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Gateway Policy Explorer: Retirement Series

Belgium

Survivor Old-Age Benefit Plan Details

1992-2023

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Preface

This document is intended for researchers who want to understand the evolution of policy or the policy in place at a particular point in time. This document is not intended for financial advice or to aid in decision-making. The authors have made significant effort to identify and collect historical information pertaining to these policies, to accurately represent these policies, and to communicate how policies may interact to determine legal requirements, eligibility for benefits, and/or benefits levels. The policies presented in this document focus on rules applicable to most individuals aged 50 and older from 1992. Many systems include special policies or alternative eligibility rules for specific groups. We encourage all users to complete their own review of literature in this area depending on the research questions they have in mind.

If you have feedback or questions or identify an error, please contact policy@g2aging.org.

Background — Gateway Policy Explorer: Retirement Series

The *Gateway Policy Explorer* (<http://g2aging.org/policy-explorer>) is part of the Gateway to Global Aging Data (<http://g2aging.org>) project. The *Retirement Series* captures historical policy that affects the birth cohorts of respondents in the surveys covered by the Gateway. It was motivated by the rapid evolution of policies affecting older people across the world. As the Health and Retirement Study (HRS) began in 1992 and many of the international network of studies (HRS-INS) cover more than a decade, understanding the policies in place at the time of the survey has become more demanding for researchers.

Why are we tracking past policy? Individuals make choices based on current policies and the outcomes we see today may reflect responses to past policies. When interpreting the survey responses of individuals, an understanding of the policy environment under which those individuals operate is critical. The collection of contextual information in the *Gateway Policy Explorer* aims to support researchers who want to understand or use policy changes in their research and provide context for longitudinal or cross-country differences. Over the period 2023–2026 the *Gateway Policy Explorer* will be expanded to include information on retirement, long-term care, education, and other policies affecting the life cycle.

The key dimensions to the *Gateway Policy Explorer: Retirement Series* are country and time. We prioritize data collection for each country based on its first interview wave and are continuing to expand our data collection back in time to 1992, the earliest survey date in the HRS-INS.

A separate document, like this one, is developed for each country and each broad category of policies covered in the *Gateway Policy Explorer: Retirement Series*.

Author and Contributor Disclaimers

† The opinions expressed here are those of authors and do not necessarily reflect the views of the OECD or of its member countries.

Belgium

Survivor Old-Age Benefits
Plan details 1992-2023 * †

In the Belgian statutory pension system, the surviving spouse of an insured worker may receive a lifetime or temporary survivor’s pension if they satisfy certain requirements. A divorced surviving spouse of an employee is not entitled to a survivor’s benefit. The Federal Pension Service administers the payment of survivor’s pension.

Key Dates

First law: 1900
Major changes since 1992: 2014

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* If you have questions or suggestions, please contact policy@g2aging.org.

† Detailed information and definitions are provided in tables, formulas and a glossary at the end of this document. To facilitate switching back and forth, this document is designed with hyperlinks. Most PDF readers have shortcuts that permit a reader to return to the previous location after selecting a hyperlink. In Adobe Acrobat on a PC: “Alt” + “←”; In Adobe Acrobat on a MAC: “command” + “←”; In Preview on a MAC: “command” + “[”.

Chapter 1: Policy enacted 1992-2013

Overview

The Belgian old-age pension system is a branch of its broader social security system which varies across professions: employees, civil servants, and the self-employed. It is a [defined benefit \(DB\) system](#) based on a person's contribution years and earnings, and it is known as the Statutory Pension (Pension Légale). In addition to the Statutory Pension, an individual can add to their pension benefits through employer-provided supplementary pensions (pension complémentaire) or individual voluntary savings plans (épargne-pension). The Statutory Pension system provides a temporary or lifetime survivor's pension to the spouse of the deceased worker, depending on their age at the time of the death of the deceased.

The National Social Security Office (Office National de Sécurité Sociale, ONSS) collects social security contributions from employees and employers, and the Federal Pension Service (Le Service fédéral des Pensions, SFP) administers the pension benefit payments.

The [Royal Decree n°50 of October 24, 1967](#) on the retirement and survivor's pension for employees forms the legal basis of the current statutory pension system for employees, and the [Royal Decree of December 21, 1967](#) establishing the general regulations regarding the retirement and survivor's pension for employees serves as the implementing law.

In this document, we define survivor's old-age benefit as part of the statutory pension for employees. We provide limited information about the plans for civil servants or the self-employed. The policy details associated with eligibility and benefit of minimum pension are covered in the separate policy document: *Belgium Public Old-Age Social Assistance Plan Details*.

Eligibility

Are divorced widows or widowers entitled to benefits based on their ex-spouses contribution or earnings history? Answer: No, a divorced surviving spouse of an employee is not entitled to the survivor's benefit. A divorced surviving spouse of a civil servant may be entitled to the survivor's benefit —see [Federal Pension Service \(2023\)](#) for more information.

Age requirements to start benefits without penalty

- **Full eligibility age (FEA)**

Lifetime survivor's pension

Age 45, unless they are entitled to a personal pension or their own old-age benefit, or they have a dependent child, or they have an incapacity for work of at least 66%.

Temporary survivor's pension

None

- **Does FEA vary by sex?** Answer: No
- **Does FEA vary by birth year?** Answer: No

Requirements to be eligible to receive benefit

- **Widows and widowers married at time of spouse's death**

Lifetime survivor's pension

A surviving spouse is eligible for a lifetime monthly benefit payment if they satisfy the following conditions:

- Age requirement: They have reached age 45, or they are entitled to a personal pension or their own old-age benefit, or they satisfy one of the following conditions —
 - * They have a dependent child
 - * They have an incapacity for work of at least 66%
- Other requirements:
 - * They were married to the deceased for at least 1 year or they satisfy one of the following conditions —
 - They were married at the time of the death and the death results from an accident or an occupational disease occurring after the date of the marriage
 - A child is born of their marriage
 - The surviving spouse had a child within 300 days of their spouse's death
 - * They do not remarry
 - * They have not been convicted of offenses against the deceased

An application must be submitted by the surviving spouse within 12 months after their spouse's death unless the deceased had already started claiming their own old-age benefit.

Temporary survivor's pension

A surviving spouse is eligible for a temporary monthly benefit payment for 12 months if they do not satisfy the requirements for a lifetime survivor's pension. An application must be submitted by the surviving spouse within 12 months after their spouse's death unless the deceased had already started claiming their own old-age benefit. After the end of the temporary survivor's pension, the surviving spouse's entitlement to a lifetime survivor's pension would be examined at the time they start receiving their own old-age benefit.

