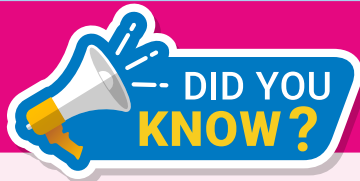


SZV is working to provide new online services that are easy to use for all our customers. Keep reading to find out what is new and online at SZV. Don't miss out! Be ready to go online with SZV.

This is a special edition about the AOV pension.  
For more detailed information about this topic go to [www.szv.sx](http://www.szv.sx) > Seniors & Benefits > AOV



## AOV stands for “Algemene Ouderdomsverzekering”.

It is a general insurance, based on the principle of solidarity, which guarantees a basic pension to those who have reached retirement age.

### Solidarity principle means that:

- Anyone who enjoys an income in the (former) Netherlands Antilles must pay AOV Premium
- Everyone who has lived in the (former) Netherlands Antilles is entitled to AOV pension regardless of nationality or employment status



## At what age can you apply for AOV pension?

If you were born	Age
✓ Before 1958	60 years
✓ In 1958	62 years
✓ In 1959	62 years
✓ In 1960 until and including June 30th	62 years
✓ In 1960 July 1st and up	65 years



## Payment schedule for AOV and AWW

- Pension payment will be **in advance, on the 28th of each month**, excluding public holidays and weekends.
- All pensioners with a **local bank account** (Dutch SXM) can expect to receive their pension pay on the 28th of each month, excluding public holidays and weekends.
- Pensioners abroad or those with an **international bank account** can expect their payment a few days later, based on the processing time of their international bank.

Month	Payout date
June	Friday May 28th, 2021
July	Monday June 28th, 2021
August	Wednesday July 28th, 2021
September	Monday August 30th, 2021
October	Tuesday September 28th, 2021
November	Thursday October 28th, 2021
December	Monday November 29th, 2021
January (2022)	Tuesday December 28th, 2021



## Everybody's pension amount is different!

The AOV pension amount depends on the number of years that you have been a resident of the (former) Netherlands Antilles before reaching the pension age. It is NOT based on the years employed or the amount of years you paid AOV premium (tax).

SZV will only pay for the years that were built up on the island of St. Maarten. If you have lived on one of the other islands of the former Netherlands Antilles, you can apply for your pension there as well.