 16](#)). See [Table 1](#) for SRA by policy period for the own old-age pension.

- **Does FEA vary by sex?** Answer: No
- **Does FEA vary by birth year?** Answer: No

Requirements to be eligible to receive benefit

- **Widows and widowers married at time of spouse's death**

An individual is eligible to receive [Partner's Pension](#) if the following requirements are met:

- Conditions concerning the surviving spouse:
 - * Age requirements: The surviving spouse must be under [SRA](#) for the own old-age benefit —see [Table 1](#) for changes in SRA over time
 - * Partnership requirements: The surviving spouse must not have remarried, entered into a registered domestic partnership or cohabitation. If they remarry, enter into a registered partnership or cohabitation but decide to live alone again within 6 months of cohabitation, they are eligible to receive this benefit again. This applies from January 1, 1998 to those that were receiving a benefit under the [ANW system](#) before July 1, 1996 ([Staatsblad, 1995, Article 67](#)).
 - * Other requirements: The surviving spouse must fulfill one of these conditions:
 - Must have been born before January 1, 1950

- Must be caring for and living with someone under 18 years old
- Must pass an evaluation of the [Dutch Employee Insurance Agency](#) (Uitvoeringsinstituut Werknemersverzekeringen, UWV) that certifies they are 45% incapacitated for work —see [Box 1](#) for details on the assessment
- Conditions concerning the deceased partner:
 - * Insurance requirements: The deceased partner must have been insured under the [ANW system](#). All residents and workers in the Netherlands are required to be insured under this system.
 - * Health requirements: The deceased partner must not have died from an illness within 1 year from the beginning of marriage or cohabitation.
- **Divorced widows/widowers**

A divorced surviving spouse can apply for [Partner's Pension](#) if they meet the same requirements as those that were married or cohabiting at the time of death of the deceased partner. Additionally, they should also meet the following requirements ([Staatsblad, 1995, Article 4](#)):

 - Alimony requirements: On the date of death, the ex-partner must have been obliged to pay maintenance payments to the surviving spouse.
 - Other requirements: Both on the date of divorce and date of the ex-partner's death, they must meet one of these conditions:
 - * Must have been born before January 1, 1950
 - * Must have been caring for and living with someone under 18 years old
 - * Must pass an evaluation of the [Dutch Employee Insurance Agency](#) (Uitvoeringsinstituut Werknemersverzekeringen, UWV) that certifies they are 45% incapacitated for work —see [Box 1](#) for details on the assessment

Alternative eligibility requirements that permit starting benefits early, but with a penalty

- **Can an individual start benefits before FEA with penalty?** Answer: No

Benefits

- **To receive a benefit, does an individual have to claim it?** Answer: Yes
- **To continue to receive a benefit, does an individual have to remain qualified?** Answer: Yes

Payment type

- **Payment options (i.e., Annuity, cash balance, or lump sum):** Annuitable

Factors effecting computation of benefit entitlement

- **Does the formula for computing benefit entitlement differ by birth year?** Answer: Yes, benefit amounts vary depending on whether a surviving spouse became eligible before or after July 1, 1996.
- **Is the formula for computing benefit entitlement progressive?** Answer: Yes
- **Does the benefit entitlement depend on the individual's own contribution/work history?** Answer: No
- **Does the benefit entitlement depend on the contribution/work history of the individual's spouse?** Answer: No
- **Are future benefit entitlements adjusted for cost of living?** Answer: Yes
- **If so, what measure is used for adjustment?**

Minimum wage rates —benefits rates are based on a percentage of the net minimum wage in the Netherlands which is adjusted every 6 months.

Benefit formula for claiming at FEA

Individuals that qualified for the survivor benefit before July 1996 are entitled to a benefit. Effective January 1, 1998, the amount they receive is adjusted in the same way as individuals that qualified on or after July 1996 ([Staatsblad, 1995, Article 67](#)). The minimum benefit amount they receive is 30% of the gross minimum wage. See [Table 2](#) for details on the benefit amounts.

Individuals that qualified for a benefit on or after July 1996 receive benefit amounts that depend on the surviving spouse's income. Income can be fully, partially or not at all deducted from the full benefit rate. Effective October 1, 2006, individuals receiving a [Partner's Pension](#) will also receive the [ANW Allowance](#) ([Tweede Kamer der Staten-Generaal, 2006, Article IV](#)).

Income sources that are fully deducted from the full benefit amount include:

- [WW Unemployment Benefit](#)
- [WIA Disability Benefit](#) ^[1]
- [WAO Incapacity Benefit](#) ^[2]
- [ZW Sickness Benefit](#)

Income sources that are partially deducted from the full benefit amount include:

- Income from employment
- Profit from business

In these cases, 50% of the gross minimum wage is exempted from employment income or business profit, and two-thirds of the remaining income is deducted from the monthly full benefit rate ([Staatsblad, 1995, Article 18](#)) —see [Table 3](#) for historical values of gross minimum wage rates.

Income sources that are not deducted from the full benefit amount include:

- Alimony
- Dividends
- Savings
- Supplementary survivor pension from a pension fund
- Survivor pension received from an annuity from the deceased partner

See [Table 2](#) for details on the full benefit amounts and [Formula 1](#) for details on the benefit formula.