Note

¹ Legal cohabitation from January 1, 2000, is taken into consideration for assessing the entitlement to survivor's pension

Alternative eligibility requirements that permit starting benefits early, but with a penalty

- **Can an individual start benefits before FEA with penalty?** Answer: No

Benefits

- **To receive a benefit, does an individual have to claim it?** Answer: Yes
- **To continue to receive a benefit, does an individual have to remain qualified?** Answer: Yes

Payment type

- **Payment options (i.e., Annuity, cash balance, or lump sum):** Annuity

Factors effecting computation of benefit entitlement

- **Does the formula for computing benefit entitlement differ by birth year?** Answer: No
- **Is the formula for computing benefit entitlement progressive?** Answer: No
- **Does the benefit entitlement depend on the individual's own contribution/work history?** Answer: No
- **Does the benefit entitlement depend on the contribution/work history of the individual's spouse?** Answer: Yes
- **Are future benefit entitlements adjusted for cost of living?** Answer: Yes
- **If so, what measure is used for adjustment?**

The smoothed health index is used as a basis for the indexation of old-age pension, other social security allowances and salaries for civil servants. See [Box 3](#) for more information.

Benefit formula for claiming at FEA

Lifetime survivor's pension

The amount of the lifetime survivor's pension depends on the deceased was retired at the time of death:

- The deceased was retired: The amount of the lifetime survivor's pension is 80% of the deceased own old-age benefit with the spousal supplement
- The deceased was not retired: The amount of the lifetime survivor's pension is 80% of the deceased own old-age benefit with the spousal supplement and is limited to a notional benefit amount that the deceased would have been entitled to

See [Formula 1](#) for details on how the survivor's benefit amount is determined, [Box 1](#) for an example of calculation of the survivor's pension, and the policy documents, *Belgium Public Own Old-Age Benefits Plan Details* and *Belgium Public Spousal Old-Age Benefits Plan Details* for additional background on the benefits that determine the amount of the survivor's benefit. Additionally, if the surviving spouse receives their own old-age benefit, the amount of the lifetime survivor's pension may be reduced.

Temporary survivor's pension

The amount of the temporary survivor's pension is calculated in the same way as the lifetime survivor's pension if the deceased was not retired at the time of death. See [Formula 1](#) for more details.

For detailed reference formulas and tables used in the calculation of benefits, and an example of calculation, see:

- [Formula 2](#) and [Formula 3](#): For how the deceased spouse's monthly own old-age benefit is calculated
- [Formula 4](#): For how the average indexed annual earnings are calculated
- [Formula 5](#): For how the average indexed annual earnings are calculated when the guaranteed minimum wage applies
- [Table 1](#): Number of "computational years" by policy period
- [Table 2](#) and [Table 3](#): Annual salary cap (1992-2023)
- [Table 4](#): Salary cap for different types of contribution periods for year 2022
- [Table 5](#): Revaluation factors (effective December 1, 2022)

- [Table 6](#): Notional salary amount of assimilated periods for pension calculation
- [Table 7](#): Pension bonus —see subsection *Adjustment Formula for Delayed Claiming* for more details
- [Box 2](#): Example of application of the guaranteed minimum wage

Adjustments for starting benefits before FEA (Early claiming or retirement)

- **Are benefits reduced for starting benefits before FEA?** Answer: No

Adjustments for starting benefits after FEA (Delayed claiming or retirement)

- **Are benefits increased for starting benefits after FEA?** Answer: No (Benefits may be increased if the deceased delayed claiming). The policy details associated with pension bonus are covered in the separate policy document: *Belgium Public Own Old-Age Benefit Plan Details*.

Adjustments for starting benefits and continuing to work (Earnings Test)

- **Are benefits reduced or eliminated while working?** Answer: No

Chapter 2: Policy enacted 2014-2023

Policy change in 2014

Law of May 5, 2014, effective January 1, 2015, made the following changes to the survivor's benefit system:

- Changed the duration of the temporary survivor's pension
- Refined the eligibility requirements for the lifetime survivor's pension
- Recognized legal cohabitation from January 1, 2000, for granting survivor's pension

Other reforms during this period include:

- Law of August 10, 2015, effective January 1, 2015, further increased age requirements for lifetime survivor's pension
- Law of December 27, 2021, effective October 1, 2021, extended the maximum duration of the temporary survivor's pension

Overview

The Belgian old-age pension system is a branch of its broader social security system which varies across professions: employees, civil servants, and the self-employed. It is a [defined benefit \(DB\) system](#) based on a person's contribution years and earnings, and it is known as the Statutory Pension (Pension Légale). In addition to the Statutory Pension, an individual can add to their pension benefits through employer-provided supplementary pensions (pension complémentaire) or individual voluntary savings plans (épargne-pension). The Statutory Pension system provides a temporary or lifetime survivor's pension to the spouse of the deceased worker, depending on their age at the time of the death of the deceased.

The National Social Security Office (Office National de Sécurité Sociale, ONSS) collects social security contributions from employees and employers, and the Federal Pension Service (Le Service fédéral des Pensions, SFP) administers the pension benefit payments.

The [Royal Decree n°50 of October 24, 1967](#) on the retirement and survivor's pension for employees forms the legal basis of the current statutory pension system for employees, and the [Royal Decree of December 21, 1967](#) establishing the general regulations regarding the retirement and survivor's pension for employees serves as the implementing law.

In this document, we define survivor's old-age benefit as part of the statutory pension for employees. We provide limited information about the plans for civil servants or the self-employed. The policy details associated with eligibility and benefit of minimum pension are covered in the separate policy document: *Belgium Public Old-Age Social Assistance Plan Details*.

Eligibility

Are divorced widows or widowers entitled to benefits based on their ex-spouses contribution or earnings history? Answer: No, a divorced surviving spouse of an employee is not entitled to the survivor's benefit. A divorced surviving spouse of a civil servant may be entitled to the survivor's benefit —see [Federal Pension Service \(2023\)](#) for more information.

Age requirements to start benefits without penalty

- **Full eligibility age (FEA)**

Lifetime survivor's pension

Age 45-55 depending on the time of death of the deceased spouse —see [Table 8](#) for age requirements over time, or the surviving spouse is entitled to a personal pension or their own old-age benefit —see policy document *Belgium Public Own Old-Age Benefits Plan Details* for age requirements of own old-age benefit.

Temporary survivor's pension

They have not reached a certain age —see [Table 8](#) for age requirements over time, and they are not entitled to their own old-age benefit.

- **Does FEA vary by sex?** Answer: Yes
- **Does FEA vary by birth year?** Answer: Yes, if the surviving spouse qualifies based on entitlement to their own old-age benefit.
- **Details by birth year:** See [Table 9](#) for details.

