

Soon-to-be a pensioner? The CNE supports you

YOUR PROFESSIONAL CAREER IS COMING TO AN END? FIRST OF ALL, WE WOULD LIKE TO THANK YOU, AS A MEMBER, FOR THE TRUST YOU HAVE PLACED IN US SO FAR. YOU PROBABLY HAVE QUESTIONS ABOUT YOUR RIGHTS AND OBLIGATIONS, THE STEPS TO TAKE, AND ADVICE ON HOW TO ENJOY YOUR WELL-DESERVED RETIREMENT. YOU CAN COUNT ON US: THE CNE TEAM IS AT YOUR SIDE.

AT WHAT AGE CAN YOU TAKE YOUR PENSION?

In Belgium, the statutory pension age is 65*. It will be raised to 66 for pensions starting no earlier than 1 February 2025 and no later than 1 January 2030. From 1 February 2030, it will be 67.

Your pension starts on the first day of the month following the month in which you turn 65, 66 or 67. Under certain conditions, it is possible to stop working earlier, by taking an "early pension". The age and career requirements for obtaining an early retirement pension have been tightened up several times. Ask your company's CNE team or the Federal Pensions Service (www.spf.fgov.be) for information.

WHAT STEPS TO TAKE?

If you wish to receive a retirement pension, you must stop your professional activities. You can resign (see the sheet entitled "You are resigning? The CNE supports you") or ask your employer to dismiss you (see the sheet entitled "Are you dismissed? The CNE supports you"). If you take your pension at the legal age, you do not have to do anything: the Federal Service (SFP) will send you a letter with the calculation of your pension. All you have to do is check the data in the calculation. If you have any doubts, you can contact the Mutualité chrétienne (www.mc.be), which offers this service to all CSC members. If you take your pension before or after the statutory age, or if you live abroad, you must submit an application to the local authority, to the FPS regional office or online (www.demandepension.be), between one year and one month before you retire. We advise you to do this a few months in advance, so that you can be paid as soon as your working life ends.

HOW MUCH WILL YOUR PENSION BE?

The SFP calculates the amount of your pension on the basis of the length of your career and the income for each year of your career. In case of doubt, you can also contact the Mutualité chrétienne, which provides information free of charge to members of the CSC (even those not affiliated to the Mutualité chrétienne).

YOUR MEMBERSHIP CONTINUES TO PROTECT YOU

Once you are a pensioner, you benefit from a reduction in your CNE membership fees and remain fully covered by our services (information, personalised advice, legal defence in the event of a dispute with the FPS, etc.). Do you want to get involved in the defence of pensioners? Join the CSC Seniors, our movement of (pre-)retired workers (www.lacsc.be)!

** Special schemes exist for certain categories of workers.*

Need to contact us? Call us on 067 88 91 00 on Mondays, Tuesdays and Wednesdays from 9am to 12pm and Thursdays from 1:30pm to 4:30pm.
Need to meet us? Our secretariats are open on Mondays, Tuesdays and Wednesdays from 1.30 to 4.30 pm and Thursdays from 9 am to 12 pm.
Need to write to us? Just one address: cne.info@acv-csc.be

The content of this publication is intended for both men and women
Update: August 2022