Adjustments for starting benefits before FEA (Early claiming or retirement)

- **Are benefits reduced for starting benefits before FEA?** Answer: No

Adjustments for starting benefits after FEA (Delayed claiming or retirement)

- **Are benefits increased for starting benefits after FEA?** Answer: No

Adjustments for starting benefits and continuing to work (Earnings Test)

- **Are benefits reduced or eliminated while working?** Answer: No

Benefit Adjustments: Additional

- **Adjustment 1:** [Holiday Allowance](#)
- **Adjustment 1 details:** Individuals that qualify for the [ANW Partner's Pension](#) also receive a holiday allowance every May based on what they accrued for this allowance under the [ANW system](#) in the past 12 months ([Staatsblad, 1995, Articles 30 and 31](#)). Amounts vary over time —see [Table 4](#) for details.

Chapter 3: Policy enacted 2015-2023

Policy change in 2015

General Surviving Dependents Act ([Overheid.nl, 2015b](#)), as amended and effective July 1, 2015, introduced the following change to the ANW Partner's Pension benefit:

- Adjustments to benefit amounts for those that live with 1 or more [co-residents](#)

Other changes during this period include:

- General Surviving Dependents Act ([Overheid.nl, 2015a](#)), as amended and effective April 1, 2015, eliminated the option of the surviving spouse being born before January 1, 1950 as a qualifying condition for the ANW Partner's Pension.
- General Surviving Dependents Act ([Overheid.nl, 2023](#)), as amended and effective January 1, 2023, changed the minimum age of someone to qualify as a co-resident from age 21 to age 27.

Overview

The Dutch old-age benefit system provides a monthly payment to the spouse or partner of a deceased insured. This benefit is called the [Partner's Pension](#) and was introduced in 1959 under the [General Widows and Orphans Act](#) (Algemene Weduwen- en Wezenwet, AWW). On July 1, 1996, the [General Surviving Dependents Act](#) (Algemene Nabestaandenwet, ANW) replaced the [General Widows and Orphans Act](#) (Algemene Weduwen- en Wezenwet, AWW). Survivor benefits do not depend on age and are provided to surviving spouses through the [Partner's Pension](#) and to orphans through the [Orphan's Benefit](#). The [Partner's Pension](#) is administered by the [Social Insurance Bank](#) (Sociale Verzekeringsbank, SVB).

If the deceased partner was insured under the [ANW system](#), the surviving spouse will be eligible to receive benefits if they are either caring for and living with someone under age 18, or have passed an evaluation administered by the [Dutch Employee Insurance Agency](#) (Uitvoeringsinstituut Werknemersverzekeringen, UWV) certifying that they are 45% incapacitated for work. All residents and workers in the Netherlands are required to be insured under the [ANW system](#). The benefit amount they receive is based on their income, with greater income typically reducing or eliminating the benefit amount paid. Starting 2015, surviving spouses that live with other adults with whom they do not share household expenses or chores receive a lower benefit amount than those who do not live with other adults. To qualify, surviving spouses must not have reached their [statutory retirement age \(SRA\)](#).

Aside from the ANW Partner's Pension, individuals that work in certain industries are eligible to receive a supplemental partner's pension. Given the difficulty of collecting policy information for each individual pension fund for periods before 2015, we have collected details of 4 large industry-wide pension funds in the Netherlands for this policy period:

- [Pension Fund for Healthcare and Well-being \(PFZW\)](#)
- [Pension Fund for Metal and Technical Workers \(PMT\)](#)
- [Pension Fund for the Construction Industry \(bpfBOUW\)](#)
- [Pension Fund for the Metal and Electronics Industry \(PME\)](#)

Eligibility

Are divorced widows or widowers entitled to benefits based on their ex-spouses contribution or earnings history? Answer: Yes

Age requirements to start benefits without penalty

• [Full eligibility age \(FEA\)](#)

There is no traditional [FEA](#). The dependent partner must be **younger** than the [statutory retirement age \(SRA\)](#) at which they qualify for own old-age pension benefits ([Overheid.nl, 2023, Article 16](#)). See [Table 1](#) for SRA by policy period for the own old-age pension.

- **Does FEA vary by sex?** Answer: No
- **Does FEA vary by birth year?** Answer: No

Requirements to be eligible to receive benefit

- **Widows and widowers married at time of spouse's death**

Varies by benefit system —

[ANW Partner's Pension](#)

An individual is eligible to receive ANW Partner's Pension if the following requirements are met:

- Conditions concerning the surviving spouse
 - * Age requirements: The surviving spouse must be under [SRA](#) for the own old-age benefit —see [Table 1](#) for changes in SRA over time
 - * Partnership requirements: The surviving spouse must not have remarried, entered into a registered partnership or cohabitation. If they remarry, enter into a registered partnership or cohabitation but decide to live alone again within 6 months of cohabitation, they are eligible to receive this benefit again. This applies from January 1, 1998 to those that were receiving a benefit under the [ANW system](#) before July 1, 1996 ([Overheid.nl, 2023, Article 67](#)).
 - * Other requirements: The surviving spouse must fulfill one of these conditions:
 - Must have been born before January 1, 1950 (option eliminated from April 2015)
 - Must be caring for and living with someone under 18 years old
 - Must pass an evaluation of the [Dutch Employee Insurance Agency](#) (Uitvoeringsinstituut Werknemersverzekeringen, UWV) that certifies they are 45% incapacitated for work —see [Box 1](#) for details on the assessment
- Conditions concerning the deceased partner
 - * Insurance requirements: The deceased partner must have been insured under the [ANW system](#). All residents and workers in the Netherlands are required to be insured under this system.
 - * Health requirements: The deceased partner must not have died from an illness within 1 year from the beginning of marriage or cohabitation.