Requirements to be eligible to receive benefit

- **Widows and widowers married at time of spouse's death**

Lifetime survivor's pension

A surviving spouse is eligible for a lifetime monthly benefit payment if they satisfy the following conditions:

- Age requirement: They have reached a certain age —see [Table 8](#) for age requirements over time, or they are entitled to a personal pension or their own old-age benefit
- Other requirements:
 - * They were married to the deceased for at least 1 year or they satisfy one of the following conditions —
 - They were in legal cohabitation before the marriage and the uninterrupted and cumulative duration of the legal cohabitation and the marriage reaches at least 1 year
 - At the time of death of the deceased, they had a dependent child for whom they were receiving family allowances
 - They were married at the time of the death and the death results from an accident or an occupational disease occurring after the date of the marriage
 - A child is born of their marriage or legal cohabitation directly preceding the marriage
 - The surviving spouse had a child within 300 days of their spouse's death
 - * They do not remarry
 - * They have not been convicted of offenses against the deceased

An application must be submitted by the surviving spouse unless the deceased had already started claiming their own old-age benefit.

Temporary survivor's pension

A surviving spouse is eligible for a temporary monthly benefit payment, i.e., the transition payment (l'allocation de transition), if they satisfy the following conditions:

- Age requirement: They have reached a certain age —see [Table 8](#) for age requirements over time, or they are entitled to a personal pension or their own old-age benefit
- Other requirements: Same as the lifetime survivor's pension

An application must be submitted by the surviving spouse unless the deceased had already started claiming their own old-age benefit. After the end of the temporary survivor's pension, the surviving spouse's entitlement to a lifetime survivor's pension would be examined at the time they start receiving their own old-age benefit.

Alternative eligibility requirements that permit starting benefits early, but with a penalty

- **Can an individual start benefits before FEA with penalty?** Answer: No

Benefits

- **To receive a benefit, does an individual have to claim it?** Answer: Yes
- **To continue to receive a benefit, does an individual have to remain qualified?** Answer: Yes

Payment type

- **Payment options (i.e., Annuity, cash balance, or lump sum):** Annuity

Factors effecting computation of benefit entitlement

- **Does the formula for computing benefit entitlement differ by birth year?** Answer: No
- **Is the formula for computing benefit entitlement progressive?** Answer: No
- **Does the benefit entitlement depend on the individual's own contribution/work history?** Answer: No
- **Does the benefit entitlement depend on the contribution/work history of the individual's spouse?** Answer: Yes
- **Are future benefit entitlements adjusted for cost of living?** Answer: Yes
- **If so, what measure is used for adjustment?**

The smoothed health index is used as a basis for the indexation of old-age pension, other social security allowances and salaries for civil servants. See [Box 3](#) for more information.

Benefit formula for claiming at FEA

Lifetime survivor's pension

The amount of the lifetime survivor's pension depends on the deceased was retired at the time of death:

- The deceased was retired: The amount of the lifetime survivor's pension is 80% of the deceased own old-age benefit with the spousal supplement
- The deceased was not retired: The amount of the lifetime survivor's pension is 80% of the deceased own old-age benefit with the spousal supplement and is limited to a notional benefit amount that the deceased would have been entitled to

See [Formula 1](#) for details on how the survivor's benefit amount is determined and the policy documents, [Box 1](#) for an example of calculation of the survivor's pension, *Belgium Public Own Old-Age Benefits Plan Details* and *Belgium Public Spousal Old-Age Benefits Plan Details* for additional background on the benefits that determine the amount of the survivor's benefit. Additionally, if the surviving spouse receives their own old-age benefit, the amount of the lifetime survivor's pension may be reduced.

Temporary survivor's pension

The amount of the temporary survivor's pension is calculated in the same way as the lifetime survivor's pension if the deceased was not retired at the time of death. The duration of the temporary survivor's pension depends on individual family situation, and the time when the application is submitted:

- Family situation:
 - January 1, 2015 - September 30, 2021: The transition payment may last for 12-24 months depending on individual family situation
 - From October 1, 2021: The transition payment may last for 18-48 months depending on individual family situation
—See [Table 10](#) for more information
- Time of application submission:
 - If the application is submitted within 12 months after the deceased's death, the survivor is entitled to the full term of the transition allowance
 - If the application is submitted more than 12 months after the deceased's death, but within the duration applicable to the survivor's family situation, the survivor is entitled to the remaining months of the transition allowance
 - If the application is submitted after the duration of the transition allowance, the survivor is not entitled to the transition allowance

For detailed reference formulas and tables used in the calculation of benefits, and an example of calculation, see:

- [Formula 2](#) and [Formula 3](#): For how the deceased spouse's monthly own old-age benefit is calculated
- [Formula 4](#): For how the average indexed annual earnings are calculated
- [Formula 5](#): For how the average indexed annual earnings are calculated when the guaranteed minimum wage applies
- [Table 1](#): Number of "computational years" by policy period
- [Table 2](#) and [Table 3](#): Annual salary cap (1992-2023)
- [Table 4](#): Salary cap for different types of contribution periods for year 2022
- [Table 5](#): Revaluation factors (effective December 1, 2022)
- [Table 6](#): Notional salary amount of assimilated periods for pension calculation
- [Table 7](#): Pension bonus —see subsection *Adjustment Formula for Delayed Claiming* for more details
- [Box 2](#): Example of application of the guaranteed minimum wage

Adjustments for starting benefits before FEA (Early claiming or retirement)

- **Are benefits reduced for starting benefits before FEA?** Answer: No

Adjustments for starting benefits after FEA (Delayed claiming or retirement)

- **Are benefits increased for starting benefits after FEA?** Answer: No (Benefits may be increased if the deceased delayed claiming). The policy details associated with pension bonus are covered in the separate policy document: *Belgium Public Own Old-Age Benefit Plan Details*.

Adjustments for starting benefits and continuing to work (Earnings Test)

- **Are benefits reduced or eliminated while working?** Answer: Yes
- **Adjustment formula**

Lifetime survivor's pension

If the surviving spouse is entitled to a lifetime survivor's pension, they may continue to work while claiming this benefit and their income must not exceed an annual threshold. The thresholds vary by survivor's age and their entitlement to own old-age benefit. See [Table 11](#) for applicable thresholds in 2023 and [Table 12](#) and [Table 13](#) for historical values.

Temporary survivor's pension

If the surviving spouse is entitled to a temporary survivor's pension, they may continue to work while claiming this benefit and their income is not subjected to any annual threshold.

- **If benefits are reduced while working, does it effect future benefits?** Answer: No

Tables and Formulas

Formula 1: Survivor's Old-Age Benefit (1992-present)

$$B_{SU,i,t,t_c} = 0.8 \times B_{OA,j,t,t_c}$$

- B_{SU,i,t,t_c} = Individual i 's monthly survivor's old-age pension.

