

SURVIVING RELATIVES
INTEREST PENSION
Information for the employee


de Goudse
verzekeringen

Anw-pension

Financial security for your family, via your employer



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Of course you hope to reach a ripe old age in good health. But no one knows what the future holds. What will become of those you leave behind if this hope goes unfulfilled? Will they be able to make ends meet?

When does the government offer support?

If you were to die your partner can claim benefits under the General Surviving Relatives Act (Algemene nabestaandenwet, also referred to as the 'Anw'). But only if the following is applicable:

- your partner has not yet reached the state pension age, and
- your partner meets one of the following conditions
 - your partner is taking care of a child under 18
 - your partner is for more than 45% occupationally disabled.

Low governmental benefit, depending on income of surviving partner

Anw benefit is 70% of the minimum wage. This benefit is € 1.573,58 gross per month (2025).

But if your partner earns more than € €1.095,90 gross per month, the allowance is reduced. And with an income from € 3.456,27 gross per month, there is no entitlement to governmental benefit.

The solution: a supplementary Anw-pension via your employer

Often a benefit for the surviving partner is insured through the basic pension from your employer. But that is not always sufficient. Your employer therefore offers you the possibility to arrange this with the Anw-pension of De Goudse Verzekeringen. If you participate in this collective agreement and should die, your partner will receive a monthly benefit. This benefit continues until your partner reaches the AOW-retirement age, even if the AOW-retirement age in the future is increased. This benefit is paid in addition to any benefit your partner receives from the authorities.

Tax benefit

If you choose to participate in Anw-pension then you will pay a personal contribution that is deducted from your gross salary. You will therefore pay 35,82% to 49.50% less. Your tax benefit depends on the amount of your salary. Any benefits to the dependants will be taxed.

Example

Jeroen and Sophie are married and have two children under the age of 18. Jeroen's annual income is € 40,000 while Sophie earns € 15,000. In total **€ 55,000**.

Income without participating in the Anw-pension

If Jeroen dies, Sophie will receive a regular survival pension of € 5,000. If Jeroen didn't participate in Anw-pension, this means the following for Sophie.

Income of Sophie	€	15,000
Regular survival pension due to the decease of Jeroen	€	5,000
Governmental Anw-benefits until the youngest child becomes 18 years old	€	17,650
Total gross income	€	37,650

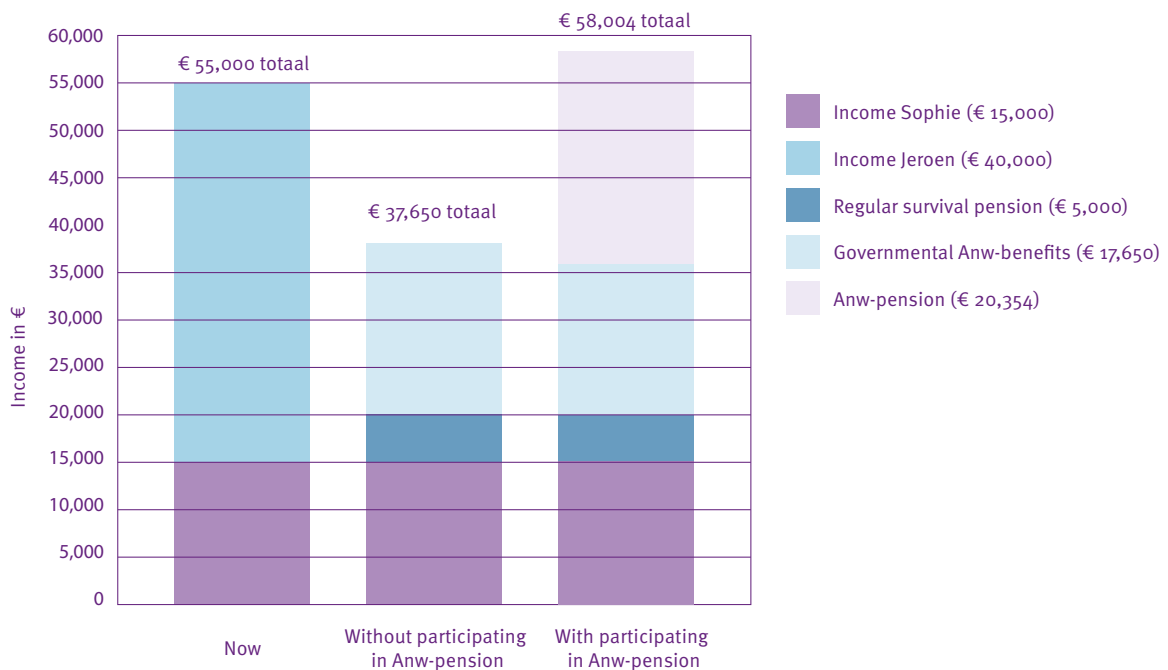
For Sophie this means a decrease in income of more than 31%: € 17,350 per year.

When the youngest child turns 18 the governmental Anw-benefits expire. She will have a remaining income of **€ 20,000** and all this while her living costs may increase due to the fact, for example, that one of her children goes to university.

Income when participating in Anw-pension

If Jeroen had participated in Anw-pension then Sophie would have benefited from an extra Anw-pension of € 20,354 per year. Her total yearly income would then be **€ 58,004**.

When the youngest child turns 18 the governmental Anw-benefits expire, but her Anw-pension will continue until Sophie reaches her AOW-retirement age. Her income would then be **€ 40,354**



Who we are...

Geert Bouwmeester was only 22 years old when in 1924 he started his own company. A small space was converted into an office. The first policies were distributed by bike, a traditional Dutch mode of transport. Since then our company has gone through exponential growth and therefore a lot has changed. Despite our present size we are still an independent family business that has kept its entrepreneurial spirit.

Insurances for entrepreneurs

Our focus is on supplying insurance solutions for entrepreneurs. Men and women who work hard at achieving success for their companies, who seek security and convenience. And who are looking for good and practical insurance solutions for each phase of their entrepreneurship.

Independent advisors

Our society is becoming more and more complex. Both individuals and entrepreneurs have the need for advice given by third parties who know their specific requirements and can advise them accordingly. Therefore, we work closely with independent brokers, who like no other are capable of providing the right customized solution.