Supplemental Partner's Pension ^[3]

An individual is eligible to receive Supplemental Partner's Pension if the following requirements are met:

- Conditions concerning the surviving spouse
 - * Partnership requirements: One of the following conditions must be met:
 - Was married to the deceased
 - Was in a registered partnership with the deceased
 - Was in a cohabitation agreement with the deceased that was registered with the pension fund for which they are claiming a benefit from
 - * Other requirements: The marriage, registered partnership or cohabitation agreement must have started before the deceased retired.
- Conditions concerning the deceased partner
 - * Must have been insured under the pension fund for which their surviving spouse is claiming a benefit from

• **Divorced widows/widowers**

Varies by benefit system —

ANW Partner's Pension

A divorced surviving spouse can apply for [Partner's Pension](#) if they meet the same requirements as those that were married or cohabiting at the time of death of the deceased partner. Additionally, they should also meet the following requirements ([Overheid.nl, 2023, Article 4](#)):

- Alimony requirements: On the date of death, the ex-partner must have been obliged to pay maintenance payments to the surviving spouse.
- Other requirements: Both on the date of divorce and date of the ex-partner's death, they must meet one of these conditions:
 - * Must have been born before January 1, 1950 (option eliminated from April 2015)
 - * Must have been caring for and living with someone under 18 years old
 - * Must pass an evaluation of the [Dutch Employee Insurance Agency](#) (Uitvoeringsinstituut Werknemersverzekeringen, UWV) that certifies they are 45% incapacitated for work —see [Box 1](#) for details on the assessment

Supplemental Partner's Pension ^[3]

A divorced surviving spouse can apply for the [Special Partner's Pension](#) if they meet the same requirements as those that were married or cohabiting at the time of death of the deceased partner.

Alternative eligibility requirements that permit starting benefits early, but with a penalty

- **Can an individual start benefits before FEA with penalty?** Answer: No

Benefits

- To receive a benefit, [does an individual have to claim it?](#) Answer: Yes
- To continue to receive a benefit, does an individual have to remain [qualified](#)? Answer: Yes

Payment type

- Payment options (i.e., Annuity, cash balance, or [lump sum](#)): Annuitable

Factors effecting computation of benefit entitlement

- Does the formula for computing benefit entitlement differ by birth year? Answer: Varies by benefit system —

[ANW Partner's Pension](#)

Yes, benefit amounts vary depending on whether a surviving spouse became eligible before or after July 1, 1996.

[Supplemental Partner's Pension](#) ^[3]

Yes, benefit amounts vary by pension fund depending on the policy on place when claiming.

- Is the formula for computing benefit entitlement [progressive](#)? Answer: Yes
- Does the benefit entitlement depend on the individual's own contribution/work history? Answer: Yes
- Does the benefit entitlement depend on the contribution/work history of the individual's spouse? Answer: No
- Are future benefit entitlements adjusted for [cost of living](#)? Answer: Yes
- If so, what measure is used for adjustment?

Varies by benefit system —

[ANW Partner's Pension](#)

Minimum wage rates — benefits rates are based on a percentage of the net minimum wage in the Netherlands which is adjusted every 6 months.

[Supplemental Partner's Pension](#) ^[3]

Benefit amounts are indexed every year to adjust for inflation. Indexation percentages vary by pension fund based on their financial position at the moment.

Benefit formula for claiming at FEA

Varies by benefit system —

[ANW Partner's Pension](#)

Individuals that qualified for the survivor benefit before July 1996 are entitled to a benefit. Effective January 1, 1998, the amount they receive is adjusted in the same way as individuals that qualified on or after July 1996 ([Overheid.nl, 2023, Article 67](#)). The minimum benefit amount they receive is 30% of the gross minimum wage. See [Table 2](#) for details on the benefit amounts.

Individuals that qualified for a benefit on or after July 1996 receive benefit amounts that depend on the surviving spouse's income and living situation. Income can be fully, partially or not at all deducted from the full benefit rate. Full benefit amounts are different for those that live with a [co-resident](#) than those living alone. Full benefit amounts for those living alone are 70% of the net minimum wage —see [Table 2](#) for details. Full benefit amounts for those living with 1 or more co-residents are a certain percentage of the net minimum wage, depending on the number of co-residents —see [Table 5](#) for details of the full benefit amount as a percentage of the net minimum wage by number of co-residents and [Table 6](#) for full benefit amounts for those living with 1 co-resident. Further details regarding calculation of benefits for individuals living with co-residents will be added in a future version.

Only income from the surviving spouse is considered. Income from the co-residents are not considered even if they contribute to the household expenses.