If individual i 's receives their own old-age benefit, the sum of their own pension and their lifetime survivor's old-age pension is limited to 110% of the survivor's pension multiplied by the inverse of the deceased j 's career fraction, which is the lower of:

$$\begin{cases} 0.8 \times B_{OA,j,t,t_c} & \text{Standard formulation} \\ 110\% \times 0.8 \times B_{OA,j,t,t_c} \times \frac{1}{CF_{j,t_D}} - B_{OA,i,t,t_c} & \text{Recipient of Survivor's Pension and Own Old-Age Pension} \end{cases}$$

where CF_{j,t_D} is the career fraction of the deceased spouse j at the time of death t_D and B_{OA,i,t,t_c} is individual i 's own old-age benefit.

- CF_{j,t_D} = The deceased spouse j 's career fraction:

$$CF_{j,t_D} = \begin{cases} FTE_{j,t_D} \div 45 & \text{if the deceased started receiving own old-age benefit and } FTE_{j,t_D} \geq 30 \\ ED_{j,t_D} \div (45 \times 312) & \text{if the deceased started receiving own old-age benefit and } FTE_{j,t_D} < 30 \\ FTE_{j,t_D} \div N_{j,t_D} & \text{if the deceased had not started receiving own old-age benefit} \end{cases}$$

- * $FTE_{j,t}$ = The deceased spouse j 's contribution years as a full-time employee
- * $ED_{j,t}$ = The deceased spouse j 's total contribution days as an employee, including full-time and part-time periods where part-time employment days are converted to full-time
- * N_{j,t_D} = The number of years from January 1 of the year the deceased j 's reaches age 20 to December 31 of the year preceding their death at time t_D

Additionally, if the deceased spouse j died before January 1 of the year they reaches age 21 and they were employed, individual i 's survivor's pension is the better of:

$$\begin{cases} 0.8 \times 64,125F & \text{(or 1,589.62 € , starting on January 1, 2002)} \\ 0.8 \times 75\% \times EARN_{j,t_D}^{Highest} \end{cases}$$

where $EARN_{j,t_D}^{Highest}$ is the highest yearly earnings of the deceased j before their death.

- B_{OA,j,t,t_c} = Individual i 's deceased spouse j 's monthly own old-age pension benefit at time t if claiming at time $t_c \leq t$. If the deceased had retired by the time of death, their pension amount is calculated as in [Formula 2](#). If they were not retired, their notional pension amount is calculated as in [Formula 3](#)

Source: Abschnitt 2 of [Moniteur Belge, 1990, as amended](#), [Moniteur Belge, 1997, as amended](#)

Note:

1. The conversion rate between euros and francs is: $1\text{€} = 40.3399F$.
2. Rates below came into effect on January 1, 1990, and should be converted to present values for calculation.

Box 1: Example of Calculation of Survivor's Pension

A person receives an own old-age benefit of 3,217.66 € per year. After the death of her spouse, she is entitled to a lifetime survivor's pension of 8,079.47 € per year on the basis of a career fraction of 32 out of 36 years (or 9,984 out of 11,232 full-time days). As she is receiving both a lifetime survivor's pension and an own old-age benefit, her income from survivor's pension is limited to 110% of the survivor's pension multiplied by an inverse full-time career fraction:

$$8,079.47 \times \frac{32}{36} \times 110\% = 9,998.34\text{€}$$

Therefore, the amount of her lifetime survivor's pension is reduced to:

$$9,998.34 - 3,217.66 = 6,780.68\text{€}$$

Source: [Federal Pension Service \(2023\)](#)

Formula 2: The Deceased Spouse’s Own Old-Age Benefit (1992-present)

$$B_{OA,j,t,t_c} = \frac{1}{12} \times \left\{ PIA_{j,t} + Bonus_{j,t} \right\}$$

- $B_{OA,j,t}$ = The deceased spouse j ’s monthly own old-age pension benefit at time t if claiming at time $t_c \leq t$
- $PIA_{j,t}$ = The deceased spouse j ’s primary insurance amount at time t (annual value), which is the better of:

$\left\{ \begin{array}{l} 0.75 \times AIAE_{j,t} \\ CF_{j,t} \times MinPen_{j,t} \\ \min \{ 0.75 \times AIAE_{j,t}^{MinWage}, CF_{j,t} \times MAX_{j,t} \} \end{array} \right.$	Standard formulation
	Minimum pension ¹
	Guaranteed minimum wage

where $AIAE_{j,t}$ is the individual i ’s average indexed annual earnings at time t , based on their best “computational years” of earning (e.g., 45 years for own old-age benefits). An individual is eligible for a minimum pension if they satisfy certain contribution requirements —see policy document *Belgium Public Old-Age Social Assistance Plan Details* for details.

Effective January 1, 1997, for those not qualifying for the minimum pension, their average indexed annual earnings may be computed using a guaranteed minimum wage in each period ($AIAE_{j,t}^{MinWage}$). If the insured benefits from the guaranteed minimum wage for pension calculation, their primary insurance amount must not exceed a maximum amount, $MAX_{j,t}$, multiplied by their career fraction, $CF_{j,t}$.

- $AIAE_{j,t}$: **Formula 4**
- $AIAE_{j,t}^{MinWage}$: **Formula 5**
- $CF_{j,t}$ = The deceased spouse j ’s career fraction, i.e., contribution years as a full-time employee compared to the best “computational years” of earning (e.g., 45 years for own old-age benefits, effective January 1, 2009 —see **Table 1** historical values):

$$CF_{j,t} = \begin{cases} FTE_{j,t} \div 45 & , \text{ if } FTE_{j,t} \geq 30 \\ ED_{j,t} \div (45 \times 312) & , \text{ if } FTE_{j,t} < 30 \end{cases}$$

- * $FTE_{j,t}$ = The deceased spouse j ’s contribution years as a full-time employee
- * $ED_{j,t}$ = The deceased spouse j ’s total contribution days as an employee, including full-time and part-time periods where part-time employment days are converted to full-time

- $MinPen_{j,t}$ = The minimum pension amount at time t —see **Table24001** for values applicable to employees satisfying full-time contribution requirements from 1992-2024, and **Table24002** for values applicable to employees satisfying part-time contribution requirements from 2017-2024
- $MAX_{j,t}$ = The maximum amount of pension calculated with the guaranteed minimum wage, see ***Table2402** for values from 1997-2024

- $Bonus_{j,t}$ = The pension bonus for the deceased spouse j at time t , only available for people who have met the eligibility requirements by December 1, 2014 —see section *Adjustments for starting benefit after SRA (delayed claiming)* for more details. Pension bonus is accumulated on a daily basis, up to 312 days per year, and the amount of pension bonus depends on various conditions —see **Table 7** for details

Source: Abschnitt 2 of [Moniteur Belge, 1990, as amended](#), [Moniteur Belge, 1997, as amended](#)

Note: The policy details associated with eligibility and benefit of minimum pension are documents in greater detail in the separate policy document: *Belgium Public Old-Age Social Assistance Plan Details*.

