



Last update : 29-09-2016

Summary - (Early) state pension and occupational pension			
State retirement age			
Period		Age	
From 31 January 2025 included		65	
From 1 February 2025 to 31 January 2030 included		66	
From 1 February 2030		67	
Age and career requirements for early state pension¹			
	Age	Career ²	Long career exception
2015	61,5	40	60/41
2016	62	40	60/42 - 61/41
2017	62,5	41	60/43 - 61/42
2018	63	41	60/43 - 61/42
2019	63	42	60/44 - 61/43
Occupational retirement since Act 18 December 2015			
Basic principle : (early) state retirement = occupational retirement			
<ul style="list-style-type: none"> ➔ (Early) state pension must be taken up to be entitled to receive occupational pension ➔ It is mandatory to take up the occupational pension when the (early) state pension is taken up 			
Transitional measures : occupational retirement separated from (early) state retirement (if authorised in pension plan rules / agreement in effect on 31.12.2015)			
Date of birth	Age in 2016	Occupational retirement	
Born in 1958 (or before)	58 (or elder)	From 60 (if asked by the plan member)	
Born in 1959	57	From 61 (if asked by the plan member)	
Born in 1960	56	From 62 (if asked by the plan member)	
Born in 1961	55	From 63 (if asked by the plan member)	
Born in 1962 (or after)	54 (or younger)	(Early) state retirement	
Exception (if provided in the pension plan rules/ agreement)			
Occupational pension can be taken if the requirements for (early) state pension are fulfilled even if the (early) state pension has not been taken up			
Early retirement incentives			
Early retirement incentives are absolutely null and void for plan members born as from 1 January 1962			
(Early) retirees as from 1 January 2016			
Retirees cannot continue to accrue occupational pension rights			

¹ Persons born before 1 January 1956 can still retire the earliest at 62 after a career of 37 years if they fulfil certain age and career requirements on 31 December 2012. Persons born before 1 January 1958 can go on early retirement at the age and career conditions of the year 2016, increased by 1 year.

² One person who worked 1/3 of a full-time equivalent accrues one year of career. Hence, the person who worked full-time from January to April included, can take his state retirement on 1 May if the age condition is also fulfilled.



Date of birth	State retirement age	Early retirement incentives	Occupational retirement*
Born in 1958 or before (58 (or more) in 2016)	65	✓	(Early) state retirement or request made at 60 (or above)**
Born in 1959 (57 in 2016)	65	✓	(Early) state retirement or request made at 61 (or above)**
Born in 1960 (56 in 2016)	66	✓	(Early) state retirement or request made at 62 (or above)**
Born in 1961 (55 in 2016)	66	✓	(Early) state retirement or request made at 63 (or above)**
Born in 1962/1963 (54/53 in 2016)	66	✗	(Early) state retirement
Born in 1964 or after (52 (or less) in 2016)	67	✗	(Early) state retirement

* Check if pension plan rules/agreement provide that the plan member can receive his occupational pension if he fulfils the requirements to take his (early) state pension but does not take up the latter.

** Check if pension plan rules/agreement provide that the plan member must have left service before taking up his occupational pension, and if the pension plan rules / pension agreement in force on 31 December 2015 authorised to take up the occupational pension at that age