Income sources that are fully deducted from the full benefit amount include:

- [WW Unemployment Benefit](#)
- [WIA Disability Benefit](#) ^[1]
- [WAO Incapacity Benefit](#) ^[2]
- [ZW Sickness Benefit](#)

Income sources that are partially deducted from the full benefit rate include:

- Income from employment

- Profit from business

In these cases, 50% of the gross minimum wage is exempted from employment income or business profit, and two-thirds of the remaining income is deducted from the monthly full benefit rate ([Overheid.nl, 2023, Article 18](#)) —see [Table 3](#) for historical values of gross minimum wage rates.

Income sources that are not deducted from the full benefit amount include:

- Alimony
- Dividends
- Savings
- Supplementary survivor pension from a pension fund
- Survivor pension received from an annuity from the deceased partner

See [Table 2](#) for details on the full benefit amounts and [Formula 1](#) for details on the benefit formula.

Supplemental Partner's Pension ^[3]

Benefit amounts are based on the sum of what the deceased partner accrued while they were working and a risk cover. Accrual is based on the pensionable salary which is the total salary minus the [AOW Franchise](#) —see [Table 7](#) for details —which accounts for benefits the deceased spouse receives from their [AOW pension](#). Individuals do not accrue any pension above the salary limit which is 128,810 € in 2023. The benefit multiplier and risk cover changes by pension fund. See [Box 2](#) for details of the multiplier and risk cover by pension fund and [Formula 2](#) for details of how benefit amounts are calculated.

In addition to this, surviving spouses are given a lump sum benefit after the insured partner's death to cover the costs of death. The insured partner must have already been receiving a retirement pension from the pension fund from which their surviving spouse is claiming a benefit from. The benefit amount is 3 times the deceased's monthly gross retirement pension amount. No payroll taxes are withheld from this benefit.

Adjustments for starting benefits before FEA (Early claiming or retirement)

- **Are benefits reduced for starting benefits before FEA?** Answer: No

Adjustments for starting benefits after FEA (Delayed claiming or retirement)

- **Are benefits increased for starting benefits after FEA?** Answer: No

Adjustments for starting benefits and continuing to work (Earnings Test)

- **Are benefits reduced or eliminated while working?** Answer: No

Benefit Adjustments: Additional

- **Adjustment 1: [Holiday Allowance](#)**
- **Adjustment 1 details:** Individuals that qualify for the [ANW Partner's Pension](#) also receive a holiday allowance every May based on what they accrued for this allowance under the [ANW system](#) in the past 12 months ([Overheid.nl, 2023, Articles 30 and 31](#)). Amounts vary over time —see [Table 4](#) for benefit amounts of claimants without co-residents and [Table 8](#) for benefit amounts of claimants with co-residents.

Tables and Formulas

Table 1: Statutory Retirement Age (1992-2023)

Period	Statutory Retirement Age	Birth Cohort
2023	66 + 10 months	June 1, 1956 - February 28, 1957
2022	66 + 7 months	September 1, 1955 - May 31, 1956
2021	66 + 4 months	September 1, 1954 - August 31, 1955
2020	66 + 4 months	September 1, 1953 - August 31, 1954
2019	66 + 4 months	January 1, 1953 - August 31, 1953
2018	66	April 1, 1952 - December 31, 1952
2017	65 + 9 months	July 1, 1951 - March 31, 1952
2016	65 + 6 months	October 1, 1950 - June 30, 1951
2015	65 + 3 months	November 1, 1949 - September 30, 1950
2014	65 + 2 months	December 1, 1948 - October 31, 1949
2013	65 + 1 month	January 1, 1948 - November 30, 1948
1992 - 2012	65	January 1, 1927 - December 31, 1947

Source: [Rijksoverheid.nl](https://rijksoverheid.nl) (2022) - State pension age based on the June 2019 agreement in principle

Box 1: Dutch Employee Insurance Agency (UWV) Disability Assessment

The [Dutch Employee Insurance Agency](#) (Uitvoeringsinstituut Werknemersverzekeringen, UWV) conducts a medical assessment to determine if an individual is incapacitated to work. This might be required to become eligible to receive survivor benefits. The evaluation process consists of the following stages:

- An interview with a UWV doctor: The doctor performs a brief physical examination and ask questions related to physical and psychological problems that could hinder the individual's ability to work. The following items are assessed in this interview:
 - Personal functioning: Memory, concentration, ability to travel by public transportation
 - Social functioning: Ability to see, hear and be understood by others, handling emotions
 - Workplace requirements: Ability work in a busy environment, whether or not their workplace needs to have a certain temperature
 - Moving: Ability to bend over, squat or lift something, ability to use hands and fingers, ability to sit and stand, ability to work above shoulder height
 - Working hours: How many hours the individual is able to work per day and per week.
- An interview with an occupational therapist: The occupational therapist reviews the doctor's conclusions and meets with the individual to discuss what kind of work they are still able to do with their current limitations.

After going through this evaluation, the [UWV](#) determines whether the individual has capacity to work. An individual has capacity to work if they meet the following requirements:

- They can perform at least one task that is part of the job
- They can keep to agreements made
- They can keep their attention on their work for at least 1 hour
- They can work 4 hours per working day or at least 2 hours per working day while earning at least the minimum hourly wage

If the individual is found to be at least 45% incapacitated for work, they fulfill one of the requirements of the [Partner's Pension](#) and might become eligible to receive benefits.