Formula 3: Notional Own Old-Age Benefit (1992-present)

$$B_{OA,j,t,t_c} = \frac{1}{12} \times PIA_{j,t}$$

- $B_{OA,j,t}$ = The deceased spouse j 's monthly own old-age pension benefit at time t if claiming at time $t_c \leq t$
- $PIA_{j,t}$ = The deceased spouse j 's primary insurance amount at time t (annual value):

$$PIA_{j,t} = 0.75 \times AIAE_{j,t}$$

where $AIAE_{j,t}$ is the deceased spouse j 's average indexed annual earnings at time t , based on their best earnings from January 1 of their 20th birthday to December 31 of the year preceding their death. The total number of the years taken into consideration cannot exceed 45:

$$AIAE_{j,t} = \frac{1}{N_{j,t_D}} \sum_{s=N_{j,t_D}} \left(\min \{ EARN_{j,s}, MAXEARN_{j,s} \} \times r_{j,s,t} \right)$$

- N_{j,t_D} = The number of years from January 1 of the year the deceased j 's reaches age 20 to December 31 of the year preceding their death at time t_D
- $EARN_{j,s}$ = The deceased spouse j 's annual earning in year s , e.g., actual wages earned during periods of employment, notional wages during assimilated periods, and flat-rate wages applicable for professional career years before 1955 for laborers or before 1958 for employees. Earnings are adjusted for inflation and subjected to an annual salary cap depending on types of contribution periods. If the insured has less than 45 years of contribution, their earnings for those unworked years are assigned zeros
- $r_{j,s,t}$ = The revaluation coefficient for year s at time t to adjust for inflation —see [Table 5](#) for details
- $MAXEARN_{j,s}$ = The annual wage ceiling for year s —see [Table 2](#), [Table 4](#), and [Table 3](#) for values over time

Source: Abschnitt 2 of [Moniteur Belge, 1990, as amended](#), [Moniteur Belge, 1997, as amended](#)

Formula 4: Average Indexed Annual Earnings Calculation (1992-present)

$$AIAE_{i,t} = \frac{1}{45} \sum_{s=45} \left(\min \{ EARN_{i,s}, MAXEARN_{i,s} \} \times r_{i,s,t} \right)$$

- $AIAE_{i,t}$ = Individual i 's average indexed annual earnings at time t , based on their best “computational years” of earning (e.g., 45 years for own old-age benefits)
- $EARN_{i,s}$ = Individual i 's annual earning in year s , e.g., actual wages earned during periods of employment, notional wages during [assimilated periods](#), and flat-rate wages applicable for professional career years before 1955 for laborers or before 1958 for employees. Earnings are adjusted for inflation and subjected to an annual salary cap depending on types of contribution periods. If the insured has less than 45 years of contribution, their earnings for those unworked years are assigned zeros
- $r_{i,s,t}$ = The revaluation coefficient for year s at time t to adjust for inflation —see [Table 5](#) for values effective from December 1, 2022
- $MAXEARN_{i,s}$ = The annual wage ceiling at time t —see [Table 2](#), [Table 4](#), and [Table 3](#) for values over time

Source: Abschnitt 2 of [Moniteur Belge, 1990, as amended](#), [Moniteur Belge, 1997, as amended](#)

Formula 5: Average Indexed Annual Earnings Calculation with Guaranteed Minimum Wage (1997-present)

$$AIAE_{i,t}^{MinWage} = \frac{1}{45} \sum_{s=45} \left(\max \left\{ \min \{ EARN_{i,s}, MAXEARN_{i,s} \} \times r_{i,s,t}, MinWage_{i,t} \right\} \right)$$

- $AIAE_{i,t}^{MinWage}$ = Individual i 's average indexed annual earnings at time t , based on their best “computational years” of earning (e.g., 45 years for own old-age benefits). Effective January 1, 1997, if the individual has at least 15 years of contribution as an employee (at least 104 days per year), annual earnings are increased to the guaranteed minimum wage for benefit calculation
- $EARN_{i,s}$ = Individual i 's annual earning in year s , e.g., actual wages earned during periods of employment, notional wages during assimilated periods, and flat-rate wages applicable for professional career years before 1955 for laborers or before 1958 for employees. Earnings are adjusted for inflation and subjected to an annual salary cap depending on types of contribution periods. If the insured has less than 45 years of contribution, their earnings for those unworked years are assigned zeros
- $r_{i,s,t}$ = The revaluation coefficient for year s at time t to adjust for inflation —see [Table 5](#) for details
- $MAXEARN_{i,s}$ = The annual wage ceiling at time t —see [Table 2](#), [Table 4](#), and [Table 3](#) for values over time
- $MinWage_{i,t}$ = The minimum wage at time t —see [Table 3](#) for values over time

Source: Abschnitt 2 of [Moniteur Belge, 1990](#), as amended, [Moniteur Belge, 1997](#), as amended, [Federal Pension Service \(2023\)](#)

Table 1: Computational Years for Own Old-Age Benefit Calculation (1992-present)

Policy Period	Men	Women
From Jan 1, 2009	45	45
Jan 1, 2006 - Dec 31, 2008	45	44
Jan 1, 2003 - Dec 31, 2005	45	43
Jan 1, 2000 - Dec 31, 2002	45	42
Jul 1, 1997 - Dec 31, 1999	45	41
Before Jul 1, 1997	45	40

Source: [Moniteur Belge, 1997](#), as amended

Table 2: Annual Salary Cap for Pension Calculation (1992-2023)

Year	Normal Salary Cap	Low Salary Cap
2023	73,225.86 € (estimated)	67,371.57 € (estimated)
2022	71,519.98	65,808.31
2021	63,944.74 (if pension starts in 2022)	58,833.17 (if pension starts in 2022)
2021	61,232.16 (if pension starts in 2021)	57,465.49 (if pension starts in 2021)
2020	60,026.75	56,334.23
2019	58,446.94	55,784.07
2018	57,602.62	54,978.21
2017	55,657.47	54,024.76
2016	54,648.70	53,045.58
2015	53,528.57	51,958.31
2014	52,972.54	51,418.58
2013	52,760.95	51,213.21
2012	51,092.44	50,585.52
2011	49,773.66	49,279.82
2010	47,960.29	47,816.83
2009	47,171.84	47,030.73
2008	46,895.18	46,754.91
2007	44,994.88	44,860.29
2006	44,081.27	-
2005	43,314.93	-
2004	41,564.11	-
2003	40,898.30	-
2002	39,367.70	-
2001	38,678.50	-
2000	36,835.37	-
1999	36,155.20	-
1998	34,808.09	-
1997	34,371.26	-
1996	33,923.29	-
1995	33,371.67	-
1994	32,859.53	-
1993	32,580.35	-
1992	31,707.02	-

Source: Federal Pension Service (2023)

Table 3: Guaranteed Minimum Wage (1997-2023)

Time Period	Amount of Minimum Wage
2022-2023	18,450.12 €/year
2020 - 2021	18,088.35
2019	17,662.47
2015 - 2018	17,367.23
Sep 1, 2013 - Dec 31, 2014	17,026.70
Sep 1, 2009 - Aug 31, 2013	16,486.75
Jan 1, 2002 - Aug 30, 2009	13,151.04
1997 - 2001	509,916 F/year

Source: Moniteur Belge, 1997, as amended

Note: The amounts were linked to the pivot index of 405.55 (base 1966 = 100) and varied in accordance with the provisions of the Law of August 2, 1971, as amended. Effective January 1, 2002, they are linked to the pivot index of 103.14 (base 1996 = 100).

