

Frequently Asked Questions of foreign residents in Belgium

- 1. What organisation should I file my pension application to if I live in Belgium?
What organisation should I file my pension application to if I live in France and worked/lived in Belgium?**

Pension applications must be filed according to your country of residence and/or your last scheme of affiliation. If you live in Belgium, you can file a pension application at your nearest SFPD (Federal Pension Service). If you live in France, you can file your application with the CARSAT (Occupational Health and Pension Insurance Fund) of your place of residence.
- 2. At what age can/should I make my French pension application?**

For retirement at the legal age (62), you can file your application with the SFPD or in France 6 months before the date on which you plan to retire.
- 3. I live in Belgium. Do I have to wait until I reach Belgian retirement age before filing my French pension application?**

No; the French legal age is not the same as the Belgian legal age. You can therefore apply for your French pension independently, and your Belgian pension later.
- 4. My Belgian town hall is refusing to sign the French *attestation de vie* [certificate of existence] form and has given me a multilingual “*certificat de vie*”. Will that be accepted?**

The “*certificat de vie*” form is the equivalent to the French certificate of existence and is just as valid.
- 5. Do I have to send/scan the French form with my signature in addition to the Belgian *certificat de vie*?**

No, the form is sufficient. To avoid the document getting lost, please add your French social security number.
- 6. Info-retraite has not received my certificate of existence sent by post and my payments have been suspended. I have sent a replacement certificate of existence. Will this also cover the months unpaid?**

Of course! The CARSAT service has suspended payment of your pension until it receives proof of life, to make sure it pays the pension to the right person. Once it's received, the missing payments will be paid to you.
- 7. I live overseas. Is it down to me to file an application with the complementary pension fund(s)?**

No, for members living overseas, when we receive the pension application forms, a duplicate is sent directly to the ARRCO (French complementary pension scheme), which will examine your complementary pension application.
- 8. How can I obtain an estimate of the amount I will receive on retirement at the minimum rate and at full rate?**

You can request a valuation of your pension and endorsement of your career simply by sending a letter to the Carsat.
- 9. Where should I declare my income?**

As a general rule, you declare your taxes in the country where you live, but there may be special agreements. Please contact the tax authority of your place of residence.
- 10. What deductions will be taken from my French pension?**

The possible deductions will essentially be the CSG [general social security contribution] and CRDS [social debt reimbursement tax] if you declare your taxes in France, and also the Health Insurance Contribution. As a general rule, if you live in Belgium, if you are Belgian, and if your insurance benefits are covered by Belgium, no deduction will be taken.
- 11. How will my years living in Belgium be counted in calculating my pension?**

The years lived in Belgium are counted in calculating the amount of the pension, to obtain the full rate and the necessary number of validated quarters.
- 12. What is the contributory minimum?**

A pension calculated at full rate, i.e. the maximum rate of 50%, cannot be less than the amount of the contributory minimum. This amount is defined according to the duration of insurance and the contributory period.