Source: [UWV.nl \(2023\)](#) - An interview with the UWV doctor

Table 2: Full Benefit Rates for the Partner's Pension (2007-2023)

Effective Dates	Partner's Pension	Partner's Pension for recipients before July 1,1996
July 2023	1,444.57 €	617.53 €
January 2023	1,417.14	599.35
July 2022	1,298.73	544.76
January 2022	1,281.51	535.40
July 2021	1,267.83	527.97
January 2021	1,262.58	523.11
July 2020	1,261.33	521.39
January 2020	1,247.88	513.47
July 2019	1,231.21	507.80
January 2019	1,221.51	501.86
July 2018	1,203.65	495.18
January 2018	1,195.30	490.32
July 2017	1,189.57	486.39
January 2017	1,181.68	482.29
July 2016	1,173.06	477.89
January 2016	1,167.65	474.14
July 2015	1,155.01	469.00
January 2015	1,154.66	467.20
July 2014	1,148.26	462.18
January 2014	1,143.67	459.85
July 2013	1,136.38	459.58
January 2013	1,135.75	457.03
July 2012	1,130.97	452.73
January 2012	1,127.83	449.88
July 2011	1,121.95	446.16
January 2011	1,113.49	442.91
July 2010	1,111.52	441.58
January 2010	1,104.74	439.08
July 2009	1,098.03	436.38
January 2009	1,085.76	431.13
July 2008	1,071.60	421.86
January 2008	1,057.74	415.36
July 2007	1,040.27	408.92
January 2007	1030.51	404.07

Source: [Sociale Verzekeringsbank \(2023a\)](#) - Previous ANW benefit amounts

Note:

1. Gross amounts include the ANW allowance which was introduced in October 2006 and changes by year.
2. Values for the period before 2007 will be added in a future version.

Table 3: Gross Minimum Wage Rates per Month (2007-2023)

Effective Dates	Rates
July 2023	1,995.00 €
January 2023	1,934.40
July 2022	1,756.20
January 2022	1,725.00
July 2021	1,701.00
January 2021	1,684.80
July 2020	1,680.00
January 2020	1,653.60
July 2019	1,635.60
January 2019	1,615.80
July 2018	1,594.20
January 2018	1,578.00
July 2017	1,565.40
January 2017	1,551.60
July 2016	1,537.20
January 2016	1,524.60
July 2015	1,507.80
January 2015	1,501.80
July 2014	1,495.20
January 2014	1,485.60
July 2013	1,469.40
January 2013	1,456.20
July 2012	1,446.60
January 2012	1,435.20
July 2011	1,424.40
January 2011	1,416.00
July 2010	1,407.60
January 2010	1,398.60
July 2009	1,381.20
January 2009	1,356.60
July 2008	1,335.00
January 2008	1,317.00
July 2007	1,300.80
January 2007	1,284.60

Source: [Rijksoverheid.nl](https://rijksoverheid.nl) (2023a) - Amount of the minimum wage

Note: Values for the period before 2007 will be added in a future version.

Formula 1: ANW Partner's Pension Benefit Formula

$$B_{SU(ANW),i,t} = \text{Max Benefit}_{i,t} - \left(\frac{2}{3} \times \max \left\{ \text{Income}_{i,t} - 50\% \times \text{Min Wage}_t, 0 \right\} + \text{Other Benefits}_{i,t} \right)$$

- $B_{SU,i,t}$ = Individual i 's monthly benefits from the ANW survivor pension in year t
- $\text{Max Benefit}_{i,t}$ = Full benefit rate individual i can receive in year t —see [Table 2](#) ^[1]
- $\text{Income}_{i,t}$ = Income from employment or profit from business individual i receives in year t
- Min Wage_t = Gross minimum wage in year t —see [Table 3](#)
- $\text{Other Benefits}_{i,t}$ = Other benefits —[Unemployment](#), [Disability](#), [Incapacity](#) and [Sickness](#) —that are fully deducted in year t

Source: [Sociale Verzekeringsbank \(2011\)](#) - Your income and the ANW benefit

Note: Benefit rates for individuals living with co-residents depend on the number of co-residents and are based on a percentage of the net minimum wage. See [Table 5](#) for details.

Table 4: Holiday Allowance Amounts (2007-2023)

Effective Dates	Rates
July 2023	95.67 €
January 2023	90.20
July 2022	85.93
January 2022	86.49
July 2021	86.71
January 2021	87.21
July 2020	84.61
January 2020	87.39
July 2019	84.45
January 2019	86.94
July 2018	84.43
January 2018	85.47
July 2017	84.29
January 2017	85.73
July 2016	86.66
January 2016	85.55
July 2015	85.85
January 2015	83.56
July 2014	84.76
January 2014	83.93
July 2013	83.31
January 2013	82.56
July 2012	71.21
January 2012	73.27
July 2011	68.22
January 2011	70.17
July 2010	68.64
January 2010	68.70
July 2009	68.48
January 2009	68.22
July 2008	64.51
January 2008	64.69
July 2007	65.51
January 2007	65.87

Source: [Sociale Verzekeringsbank \(2023a\)](#) - Previous ANW benefit amounts

Notes:

- Amounts shown here are what a pensioner accrues per month. Holiday allowance payments are given each year in May.
- Amounts for the period before 2007 will be added in a future version.