Table 4: Annual Salary Cap for Different Types of Contribution Periods for Year 2022

Category	Salary Type	Salary Cap	Amount
Period of Employment	Real wage	Normal	71,519.98 €
Normal Cap for Assimilated Contribution Period (e.g., sickness leave)	Normal notional salary	Normal	71,519.98
Low Cap for Assimilated Contribution Period (e.g., unemployment period after age 58)	Low notional salary	Low	65,808.31
Minimum Cap for Assimilated Contribution Period (e.g., the 3rd period of unemployment from 2012)	Minimum notional salary	Minimum	30,269.27

Source: Federal Pension Service (2023)

Note:

1. The notional salary for an assimilated period is based on the total salary of career year preceding the assimilated period. If not applicable, the notional salary is based on the actual salary of the period, the actual salary following the period, or the fixed salary rate as of 1967.
2. Minimum notional salary is the same as the guaranteed minimum wage for pension calculation — see Table 3 for values over time.

Table 5: Revaluation Coefficient for Pensions (effective from December 1, 2022)

Year of Earnings	Revaluation Coefficient	Year of Earnings	Revaluation Coefficient
2023	1.025218	1995	1.720849
2022	1.025218	1994	1.747648
2021	1.120072	1993	1.762611
2020	1.142564	1992	1.811186
2019	1.153832	1991	1.855185
2018	1.170745	1990	1.914756
2017	1.191407	1989	1.980781
2016	1.213399	1988	2.042336
2015	1.238790	1987	2.066048
2014	1.226758	1986	2.056982
2013	1.231677	1985	2.083642
2012	1.246961	1984	2.142236
2011	1.279999	1983	2.233536
2010	1.319162	1982	2.404662
2009	1.341211	1981	2.614519
2008	1.349123	1980	2.813912
2007	1.406102	1979	3.000997
2006	1.430951	1978	3.135285
2005	1.456268	1977	3.275345
2004	1.487854	1976	3.508073
2003	1.512076	1975	3.829547
2002	1.534048	1974	4.318403
2001	1.561393	1973	4.866044
2000	1.604228	1972	5.204465
1999	1.634393	1971	5.488178
1998	1.649817	1970	5.726649
1997	1.670813	1969	5.949929
1996	1.692842	1968	6.172873

Source: Federal Pension Service (2023)

Note: Earnings from each year are multiplied by the revaluation coefficient for that year while calculating pension amount.

Table 6: Assimilated Periods and Fictitious Salary for Pension Calculation (1992-present)

Type of Assimilated Periods	From 2017	2016-2012	2011-1992
Involuntary unemployment			
– 1st period	Normal	Normal	Normal
– 2nd period	Minimum	Normal	Normal
– 3rd period	Minimum	Minimum	Normal
Unemployment scheme with company supplement (RCC)	Minimum	After age 59: Normal Before age 59: Minimum	Normal
Pseudo-prepension	Minimum	After age 59: Normal Before age 59: Minimum	Normal
Part-time work with maintenance of rights			
- with income guarantee allowance	Normal	Normal	Normal
- without income guarantee allowance	Minimum	Minimum	Minimum
Time credit and career break	Normal or minimum	Normal or minimum	Normal or minimum
Other cases:	Normal	Normal	Normal
– Sickness, invalidity or disability			
– Accident at work or occupational disease			
– Maternity leave, paternity leave, adoption leave, foster parent leave, parental leave			
– Annual vacation			
– Strike			
– Continued insurance			
– Reduction of benefits due to redistribution of work			
– Palliative care leave and medical assistance leave			
– Military service			

Source: [Federal Pension Service \(2023\)](#)

Note:

1. The notional salary for an assimilated period is based on the total salary of career year preceding the assimilated period. If not applicable, the notional salary is based on the actual salary of the period, the actual salary following the period, or the fixed salary rate as of 1967.
2. Minimum notional salary is the applicable annual minimum salary cap, which is the same amount as the guaranteed minimum wage —see [Table 3](#) for values over time.

Table 7: Pension Bonus for Employment after Retirement Age (value as of 2023)

Year	Bonus Amount	Duration
2014	1.8651	First 12 months after retirement age
	2.1138	From the 13th to the 24th month
	2.3625	From the 25th to the 36th month
	2.6111	From the 37th to the 48th month
	2.8598	From the 49th to the 60th month
	3.1085	From the 61st month
2006-2013	2.8564 €/day	-

Source: [Moniteur Belge, 2005, as amended, Moniteur Belge, 2013, as amended, Federal Pension Services \(2023\)](#)

Box 2: Example of Application of the Guaranteed Minimum Wage

A person worked 300 days in 1977 with a salary of 8,000 €. The revaluation coefficient for 1977 is 3.148004 in 2022. First, we adjust the amount of minimum wage, 18,450.12 € in 2022, for cost of living by multiplying the published figure with the current index (169.23 from Decemeber 1, 2022) and dividing it by the linked pivot index (103.14):

$$18,450.12 \times 169.23 \div 103.14 = 30,269.27\text{€}$$

We convert the guaranteed minimum wage to the level in 1977 by dividing the minimum wage by the revaluation coefficient:

$$30,269.27 \div 3.148004 = 9,615.39\text{€}$$

Second, we adapt the guaranteed minimum wage according to days of employment in 1977 and compare it to the actual wage earned in 1977:

$$9,615.39 \times \frac{300}{312} = 9,245.57\text{€} > 8,000\text{€}$$

Since the actual wage is lower than the minimum wage, their wage will be replaced by this minimum amount for pension calculation.

Source: Federal Pension Service (2023)

Note: The euro banknotes and coins were introduced in Belgium on January 1, 2002, in place of the Belgian franc. The conversion rate between euros and franc is: 1€ = 40.3399F.

