**Residence Permit**

U.S. citizens that wish to remain in The Netherlands for a period longer than 90 days must be in possession of a valid residence permit. This must be obtained from the Dutch Immigration authorities, the Immigratie en Naturalisatiedienst otherwise known as the IND. The permit is generally requested through the municipality of residence. You can find more information on [*https://ind.nl/en*](https://ind.nl/en) (in English). You can also contact the Alien Registration Office at JFC HQ Brunssum for more information and guidance.

**Civic Integration Examination**

If you wish to change your purpose of stay into continued residence or permanent residence, and if you have not yet reached the AOW pension age, you are required to pass the Civic Integration examination. If you need to integrate you will get a letter from the Dienst Uitvoering Onderwijs (DUO). The letter will tell you that you have an obligation to integrate. The letter will also tell you what your integration period is. More information on this exam is available at [*www.inburgeren.nl*](http://www.inburgeren.nl)*.* The AOW pension is the Dutch pension paid under the National Old Age Pensions Act (AOW). Your AOW pension age depends on your date of birth. You can check your AOW pension age at [*Svb.nl/en/aow-pension/aow-pension-age/your-aow-pension-age*](https://www.svb.nl/int/en/aow/wat_is_de_aow/wanneer_aow/) (in English).

**Work**

In order to work in The Netherlands one must be in possession of a valid work permit. This must be obtained, through the employer, from the UWV Werkbedrijf (employee insurance agency work desk) in the city of your employment.

Please see [*http://www.werk.nl/*](http://www.werk.nl/) *<*[*http://www.werk.nl/*](http://www.werk.nl/)*>* (in Dutch only) for further information. Please be aware that the US Armed Forces are NOT allowed to directly hire ordinary residents in accordance with the NATO SOFA. Therefore, if you wish to take up a civilian position with the US Armed Forces in the Netherlands, you will have to apply for such position PRIOR to your retirement date. As of the date of retirement, you are no longer subject to the NATO SOFA and accordingly considered an ordinary resident by the Dutch authorities.

**For more information contact**

**Netherlands Law Center**

**Kranenpool 3, Bldg. 8 Room N202 Brunssum, NL 6443 VA**

**Email:** [**usarmy.benelux-brunssum.id-europe.mbx.netherlands-law-center@army.mil**](mailto:usarmy.benelux-brunssum.id-europe.mbx.netherlands-law-center@army.mil)

**Phone +31 (0)45-534-0182**

## **WHAT YOU SHOULD KNOW**

# Retirees and the Netherlands

Date of publication

**STATUS**

Retiring from the military or a civilian component job, or just leaving the military or that civilian component job in the Netherlands and residing here means that you lose your NATO SOFA status in the Netherlands. As a result, all logistic support privileges are terminated. You will become a regular resident in the Netherlands. As such, you will have to comply with immigration requirements and possibly officially import your vehicles and belongings bought tax-free under the so-called Tax Relief Program and pay considerable tax fees accordingly.

As of 1 January 2019, the Netherlands authorities no longer allow new retirees to enroll in the existing Retiree Purchase Program.

**DUTCH TAXES**

In general, based on the U.S. – Dutch income tax treaty, U.S. retirees do not have to pay Dutch income tax on their U.S. retirement income. However, if a retiree works on the Dutch economy, the Dutch “IRS” can still use this U.S. income to compute the Dutch income tax liability. The Dutch income earned may be added to the U.S. income and taxed accordingly, which may put the Dutch income in a higher Dutch income tax bracket.

**DUTCH**

**SOCIAL SECURITY**

The Netherlands has a very highly regulated social security system. Generally, anybody living in the Netherlands is part of that system and must pay social security premiums when receiving an income. When a U.S. retiree receives a U.S. pension/retirement income, this can be subject to Dutch social security withholdings.

**EXEMPTION**

Under certain conditions, an exemption from these premiums are possible if all of the following are met:

1. The individual only receives a U.S. or possibly Dutch social security income. If other income is received, normal Dutch premiums will be levied on your U.S. income.
2. The income received must be at least 70% of the minimum wages as set by law. Currently (as of 1 July 2022), this amount is 70% of

€ 1,756.20 = € 1,229.34. If the individual also receives a Dutch social security entitlement as well, the joint amount must meet the 70% limit as set above. The U.S. income must equal or be larger than the Dutch social security income.

1. The individual must actively request this exemption from the Dutch “Sociale Verzekeringsbank.” Exemption is not possible for the so-called Long-term Care Act *(Wet langdurige Zorg; WLZ)* premium, unless there is a bilateral treaty between the U.S. and the Netherlands covering such an exemption. Currently such provision in a U.S.-NL treaty does not exist.