

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 was 65. In 2014, Charles Michel's MR-NVA government has decided to raise it to 66 for pensions that start between February 1, 2025, and January 1, 2030. From February 1, 2030, it will be 67.

Your pension starts on the first day of the month following the month in which you turn 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.sfpf.fgov.be) for information.



Starting January 1, 2027, the MR and Engagés' Arizona has tightened the eligibility requirements for early retirement.

Worse still: it has introduced a penalty (-5% for each year the retirement is taken early) for people who take early retirement (unless certain career-related conditions are met)! This is yet another attack on workers and on the right to a dignified retirement. Now more than ever, we must organize a response to shift the balance of power and demand real retirement measures that are fair and accessible to all! To learn more and join the fight, click [here](#) or scan this QR code.



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") or terminate your contract by mutual agreement. To receive your monthly pension, 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 (66 or 67 years old). All you have to do is check the data in the calculation. If you have any doubts, you can contact the INAS (www.patronatoinas.be/sieges/), 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 INAS (www.patronatoinas.be/sieges/), which provides information free of charge to members of the CSC.



MR and Engagés' Arizona has reduced the pension amount not only for those who take early retirement (penalty) but also for workers who have accumulated too many "assimilated" periods, such as periods of unemployment or end-of-career time credits. Let's reject a cut in pensions! Let's organize resistance and demand a decent pension based on solidarity for all.

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)!



**DID YOU
KNOW ?**

Workers had to fight long and hard to secure an income guarantee for their old age. Until 1900, there was no universal pension system.

Workers were required to contribute personally to their pensions. As wages were too low to allow them to save, people who were too old to work could only rely on their families or charity.

After World War I, the ruling class feared that the Russian Revolution of October 1917 would spread. Workers' organizations made unprecedented gains. The power relations shifted, becoming more equal between workers and employers. In 1924 (for manual workers) and 1925 (for white-collar workers), compulsory pension insurance was introduced. This was an individually funded pension: contributions paid by each worker and their employer, together with a state contribution, were used to finance an individual pension. The retirement age was set at 65 for men and 60 for women. Although imperfect, this system was a victory for workers: it was now possible to maintain one's livelihood when one was no longer able to work.

In 1944, representatives of employers' and trade union organizations concluded the Social Pact with the aim of reviving the country's economy once the war was over. The pension system gradually shifted from a capitalization principle to a pay-as-you-go principle. Current employee contributions are distributed to finance today's pensions. Based on solidarity, the pay-as-you-go system provides greater financial security and a better match between living standards and pension levels.

Since the late 1980s, the neoliberal idea that we should fear a demographic shock, which would lead to an imbalance between the active (too few workers) and inactive (too many pensioners) populations, has been the basis for successive reforms that have reduced pension amounts and raised the retirement age. Behind the different ways of financing pensions lie ideological issues: a fair distribution of income and an economy that invests in the future and in a just transition *versus* indecent incomes for a privileged minority.

Need to mail us ? Please write to : cne.advice@acv-csc.be (English only!)

Need to contact us ? Please call 067 88 91 00 on Mondays, Tuesdays and Wednesdays from 9AM to 12PM and Tuesdays from 1.30PM to 4.30PM (French).

Need to meet us ? Our offices are open on Mondays, Tuesdays and Wednesdays from 1.30PM to 4.30PM and Tuesdays from 9AM to 12PM (French).

Last update : July 2026