Box 3: Smoothed Health Index

The smoothed health index is derived from the health index and is used as a basis for the indexation of old-age pension, other social security allowances and salaries for civil servants. The health index has been calculated since January 1994 and is determined by removing a number of products from the consumer price index product basket, including alcoholic beverages, tobacco products, and motor fuels (except for liquefied petroleum gas, LPG).

Public wages and social benefits are increased by 2% as soon as the smoothed index reaches a given value, called the pivot index. See formula below for how the smoothed health index is calculated:

$$\text{Smoothed Health Index}_t = \begin{cases} \frac{1}{4} \sum_{i=t-3}^t \text{Health Index}_i & , \text{ January 1, 1994 - March 31, 2015} \\ 100.66 & , \text{ April 1, 2015 - April 30, 2016} \\ \frac{1}{4} \sum_{i=t-3}^t \text{Health Index}_i \times 98\% & , \text{ From May 1, 2016} \end{cases}$$

where Smoothed Health Index_t is the smoothed health index at time t and Health Index_i is the health index at time i. Health index has been published monthly since 1994 and is available on the website of the Belgian Statistical Office.

As of March 9, 2023, the health index was 174.31 (base 1996 = 100) in February 2023, 175.87 (base 1996 = 100) in January 2023, 175.72 (base 1996 = 100) in December 2022, and 175.10 (base 1996 = 100) in November 2022. The smoothed health index is therefore:

$$\frac{1}{4} \times (175.10 + 175.72 + 175.87 + 174.31) \times 98\% = 171.745$$

If the smoothed health index exceeds the pivot index linked to the social benefits and salaries, they will be subject to an adjustment. More information can be found on the website of the Wages Service of the Federal Pension Service Finances at <https://persopoint.be/fr/services/administration-des-salaires/principes-generaux-de-l-index>.

Source: Moniteur Belge, 1994, as amended, Belgian Statistical Office (2023)

Table 8: Age Requirement for Lifetime Survivor's Pension (1992-present)

Time of Death of the Deceased Spouse	Age Requirement for the Surviving Spouse
2030	55
2029	54
2028	53
2027	52
2026	51
2025	50
2024	49.5
2023	49
2022	48.5
2021	48
2020	47.5
2019	47
2018	46.5
2017	46
2016	45.6
2015 and earlier	45

Source: Chapter IV of [Moniteur Belge, 1967](#), as amended

Table 9: Eligibility Track 1's Retirement Age for Men and Women

Birth Month and Year	Retirement Age (Men)	Retirement Age (Women)
From February 1964	67	67
February 1960 - January 1964	66	66
January 1945 - January 1960	65	65
January 1943 - December 1944	65	64
January 1941 - December 1942	65	63
January 1939 - December 1940	65	62
July 1937 - December 1938	65	61
Before July 1937	65	60

Source: [Moniteur Belge, 1997](#), as amended

Note: [Law of August 10, 2015](#), effective January 1, 2016, increased the statutory retirement age for men and women from 65 to 66 on January 1, 2025, and then to 67 on January 1, 2030 based on birth dates.

Table 10: Duration of Temporary Survivor's Pension (2015-present)

Time Period/ Family Situation	Maximum Duration
<u>From October 1, 2021</u>	
No dependent children	18 months
With dependent children of age 13 or over	36 months
At least 1 dependent child under age 13	48 months
At least 1 dependent child with disability	48 months
A child born within 300 days after the death of the deceased	48 months
<u>January 1, 2015 - September 30, 2021</u>	
No dependent children	12 months
With dependent children of age 13 or over	24 months
At least 1 dependent child under age 13	24 months
At least 1 dependent child with disability	24 months
A child born within 300 days after the death of the deceased	24 months

Source: Chapter IV of [Moniteur Belge, 1967, as amended](#)

Note: For temporary survivor's pension that ends after September 30, 2021, the surviving spouse will be automatically entitled to an extension after the initial duration based on the new legislation. For benefits that ended before October 1, 2021, the surviving spouse is not entitled to an extension.

Table 11: Earnings Test for Survivor's Pension (value as of 2023)

Type of Survivor's Pension/ Conditions	Maximum Income (Employee)	Maximum Income (Mixed Income as Employee & Self-employed)
<u>Lifetime Survivor's Pension</u>		
Age 65+ and entitled to own old-age benefit	Unlimited (from January of year age 65)	Unlimited (from January of year age 65)
Age 65+, not entitled to own old-age benefit, and entitled to family allowance	32,451 €	25,960 €
Age 65+, not entitled to own old-age benefit, and not entitled to family allowance	26,678 €	21,342 €
< Age 65, not entitled to own old-age benefit, and not entitled to family allowance	21,505 €	17,204 €
< Age 65, not entitled to own old-age benefit, and entitled to family allowance	26,881 €	21,505 €
<u>Temporary Survivor's Pension</u>		
None	Unlimited	Unlimited

Source: [Federal Pension Service \(2023\)](#), Article 64 of [Moniteur Belge, 1967, as amended](#)

Note: These maximum income rates apply to employees, or employees with entitlement to family allowance (e.g., with dependent children).

Table 12: Earnings Test for Survivor's Pension (1992-2023)

Time Period	Conditions:			
	- \geq Statutory Retirement Age (SRA), - not entitled to own old-age benefit, - entitled to family allowance (Employee)	- \geq SRA, - not entitled to own old-age benefit, - entitled to family allowance (Mixed career)	- \geq SRA, - not entitled to own old-age benefit, - not entitled to family allowance (Employee)	- \geq SRA, - not entitled to own old-age benefit, - not entitled to family allowance (Mixed career)
2023	32,451.00 €	25,960.00 €	26,678.00 €	21,342.00 €
2022	30,333.00	24,267.00	24,937.00	19,950.00
2021	29,850.00	23,880.00	24,540.00	19,632.00
2020	29,489.00	23,591.00	24,243.00	19,394.00
2019	28,712.00	23,640.00	23,604.00	18,883
2018	28,184.00	23,205.00	23,170.00	18,536.00
2017	27,600.00	22,080.00	22,690.00	18,152.00
2016	27,394.00	21,916.00	22,521.00	18,017.00
2015	27,379.00	21,903.00	22,509.00	18,007.00
2014	27,117.00	21,694.00	22,293.00	17,835.00
2013	26,597.00	21,277.17	21,865	17,492.17
2008-2012	25,147.30	20,117.82	21,436.5	17,149.19
2007	17,149.20	13,179.35	17,149.20	13,179.35
2006	15,590.18	12,472.14	15,590.18	12,472.14
2004-2005	13,556.68	10,845.34	13,556.68	10,845.34
2002-2003	10,845.34	8,676.27	10,845.34	8,676.27
1993-2001	387,220 F	331,902 F	276,586 F	221,268 F
1992	245,340	196,272	163,560	130,848

Source: Federal Pension Service (2023), Article 64 of *Moniteur Belge*, 1967, as amended

Note: For details on the SRA or the own old-age pension, see *Gateway to Global Aging Data (2023)*. Additional specific notes include:

1. Family allowance is granted to those who have dependent children.
2. The conversion rate between euros and francs is: 1€ = 40.3399F.

