

Your Dutch old age pension (AOW): 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 a Dutch old age pension (AOW) upon reaching 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. This will continue to rise in the years ahead. This means that you may start receiving your AOW pension later than you expected.

The AOW pension is paid by the Social Insurance Bank (SVB). Below, the SVB explains how the AOW pension has changed, where you can find more information, and how you can contact the organisation.

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 a change in the law.

The AOW pension age will be increased as follows:

- to 66 in 2018
- to 67 in 2021
- to 67 years and 3 months in 2022;

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

Your AOW pension will be paid from the date you reach your AOW pension age. Your AOW pension age depends on your date of birth. You can see what your AOW pension age is by going to www.svb.nl/aow. See also the page entitled '[When will you receive your AOW pension?](#)'.

Accruing AOW pension rights

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 in the Netherlands, you may also receive 2% for each year that you worked.

Upon reaching your AOW pension age, you will receive a full AOW pension if you have accrued AOW pension rights for a period of 50 years. If you move to another country before you reach your AOW pension age, you will receive a percentage of the full AOW pension.

Read more about accruing AOW pension rights at www.svb.nl. See also the page entitled '[When are you covered by national insurance in the Netherlands?](#)'.

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 you live in. In the '[Self-service](#)' section on www.svb.nl you can find out how to claim your AOW pension if you live outside the Netherlands.

Make sure you submit your AOW pension claim in plenty of time before you reach your AOW pension age, so that we have time to assess your AOW pension entitlement.

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 by logging in with your DigiD.

If you do not have a DigiD, go to www.svb.nl and click '[How much AOW pension will you get?](#)'. Here, you will find an application form that you can print out and send to us by post.

Keeping yourself informed

People who live in the Netherlands are contacted by the SVB when they are approaching their AOW pension age or when the AOW pension age changes. But for people who live outside the Netherlands, we often have an incorrect address or no address at all. This means it is vital that you keep yourself informed by regularly consulting www.svb.nl/aow.

If you cannot find what you are looking for, [please get in touch via the website](#). You can also call the SVB (Amstelveen) on +31 (0)20 656 5225.

Information on Dutch pension rights while living abroad is also available on www.netherlandsworldwide.nl.