Table 5: Benefits Adjustments for Individuals Living with Co-residents

Number of Co-residents	Percentages
0	70%
1	50
2	43.33
3	40
4	38

Source: [Overheid.nl \(2022\)](#) - Amendment of the Participation Act and some other laws in connection with improving the wage cost subsidy scheme and some other amendments

Note: The benefit of a person that lives with 1 co-resident is based on 50% of the net minimum wage.

Table 6: Benefit Rates for Co-residents per Month (2015-2023)

Effective Dates	Rates
July 2023	921.45 €
January 2023	900.61
July 2022	822.54
January 2022	811.74
July 2021	803.21
January 2021	798.99
July 2020	802.48
January 2020	791.36
July 2019	790.50
January 2019	784.23
July 2018	884.84
January 2018	879.16
July 2017	978.95
January 2017	973.38
July 2016	1,069.36
January 2016	1,064.21
July 2015	1,114.31

Source: [Rijksoverheid.nl](https://rijksoverheid.nl) (2023d) - Payment amounts (2015-2023)

Table 7: AOW Franchise (2023)

Pension Fund	Amount
Pension Fund for Healthcare and Well-being (PFZW)	14,714 €
Pension Fund for Metal and Technical Workers (PMT)	16,322
Pension Fund for the Construction Industry (bpfBOUW)	16,322
Pension Fund for the Metal and Electronics Industry (PME)	16,322

Source: [PFZW.nl](https://pfzw.nl) (2023a) - Calculate Premium

Note: Amounts shown here are yearly.

Box 2: Partner's Pension Benefit Multiplier and Risk Cover by Pension Fund (2023)**Pension Fund for Healthcare and Well-being (PFZW):**

- Benefit Multiplier: 1.05%
- Risk Cover: 0.20%

Pension Fund for Metal and Technical Workers (PMT)

- Benefit Multiplier: 50% of the accrual percentage of the retirement pension
- Risk Cover: 20% of the accrual percentage of the retirement pension

Accrual percentage varies by income. Applying these to the 2023 accrual percentages:

- Salary is below 86,202€
 - Benefit Multiplier: 0.913%
 - Risk Cover: 0.3652%
- Salary is between 86,202€ and 128,810€: Employer chooses from the following percentages:
 - Build-up rate low
 - * Benefit Multiplier: 0.71%
 - * Risk Cover: 0.284%
 - Build-up rate high
 - * Benefit Multiplier: 0.88%
 - * Risk Cover: 0.352%

Pension Fund for the Construction Industry (bpfBOUW) ¹

- Benefit Multiplier: 1.3125%

Pension Fund for the Metal and Electronics Industry (PME)

- Benefit Multiplier: 50% of the accrual percentage of the retirement pension
- Risk Cover: 20% of the accrual percentage of the retirement pension

Accrual percentage varies by income. Applying these to the 2023 accrual percentages:

- Salary is below 86,202€
 - Benefit Multiplier: 0.9075%
 - Risk Cover: 0.3630%
- Salary is between 86,202€ and 128,810€: Employer chooses from the following percentages:
 - Build-up rate low
 - * Benefit Multiplier: 0.655%
 - * Risk Cover: 0.262%
 - Build-up rate high
 - * Benefit Multiplier: 0.8730%
 - * Risk Cover: 0.3492%

Source: PFZW (2023b) - Statutes and Regulations July 2023

Note:

¹ Benefits for Pension Fund for the Construction Industry (bpfBOUW) are not risk covered.

Formula 2: Supplemental Partner's Pension Benefit Amounts

$$B_{SU(SPP),i,j,t} = \frac{1}{12} \times \left(\sum_{s=\text{first year worked}}^t (\text{Multiplier}_{i,s} + \text{Risk}_{i,t}) \times \frac{N_{j,s}^{\text{work}}}{N_{j,s}^{\text{max}}} \times \min \left\{ \text{Earn}_{j,s} - \text{AOW}_{j,s}, \text{Salary Limit}_s - \text{AOW}_{j,s} \right\} \right)$$

- $B_{SU(SPP),i,j,t}$ = Individual i 's monthly benefits from a supplemental partner j 's pension entitlement in year t ; cannot be less than 0
- $\text{Multiplier}_{i,t}$ = Benefit multiplier of the fund individual i is part of in year t —see [Box 2](#)
- $\text{Risk}_{i,t}$ = Risk cover of the fund individual i is part of in year t —see [Box 2](#)
- $N_{i,t}^{\text{work}}$ = Number of days individual i worked in year t
- $N_{i,t}^{\text{max}}$ = Maximum number of days individual i could have worked in year t
- $\text{Earn}_{i,t}$ = Total salary amount of individual i in year t
- $\text{AOW}_{i,t}$ = Franchise in year t accounting for future AOW benefits individual i will receive —see [Table 7](#)
- Salary Limit_t = Annual salary limit, which varies by year and is 128,810€ in 2023

Source: [PFZW \(2023b\)](#) - Statutes and Regulations July 2023

Notes:

1. Benefits are based on the pensionable salary which is the total salary amount minus the AOW franchise accounting for benefits the deceased partner receives or will receive.
2. If the insured spouse dies before reaching retirement age, benefits for the missing years —years between the date of death and the date when they would have reached retirement age —are based on the pensionable salary of the 12-month period calculated from 3 months before the month of death.

