



## Global Employer Services Pensions

### Legal pension: Time to regularise study periods

Employees, self-employed individuals and civil servants can increase the amount of their Belgian legal pension by regularising their study periods. Normally, no legal pension entitlements are accrued during those periods.

It should be noted that regularised periods would only affect the legal pension amount and not the earliest possible retirement date in Belgium.

#### Years qualifying for regularisation

The study periods that qualify for such a regularisation are:

- The full periods of higher education (university and non-university) for which a degree has been obtained;
- Maximum 2 years during which a PhD has been prepared; as well as
- Periods of internship.

#### Cost to regularise study periods for employees and self-employed individuals

Employees and self-employed individuals who regularise their study periods within 10 years after obtaining their degree will pay a lump sum amount of EUR 1,560.60 (amount for 2020, to be indexed). After that period, the amount will be higher as it will be calculated on an actuarial basis.

However, for those who obtained their academic degree before 1 December 2007, a transition period has been foreseen until **30 November 2020**. During this period, they will also be able to regularise the study periods completed as of their 20<sup>th</sup> birthday by paying the lump sum amount of EUR 1,560.60. After this transition period, years can only be regularised according to an actuarial calculation.

It is noteworthy that the actual cost is even lower, because it is fully deductible for Belgian tax purposes.

## Benefit of regularising

For each regularised study period, the gross annual Belgian legal pension amount that is payable from legal pension age until death will be increased by (amounts for 2020):

- EUR 277.44; or
- EUR 346.80 if married, and spouse has no or only very limited amount of real income.

## How worthwhile is study period regularisation?

When assessing whether a regularisation of one or more study periods could be of interest, a *cost-benefit analysis* is recommendable to determine whether the net cost of regularisation is equally justified by the net gain realised through the legal pension amount's increase. This will depend on age among other factors. Tax considerations may also need to be taken into account.

For those who fall under the transitional measures, now is the time to make that assessment. Frequently, the analysis' outcome indicates that a regularisation of study periods is very much worth considering for that category.

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## Contacts

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