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# CLAIM FOR OLD AGE PENSION

NAV 19-01.05

## INFORMATION ABOUT OLD AGE PENSION

**Retirement Age.** You will qualify for an old-age pension from the National Insurance Scheme at the earliest from the month after your 67th birthday.

**Conditions regarding the length of residence in Norway.** As a general rule, to qualify for a pension you must have lived in Norway for at least three years from the age of 16 and through the age of 66. You will receive a **full** pension if you have lived in Norway for at least 40 years.

**Income from employment and old age pension.**
A reduction in old age pension will not be made against earned income before you reach the age of 69. However, earned income will affect the calculation of any support supplement for a spouse/partner/cohabitant and/or child. As from the month after you reach the age of 69 up to and including the month you reach the age of 70, a reduction will be made to your pension if you have an annual earned income that exceeds twice the basic amount of national insurance (2G). The reduction to the pension is calculated for every month you are in work. This means that the pension will be reduced if your monthly earned income exceeds 2 G divided by 12. Income earned in both Norway and abroad will be taken into account.

From the calendar year during which you reach the age of 69 you can earn 2 G for the whole year without the pension being reduced. You can also have a higher income in certain months as long as the total amount for the year does not exceed 2 G.

**Old age pension and income after 70 years of age.** When you have reached the age of 70 the pension payments will not be reduced if you are receiving an earned income. However, means tested benefits such as support supplement may be reduced or discontinued.

**A basic pension is subject to whether your spouse/cohabitant has a pension or an income.** The amount of the basic pension depends on whether you spouse has a pension under the National Insurance Scheme/the AFP contractual pension scheme or is expecting to receive an income exceeding 2 G during the calendar year. If you both have a pension, or your spouse has a pension exceeding 2 G, the basic pension is 85 per cent of G.
If you are single or your spouse does not have his/her own pension or has an income that is lower than 2 G, the basic pension is equal to 1 G. When assessing your spouse's income, we look at the whole calendar year.

**Persons with a short period of residence in Norway.** If you have lived/worked abroad without being a member of the National Insurance Scheme, your old age pension may be reduced owing to a lack of pension points. In such cases however you may be entitled to benefits from other countries. If you live in Norway it is also possible to apply for a supplementary benefit. You must then get in touch with your local NAV office.

**Moving abroad.** The main rule is that you can take out your pension abroad if you have lived in Norway for **at least** 20 years after the age of 16.
If you are moving abroad, you should get in touch with NAV.

**Supplement for dependants (spouse and child supplement).** If you support children under the age of 18 and/or a spouse, you may be entitled to a supplement for dependants. You can also receive a spouse supplement for a registered partner or for cohabitants with whom you have children in common or to whom you have been married before. In order to be considered a dependant. The income of those you support must be lower than I G (the basic amount of national insurance) during the calendar year.

**Means testing of support supplement for dependants**
The amount of the supplement paid depends on how large your total income is. The supplement for dependants will be reduced or disallowed if that income is higher than a fixed free amount.

When means-testing child support supplement, account will be taken of the parents' combined income if the children live together with both parents.

The following income will affect the means testing of the supplement for dependants:
- earned income
- pension (from national insurance, occupational pension from public and private schemes, individual private pension schemes, annuities and gifted pensions)
- sickness benefit, parental allowance and nursing benefit
- time-limited disability benefit, rehabilitation allowance
- transitional benefit, daily subsistence allowance, and course allowance for subsistence while unemployed.

**Taxation.** A pension is counted as taxable income. Your local tax office will answer any queries you might have about taxation.

**Procedure.** You can apply for old age pension at www.nav.no.
If you apply via our internet pages you will receive a faster response. If you want to use this paper form, you must complete pages 3 and 4 and send the application to NAV Pensjon, Postboks 6600 Etterstad, 0607 Oslo.

## OBLIGATION TO REPORT CHANGES ETC

You must notify NAV or at www.nav.no if
- your marital status changes
- you start living together with or move apart from your cohabitant
- you change your address
- you move abroad
- your earned income changes between the ages of 69 and 70

You must also notify NAV if your spouse's, cohabitants or partner's income changes, making it higher or lower than 2 G.

**Duty to notify NAV if you are receiving support supplement**
If you are receiving support supplement you must also notify NAV if:
- the person you are supporting has an income that exceeds 1 G
- the income specified in the following changes for you or your spouse, partner or cohabitant: earned income, pension (from national insurance, occupational pension from public and private schemes, individual private pension schemes, annuities and gifted pensions), sickness benefit, parental allowance and nursing benefit, time-limited disability benefit, rehabilitation allowance, transitional benefit, daily subsistence allowance, and course allowance for subsistence while unemployed.