Table 8: Holiday Allowance Amounts for Individuals Living with Co-residents (2015-2023)

Effective Dates	Rates
July 2023	68.33 €
January 2023	64.42
July 2022	61.38
January 2022	61.78
July 2021	61.94
January 2021	62.30
July 2020	60.44
January 2020	62.42
July 2019	60.33
January 2019	62.11
July 2018	66.34
January 2018	67.16
July 2017	72.25
January 2017	73.48
July 2016	80.46
January 2016	79.44
July 2015	83.39

Source: [Sociale Verzekeringsbank \(2023a\)](#) - Previous ANW benefit amounts

Notes:

1. Adjustments for individuals living with co-residents were introduced in 2015.
2. Amounts shown here are what a pensioner accrues per month. Holiday allowance payments are given each year in May.

Sources

This section records key sources consulted when we collected the institutional details reported in this document. Archived versions of these sources are available at the Gateway Policy Explorer website (<http://g2aging.org/policy-explorer>).

bpfBOUW (2023). Pension Rules of the Stichting Bedrijfstakpensioenfondsen voor de Bouwnijverheid. Available in Dutch only. As of August 17, 2023. [\[Link\]](#)

Overheid.nl (2006). Work and Income according to Labor Capacity Act. Available in Dutch only. As of August 8, 2023. [\[Link\]](#)

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Rijksoverheid.nl (2023a). Am I (still) entitled to a WAO benefit?. Available in Dutch only. As of August 7, 2023. [\[Link\]](#)

Rijksoverheid.nl (2023b). Amount of the minimum wage. Available in Dutch only. As of August 2, 2023. [\[Link\]](#)

Rijksoverheid.nl (2023c). How high is the ANW benefit?. Available in Dutch only. As of August 8, 2023. [\[Link\]](#)

Rijksoverheid.nl (2023d). Payment amounts (2015-2023). Available in Dutch only. As of August 4, 2023. [\[Link\]](#)

Rijksoverheid.nl (2023e). Which WIA benefit do I receive if I am incapacitated for work?. Available in Dutch only. As of August 8, 2023. [\[Link\]](#)

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Sociale Verzekeringsbank (2023c). Your live with a cost sharer. Available in Dutch only. As of August 2, 2023. [\[Link\]](#)

Sociale Verzekeringsbank (2023d). You live with 2 or more other adults. As of August 8, 2023. [\[Link\]](#)

Sociale Verzekeringsbank (2023e). Your ex-partner has passed away. As of August 2, 2023. [\[Link\]](#)

Tweede Kamer der Staten-Generaal (2001). Adoption of the budget of expenditure and receipts of the Ministry of Social Affairs and Employment (XV) for the year 2001. Chamber Paper of June 29, 2001. Available in Dutch only. As of August 14, 2023. [\[Link\]](#)

Tweede Kamer der Staten-Generaal (2006). Amendment of the General Surviving Dependents Act and any other laws in connection with the granting of an allowance to persons receiving benefits under the General Surviving Dependents Act. Available in Dutch only. As of August 10, 2023. [\[Link\]](#)

UWV.nl (2023). An interview with the UWV doctor. Available in Dutch only. As of May 30, 2023. [\[Link\]](#)

Glossary of terms

This section summarizes key definitions from the main text. To facilitate switching back and forth, this document is designed with hyperlinks. Most PDF readers have shortcuts that permit a reader to return to the previous location after selecting a hyperlink. In Adobe Acrobat on a PC: “Alt” + “←”; In Adobe Acrobat on a MAC: “command” + “←”; In Preview on a MAC: “command” + “[”.

Annuitable System: A pension system that provides a periodic payment for life after the benefit begins.

ANW system: System that provides benefits to surviving dependents of a deceased pensioner. Surviving dependents can be spouses or orphans.

ANW Allowance: Extra benefit allowance given to pensioners receiving a Partner’s Pension.

AOW Franchise: Franchise deducted from total salary to account for future AOW benefits individuals will receive.

AOW Pension: The public old-age benefit system that pays benefits to individuals above the statutory retirement age that have lived and worked in the Netherlands.

Cash Balance System: A pension system that provides each individual an account that is drawn down over time.

Claimable Benefit: A pension where the beneficiary must actively file a claim for benefits with the government’s pension authority.

Cost-of-Living Adjustments (COLA): Adjustments after an individual begins receiving benefits that increase benefit payments, typically in line with consumer prices or average earnings.

Co-resident: Person over age 21 (age 27 from 2023 for survivor benefits) that lives with the eligible individual at the same address and makes little or no contribution to the household expenses and chores. Those that rent a room from someone else or are renting a room to someone in their house are considered to have a ‘commercial relationship’ and are not considered to have a co-resident. Those that live with someone that is under age 30 and is following a course of study are also not considered to have a co-resident.

Dutch Employee Insurance Agency: Agency commissioned by the Ministry of Social Affairs and Employment (SZW) to manage workers’ insurance such as unemployment, invalidity, disability benefits, and sickness benefits.