Table 13: Earnings Test for Survivor's Pension — Continued (1992-2023)

Time Period	Conditions:			
	- < Statutory Retirement Age (SRA), - not entitled to own old-age benefit, - not entitled to family allowance (Employee)	- < SRA, - not entitled to own old-age benefit, - not entitled to family allowance (Mixed career)	- < SRA, - not entitled to own old-age benefit, - entitled to family allowance (Employee)	- < SRA, - not entitled to own old-age benefit, - entitled to family allowance (Mixed career)
2023	21,505.00 €	17,204.00 €	26,881.00 €	21,505.00 €
2022	20,102.00	16,082.00	25,127.00	20,102.00
2021	19,782.00	15,826.00	24,728.00	19,782.00
2020	19,542.00	15,634.00	24,428.00	19,542.00
2019	19,027.00	15,222.00	23,784.00	19,027.00
2018	18,677.00	14,942.00	23,346.00	18,677.00
2017	18,291.00	14,633.00	22,864.00	18,291.00
2016	18,154.00	14,523.00	22,693.00	18,154.00
2015	18,144.00	14,515.00	22,680.00	18,144.00
2014	17,971.00	14,377.00	22,464.00	17,971.00
2013	17,626.60	14,100.48	22,033.00	17,626.60
2008-2012	17,280.00	13,824.00	21,600.00	17,280.00
2007	16,000.00	12,800.00	20,000.00	16,000.00
2006	14,843.13	11,874.5	18553.93	14,843.13
2004-2005	14,843.13	11,874.5	18553.93	14,843.13
2002-2003	14,843.13	11,874.5	18553.93	14,843.13
1993-2001	553,172 F	442,536 F	663,806 F	553,170 F
1992	245,340	196,272	163,560	130,848

Source: Federal Pension Service (2023), Article 64 of *Moniteur Belge*, 1967, as amended

Note: For details on the SRA or the own old-age pension, see *Gateway to Global Aging Data (2023)*. Additional specific notes include:

1. Family allowance is granted to those who have dependent children.
2. The conversion rate between euros and francs is: 1€ = 40.3399F.

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Glossary of terms

This section summarizes key definitions from the main text. To facilitate switching back and forth, this document is designed with hyperlinks. Most PDF readers have shortcuts that permit a reader to return to the previous location after selecting a hyperlink. In Adobe Acrobat on a PC: "Alt" + "←"; In Adobe Acrobat on a MAC: "command" + "←"; In Preview on a MAC: "command" + "[".

Annuitable System: A pension system that provides a periodic payment for life after the benefit begins.

Assimilated Periods: Periods of inactivity that, without necessarily paying contributions, are equated to periods of employment such as periods of unemployment, sickness leave, maternity leave, and military service.

Career Fraction: Contribution years as a full-time employee compared to the best "computational years" of earning (e.g., 45 years for own old-age benefits in 2023)

Cash Balance System: A pension system that provides each individual an account that is drawn down over time.

Claimable benefit: A benefit where the beneficiary must actively file a claim for benefits with the government's administering authority.

Cost-of-Living Adjustments (COLA): Adjustments after an individual begins receiving benefits that increase benefit payments, typically in line with consumer prices or average earnings.

Defined Benefit system (DB): An old-age benefit system where a worker's benefits paid at retirement are based on a defined formula typically consisting of contribution years, a measure of final average earnings and a multiplier (sometimes known as an accrual factor).

Earliest Eligibility: Earliest age and/or years of contributions required to be eligible to start receipt of a particular type of benefit. Earliest eligibility is the same as statutory eligibility in countries where there is no benefit penalty for claiming before the statutory retirement age.

Eligibility Track 1: Aged: An eligibility track for regular old-age benefits that is based primarily on age with a minimal number of required contribution years, i.e., age 65 and at least 1 day of contribution for employees in 2023.

Eligibility Track 2: Long-Term Insured Persons: An alternative eligibility track for unreduced regular old-age benefits that is based primarily on age with a minimal number of required contribution years, which allows people to retire before statutory retirement age.

European Economic Community (EEC): A regional organization created by the Treaty of Rome of 1957, aiming to foster economic integration among its member states, which was later renamed the European Community (EC).

Full Eligibility Age: The age at which individuals are eligible to receive their full benefit. For dependent benefits or social assistance, the full eligibility age may differ from the statutory retirement age for own old-age pension benefits.

Latest claiming age: Latest age where a benefit may be claimed such that benefit payments are increased as an incentive for delaying the start of benefits past the statutory retirement age. Latest claiming age is the same as statutory retirement age in countries where there is no benefit to delayed claiming. Not applicable for non-claimable benefits.

Lump Sum Benefit: A pension system that provides an individual with a one-time or limited number of payments. Lump sum benefits are distinct from annuitable or cash balance benefits because they do not continue past a specified time frame. Lump sum benefits use varies by country, but they are sometimes used as death benefits, incentives to delay claiming, or payments to individuals with an insufficient contribution history to be eligible for annuitable benefits.

National Income Measure: In some pension systems, the benefit is dependent on a national income measure, such as average wages. We indicate a pension system depends on the national income measure if the benefit paid is determined by a national income measure (as opposed to an individual's earnings history). For example, the benefit level for the United Kingdom Basic State Pension depends on a level set by the government and does not depend on an individual's earnings. This distinction does not include systems that adjust annual benefits based on a national income measure or index past earnings using a national income measure.

Progressive Benefit: A benefit is progressive if people with lower earnings have a greater replacement rate for their contributions.

Qualified benefit: A benefit is qualified if an individual must continue to meet certain standards, such as a means test, to continue receipt of benefits.

Statutory Retirement Age (SRA): The age at which individuals are eligible to receive their full own old-age benefit. In the United States, this is known as the normal retirement age. In the United Kingdom, this is known as the state pension age.

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Version History

- 1.0 (August 2023): First version

Additional resources

The following resources provide additional details for the interested reader:

Service fédéral des Pensions [Federal Pensions Service].

Available at: <https://www.sfpd.fgov.be/fr>

Features: Provides summary and details of current version of Belgium pension system.

Other papers of interest include:

- OECD (2019). Pensions at a Glance: Country Profiles- Belgium.
Available at: <https://www.oecd.org/els/public-pensions/PAG2019-country-profile-Belgium.pdf>
- Anne-Lore Fraikin, Alain Joustien, and Mathieu Lefebvre (2018). Social Security Incentives in Belgium: An Analysis of Four Decades of Change.
Available at: <http://www.nber.org/papers/w25375>