

Anw gap pension

Financial security in the event of death

You probably do not think about your death very often. But what would happen if you were to die? Are you aware of how your partner might be affected financially? What type of income could your partner expect to receive in such a situation? Joining the Anw gap pension for your surviving dependants ensures your partner remains financially secure in the event of your death, giving you peace of mind. What more, it is easy to do as it can be arranged via your employer.

A group Anw gap pension

Your employer has set up a group Anw gap pension arrangement for its employees via a.s.r. This means they have negotiated competitive premiums and provisions on your behalf, which is why this Anw gap pension is only open to those in employment.

It is up to you

The Anw gap pension is not mandatory: you are not required to join this pension scheme. It is up to you whether you take out this supplementary pension for your partner. But if you do not make any arrangements for your partner, they will not receive anything extra in the event of your death.

Payments are made via your employer

You can register for the Anw gap pension via your employer. They will pay the related premiums to us by deducting them from your gross salary on a monthly basis. This gives you a tax benefit.

Your pension premiums end when your employment ends

Interest rates and your age determine your premium level, which is why this may alter as time passes. Your partner will, however, receive a fixed benefit that is not subject to change. The Anw gap pension automatically ends when your employment is terminated.

How join the Anw gap pension

We will send you an email as soon as your employment officially starts. This email will contain the information you require and a link that allows you to register for this pension. The link also helps you calculate your premium level via a simple tool. Your employer will complete the registration process once you have registered via the link, and you will then receive a follow-up message.

Want to find out more?

Please consult the pension scheme rules for more detailed information on this subject or ask your employer to explain things to you.

Anw gap pension: financial security

An Anw gap pension ensures your partner receives a certain amount each month in the event of your death. In this way, your partner is assured that little bit extra on a regular basis. Your partner will receive a fixed and guaranteed amount each month if you were to die. This would only end once they start receiving state pension benefits or if they turn 68 before receiving state pension benefits.

A fixed and guaranteed benefit

Your employer determines the Anw gap pension level and we guarantee it. This means the amount to be received never increases or decreases. However, it is a gross amount, meaning tax will be deducted from it on a monthly basis – as is the case with your salary.

No health-related questions

One of the advantages of a group pension scheme is that you are not required to answer any health-related questions, provided you register within the terms of the pension rules of

- taking up employment
- being married or entering into a registered civil partnership
- cohabiting with your partner

Important information

The benefit will not be paid out if you are aware, at the time of your registration, that you are ill and are likely to die within a year or, if you commit suicide, within two years of registering for this pension. We will also set a benefit cap if your partner is entitled to a surviving dependants' benefit pension through another provider. Please consult your employer for more details on this matter.

What happens in the event of disability?

If you become incapacitated for work, your Anw gap pension accrual will continue as usual. You will not even be required to pay the premium or you will only be required to pay a reduced premium, as we will shoulder the payment for you – or at least a part of it. You will only start paying the full premium once you have recovered.

“But what about the Dutch Surviving Dependants Act? Are we not entitled to surviving dependants' benefit anymore?”

In the past, your partner would have received a surviving dependants' benefit in the event of your death. ANW is the Dutch acronym for the Surviving Dependants' Act. Unfortunately, the past few years have seen significant cuts to this benefit. At present, your partner is only entitled to receive this benefit if they have children under the age of 18 and barely have any other income sources. If your partner does have an income, the amount they earn will be deducted, or partially deducted, from this benefit. If your partner earns more than € 3,064 per month (amount 2023), they will not be entitled to a surviving dependants' benefit insurance at all. That is why it is important to make provisions for your partner if you want them to be financially secure in the event of your death. One way of achieving this objective is to take out an a.s.r. Anw gap pension.