You may be required to repay pension payments that have been erroneously paid out because you have negligently failed to supply information or have provided incorrect information. This also applies to pension payments that you have received and should have understood you were not entitled to. Such circumstances may also involve criminal liability.
Should you receive more benefit than you are entitled to since you did not report an increase in income, the excess amount will be deducted forthwith from future payments from the National Insurance Scheme.

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## COMPLETING THE FORM

You will find guidance below on completing some of the boxes in the form.

**2 Personal information**

2.8) NAV requires information as to whether you and your spouse are permanently living apart in order to calculate the pension. Where one or both spouses has/have a permanent place in a nursing home or other institution, they are considered to be permanently living apart.

2.9) NAV requires information about a deceased spouse because a widow or widower may be entitled to a pension calculated on the basis of the deceased's pension points
You can also state:

- the name of your deceased registered partner
- the name of your deceased cohabitant if you had children in common or had been married before
- the name of your deceased spouse from whom you were divorced if you have not remarried

**3 Information about spouse/partner/cohabitant**

The information in this box is of significance to the calculation of the basic pension and support supplement (spouse and child supplements).

**Basic pension**

If the income of your spouse, partner or cohabitant is expected to be higher than 2 G during the calendar year, or he/she receives a pension under the National Insurance Scheme, the basic pension will be reduced. If you state that the income is lower than 2 G and it turns out later on that the income for the calendar year was higher, you must pay back the excess pension you have received. If you state an income which later turns out to be too high, you will be paid the amount owed you afterwards.

**Spouse supplement**

The condition for receiving a spouse supplement is that the spouse's total income is lower than 1 G. Your spouse may not be receiving a pension under the National Insurance Scheme either.

**Child supplement**

If you apply for a child supplement, your spouse's income is of significance to the means testing related to child supplement.

**4 Information about residence outside of Norway**

You must complete the box for information on residing abroad as carefully as possible. If you have lived/worked in other countries, you may be entitled to benefits from those countries.

**6 Details of other benefits**

6.3) If you are applying for support supplement you must state whether you are receiving or have applied for benefits from other pension schemes. If you are receiving/will be receiving a pension that is subject to coordination, you must state the amount following coordination.

**7 Information about children under the age of 18**

You only need to complete this box if you are applying for child supplement. Child support supplement can only be provided if the child's income is below 1 G.

**8 Payment**

If you want to use a foreign account, you must give us details. NAV will be in touch with you.

## Check list

- [ ] Please send copies, not originals. Remember that you can get in touch with NAV if you need copying facilities.
- [ ] Mark and number each enclosure with page number and total number of pages (e.g. enclosure 1, page 1 of 1).
- [ ] Send the sheets loose. Please do not use staples or paperclips.
- [ ] Send pages 3 and 4 to: NAV Pensjon, Postboks 6600 Etterstad, 0607 Oslo.

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# CLAIM FOR OLD AGE PENSION

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**Please read the guidelines on page 1 and 2 before completing the form**

## 1 What are you applying for?

| Old age pension | Supplement for spouse/ partner/cohabitant | Supplement for child(ren) | From date (dd.mm.yy) |
|---|---|---|---|

## 2 Personal information

**(If this has been filled in earlier and the details inserted are incorrect, please contact the National Population Register)**

| | |
|---|---|
| 2.1 Surname, forename | 2.2 D.o.b/ID No. (11 digits) |
| 2.3 Address | 2.4 Telephone number |
| | 2.5 E-mail |
| 2.6 Marital status — Cross off here if the **pre-completed marital status** is incorrect. You must then enclose documentary evidence of the marital status. | |
| 2.7 Cohabitant Yes No — Cohabitant from date (dd.mm.yy) — Put a cross if you have/have had children in common or if you have been married to the cohabiter | |
| 2.8 If **married** or a **registered partner**, are you and your spouse/partner living apart permanently? Yes No | |
| 2.9 If you are a **widow/widower** state the name of deceased spouse/partn./cohab. — D.o.b/ID No. (11 digits) | Date of death (dd.mm.yy) |
| 2.10 Citizenship — Put a cross here **if you are not a Norwegian citizen or have refugee status**. You must then enclose documentation to support citizenship or refugee status. | |