Earliest eligibility: Earliest age and/or years of contributions required to be eligible to start receipt of a particular type of benefit. Earliest eligibility is the same as statutory eligibility in countries where there is no benefit penalty for claiming before the statutory retirement age.

Full Eligibility Age: The age at which individuals are eligible to receive their full benefit. For dependent benefits or social assistance, the full eligibility age may differ from the statutory retirement age for own old-age pension benefits.

General Surviving Dependents Act (ANW): System introduced in 1996 that provided survivor benefits to surviving spouses and orphans. It replaced the General Widows and Orphans Act.

General Widows and Orphans Act (AWW) : System introduced in 1959 that provided survivor benefits to widows and orphans. From 1982, widowers could be eligible for benefits if determined by a court.

Holiday Allowance: Extra benefit accrued per month and given to ANW, AOW or AIO recipients in May.

Latest claiming age: Latest age where a benefit may be claimed such that benefit payments are increased as an incentive for delaying the start of benefits past the statutory retirement age. Latest claiming age is the same as statutory retirement age in countries where there is no benefit to delayed claiming. Not applicable for non-claimable benefits.

Lump Sum Benefit: A pension system that provides an individual with a one-time or limited number of payments. Lump sum benefits are distinct from annuitable or cash balance benefits because they do not continue past a specified time frame. Lump sum benefits use varies by country, but they are sometimes used as death benefits, incentives to delay claiming, or payments to individuals with an insufficient contribution history to be eligible for annuitable benefits.

National Income Measure: In some pension systems, the benefit is dependent on a national income measure, such as average wages. We indicate a pension system depends on the national income measure if the benefit paid is determined by a national income measure (as opposed to an individual's earnings history). For example, the benefit level for the United Kingdom Basic State Pension depends on a level set by the government and does not depend on an individual's earnings. This distinction does not include systems that adjust annual benefits based on a national income measure or index past earnings using a national income measure.

Orphan's Benefit: Benefit payment given for a child of a deceased insured individual.

Partner's Pension: Benefit payment given to surviving spouses in the Netherlands.

Pension Fund for Healthcare and Well-being (PFZW): Pension fund exclusively for healthcare workers in the Netherlands.

Pension Fund for Metal and Technical Workers (PMT): Pension fund exclusively for metal and technical workers in the Netherlands.

Pension Fund for the Construction Industry (bpfBOUW): Pension fund exclusively for individuals that work in the construction industry in the Netherlands.

Pension Fund for the Metal and Electronics Industry (PME): Pension fund exclusively for individuals that work in the metal and electronics industry in the Netherlands.

Progressive Benefit: A benefit is progressive if people with lower earnings have a greater replacement rate for their contributions.

Qualified Benefit: A benefit is qualified if an individual must continue to meet certain standards, such as a means test, to continue receipt of benefits.

Social Insurance Bank: Dutch institution that implements public insurance systems on behalf of the government.

Special Partner's Pension: Special pension given to the ex-partners of a deceased worker that was insured under an occupational pension fund.

Statutory Retirement Age (SRA): The age at which individuals are eligible to receive their full benefit. In the United States, this is known as the normal retirement age. In the United Kingdom, this is known as the state pension age.

WAO Incapacity Benefit: Benefit given to individuals that became incapacitated for work. It is only available to those that already received this benefit on January 1, 2006.

WIA Disability Benefit: Benefit given to individuals that have been chronically ill for at least 2 years and are at least 35% incapacitated for work on or after January 1, 2004. It was introduced in 2006 and replaced the WAO Incapacity benefit.

WW Unemployment Benefit: Benefit given temporarily to individuals that have lost their job.

ZW Sickness Benefit: Benefit given to individuals that have stopped working because of an illness.

Notes

This section reports notes from the main text. To facilitate switching back and forth, this document is designed with hyperlinks. Most PDF readers have shortcuts that permit a reader to return to the previous location after selecting a hyperlink. In Adobe Acrobat on a

PC: “Alt” + “←”; In Adobe Acrobat on a MAC: “command” + “←”; In Preview on a MAC: “command” + “[”.

1. The WIA Disability Benefit was introduced on January 1, 2006 replacing the WAO Incapacity Benefit.
2. The WAO Incapacity Benefit is only available to those that qualified before January 1, 2006.
3. Individuals that work in certain industries are eligible to receive a supplemental partner’s pension. Given the difficulty of collecting policy information for each individual pension fund for periods before 2015, we have collected and report details of 4 large industry-wide pension funds in the Netherlands: Pension Fund for Healthcare and Well-being (PFZW), Pension Fund for Metal and Technical Workers (PMT), Pension Fund for the Construction Industry (bpfBOUW), Pension Fund for the Metal and Electronics Industry (PME). This is only a selection of the many occupational pensions in the Netherlands.

Version information

Current Version: 1.0 (December 2023)

Version History

- 1.0 (December 2023): First version

Additional resources

The following resources provide additional details for the interested reader:

European Commission Employment, Social Affairs and Inclusion —Netherlands - Survivor’s benefit. Available at: <https://ec.europa.eu/social/main.jsp?catId=1122&langId=en&intPagelId=4994>

Features: Official website from the European Commission. It provides a general overview on how an individual could qualify and apply for the Partner’s Pension in the Netherlands.