

FAQ Pension Statement

1. Why does the pension statement replace the benefit statement?

The Law on Various Provisions of May 15, 2014 demands the Belgian insurers to communicate a pension statement to all insured people each year. That is the reason why we replace the yearly sending of the benefit statement by the yearly sending of the pension statement.

2. What is a pension statement?

The pension statement give you an annual oversight of your insurance contract. You will find back your data, the amount you have already vested, the amount you will receive at the retirement date and the guaranteed lump sum in the event of death before the retirement date.

3. What is the difference between a benefit statement and a pension statement?

The benefit statement gives you an oversight of your situation at the time of the sending, while the pension statement gives you your situation on **January 1 of the current year**. Therefore, you will not find back the changes applied to your contract as from January 1 of the current year.

All changes applied between January 1 and December 31 of the current year are mentioned in the pension statement of January 1 of the following year.

Besides, the information relating to the possible **complementary coverages** are not mentioned on the pension statement.

4. Will I receive a benefit statement every year?

You will receive a benefit statement every year. Nevertheless, it will only be available in electronic format when you have activated your eBox, the digital mailbox created by the social security. We therefore invite you to activate your eBox on mysocialsecurity.be.

5. Why are the mentioned reserves those vested on January 1 of the current year?

Article 26 of the Law on Supplementary Pensions and article 48 of the Law on Supplementary Pensions for Self-Employed stipulate that the pension institution, namely NN, has to provide a pension statement which indicates the amount of vested savings on January 1 of the current year.

6. How could you get an up-to-date version of your situation?

Contact your employer or your financial advisor. You can also consult your personal data on www.mypension.be.

7. Will I still receive a benefit statement?

Only the annual benefit statement is replaced by the pension statement. For all other modifications of your contract, you will receive an up-to-date benefit statement.