



UvA JOBSERVICE BV

## Why take out ANW (Surviving Dependants') insurance?

### How much of the ANW pension will be left for my dependants?

In 1996, the AWW (General Widows' and Orphans' Benefits Act) was replaced by the ANW (Surviving Dependants' Act). The ANW was a drastic alteration which had far-reaching consequences. The benefit is linked to economic standing. Factors such as income, family composition and age play a crucial role.

### Partner

Under the terms of the ANW, a surviving dependant is only entitled to benefits if he/she:

- a) was born before 1950, or if he/she
- b) is at least 45% incapacitated for work, or if he/she
- c) has an unmarried child under 18 years of age still living at home.

If your partner earns more than € € 2,672.54 gross per month (figure for 2020), he/she will not be entitled to a surviving dependants' allowance under the terms of the ANW.

You can find more information about the ANW on the website of the Sociale Verzekeringsbank ([www.svb.nl](http://www.svb.nl), under the heading 'ANW benefit'). The back of this form has a diagram showing whether your partner is entitled to ANW benefit.

### **Taking out collective ANW insurance with Zwitterleven**

To make sure that your surviving dependants are well cared for, participants with a partner can choose to take out additional surviving dependants' insurance (surviving dependants' bridging pension).

The additional surviving dependants' pension comes into effect after your death, and is paid out together with the state surviving dependants' benefit. The additional insurance is not affected by your partners income and stops when your partner dies. When your partner reaches official retirement age, the additional surviving dependants' pension will stop and be replaced by the state pension (AOW). In 2020, the additional surviving dependants' pension was € 15,814.56.

This insurance is entirely voluntary. The premiums are paid by the employee in full. The level of the premium depends on your age and is deducted from your gross monthly salary. In this way, the Dutch Tax and Customs Administration also contributes.

Is your partner entitled to a state ANW allowance?

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The following flowchart shows whether your partner will be entitled to ANW benefit after your death.

