

State Pensions



The term 'state pension' refers to the money paid out by the government from the age of 65. This age limit is set to increase to 66 years in 2025 and to 67 years in 2030. State pensions are referred to as the 'first pillar' of pensions.

How do they work?

The contributions of active employees, the self-employed and civil servants are used to finance state pensions. This means that people who are working now are funding the pensions of people who are retired now. The pension paid out to individuals is calculated based on their professional career and the status under which they have worked.

What rules apply?

There are many rules that determine how much pension someone will receive and when they are eligible for their pension payments. For certain arduous or hazardous jobs there is the option of early retirement. Early retirement is also an option for other jobs but usually with stricter conditions.

What is the FSMA's role?

The FSMA has no powers as regards state pensions. The FSMA does however supervise a limited number of pension funds that manage first-pillar pension liabilities.

Where can you get more information?

You can find more information on state pensions on Wikifin.be ([French](#) - [Dutch](#)).

You can ask questions about your state pension through the pension helpline of the three pension institutions on the number 1765.

You can also send an e-mail to the pension institutions.

- For salaried employees: info@sfpd.fgov.be
- For civil servants: CC@pensioendienst.fgov.be
- For the self-employed: info@rsvz-inasti.fgov.be

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