## 3 Information about spouse/partner/cohabitant

**(If this has been filled in earlier and the details inserted are incorrect, please contact the National Population Register)**

| | |
|---|---|
| 3.1 Surname, forename | 3.2 D.o.b/ID No. (11 digits) |
| 3.3 Citizenship — 3.4 does he/she have a pension under the National Insurance Scheme or AFP (the contractual pension scheme)? Yes No — Does he/she have other income? Yes No — If **yes**, fill in point 3.5 | |
| **3.5 Does the spouse/partner/cohabitant** have a A) Earned income (employed-/self-employed)? Yes No — If **yes**, state the amount | Gross amount per year NOK |
| B) Investment income (interest, yield)? Yes No — If **yes**, state the amount | Gross amount per year NOK |
| C) Pension income (occupational pension, pension from abroad, pension insurance, annuity, gifted pension and similar)? Yes No — If **yes**, state the amount | Gross amount per year NOK |

## 4 Information about residence outside of Norway

4.1 Have you **lived** outside Norway after you reached the age of 16? Yes No — If **yes**, fill in point 4.2

| 4.2 Lived | Worked | From – to/until (dd.mm.yy) | Country | Pension scheme (institution, etc) | Foreign personal identity number |
|---|---|---|---|---|---|
| Lived | Worked | | | | |
| Lived | Worked | | | | |
| Lived | Worked | | | | |

## 5 Information about work and income

5.1 If you are **going to be working**, please state future earned income (gross amount per year) NOK

5.2 Will you be making an earned income from countries other than Norway? Yes No — If **yes**, fill in point 5.3

| 5.3 Name of employer | Paid from (state name of country) | Gross amount per year in local currency (state which currency) |
|---|---|---|

## 6 Details of other benefits

| | | |
|---|---|---|
| 6.1 Are you receiving or will you be receiving a pension from countries other than Norway? Yes ☐ No ☐ If **yes**, fill in point 6.2 | | |
| 6.2 Name of scheme | Paid from (state name of country) | Gross amount per year in local currency (state which currency) |
| 6.3 **If you are applying for a support supplement**, are you receiving or have you applied for benefits from other pension schemes (occupational pension, private pension, etc.)? Yes ☐ No ☐ If **Yes**, complete points 6.4 and 6.5 | | |
| 6.4 From which schemes? | | Date of the first payment (dd.mm.yy) |
| 6.5 State the total gross payment per year | | NOK |

## 7 Information about children under the age of 18

**(If this has been filled in earlier and the details inserted are incorrect, please contact the National Population Register)**

| Surname, forename | D.o.b/ID No. (11 digits) | If **foster child**, since when (dd.mm.yy) | Does the child live with both parents? | Does the child have any income? |
|---|---|---|---|---|
| 1 | | | Yes ☐ No ☐ | Yes ☐ No ☐ |
| 2 | | | Yes ☐ No ☐ | Yes ☐ No ☐ |
| 3 | | | Yes ☐ No ☐ | Yes ☐ No ☐ |

If you have **more than three children under the age of 18 and are applying for a support supplement**, please enclose supplementary information.

| Child No | | Earned income | Investment income (interest, yield) | Maintenance | Pension | If **pension**, state from which scheme? | Total gross amount per year |
|---|---|---|---|---|---|---|---|
| ☐ | has: | ☐ | ☐ | ☐ | ☐ | | NOK |
| ☐ | has: | ☐ | ☐ | ☐ | ☐ | | NOK |

| If the child **does not live with both parents**, please state the child's address | Child No | Address | Child No | Address |
|---|---|---|---|---|

## 8 Payment **(If you want to use a foreign account, you must give us details. NAV will be in touch with you.)**

| | |
|---|---|
| State the Norwegian account number to which the pension is to be transferred (11 digits) | If pre-completed, and you want to use another account number, please state this. |

## 9 Language

What language would you prefer to receive the reply in? ☐ Bokmål ☐ Nynorsk ☐ English

## 10 Declaration and signature

I understand that the National Insurance Office is entitled to obtain any information necessary to decide this claim.I hereby confirm that the details I have given are, to my best knowledge and belief, as complete as possible.

Date (dd, mm, yy) and applicant's signature

## 11 Attestation if the applicant did not complete the form himself/herself

The applicant has been made aware of the information on page 1 and 2 and the questions and answers on pages 3 and 4 have been read out to him/her. The applicant has signed the form himself/herself.

| | |
|---|---|
| Date and signature of witness | |
| Address | Telephone number |