



The long-awaited Coalition Agreement at a glance

*What HR measures will
employers face?*



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After months of negotiations, the Arizona parties forming the new government reached a Coalition Agreement on 31 January 2025. This Coalition Agreement has announced a number of ambitious measures that will bring about significant changes in employment and social security law.

The ALTIUS Employment Team will give you an overview of the most important announced HR measures in a series of 6 “highlights”. We have grouped these measures around the following 6 “domains”:

1. Salary (cost) and benefits
2. Working time
3. Dismissal and unemployment
4. End-of-career and pensions
5. Incapacity for work and well-being
6. (International) labour market

Every Wednesday and Friday, we will put the focus on a new domain.

In this fourth “highlight”, we elaborate on the measures that are in the pipeline regarding “End-of-career and pensions”.

All these measures will be further developed into legislation in the coming months and years. Some of them will also be subject to prior consultation between the employers’ organisations and the unions. The ALTIUS Employment Team is closely monitoring this process and will continue to update you about the important developments.

Happy reading!



Content

1. Salary (cost) and benefits

2. Working time

3. Dismissal and unemployment

4. End-of-career and pensions

5. Incapacity for work and well-being

6. (International) labour market

04. End-of-career and pensions



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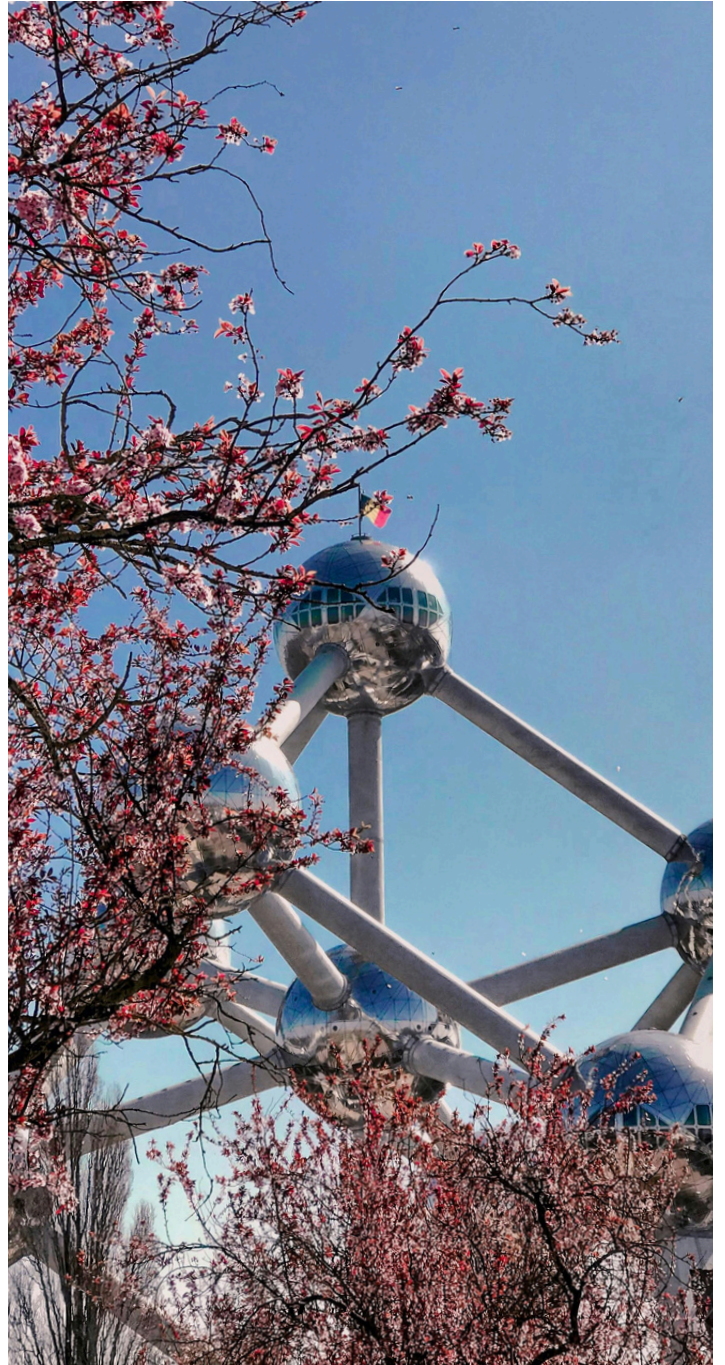
System of unemployment benefits with company allowance (“SWT-RCC”) and “landing strip” jobs

Abolition of the system of unemployment benefits with company allowance (“SWT-RCC”) for new inflows

- Discontinuation of the “SWT-RCC”-system for new inflows from 31/1/2025. The precise scope of this provision is still uncertain
- Exception for medical “SWT-RCC” that will continue to exist. Inflow in this system will be strictly monitored
- Employees already enjoying SWT-RCC on 31/1/2025 retain their vested rights
- Access to SWT-RCC also remains possible for employees in companies that made a declaration of intent to restructure or to proceed with a collective lay-off before 31/1/2025

Increase in the required number of years of a professional career for “landing strip” jobs

- Part-time “landing strip” jobs (working 1/2 or 4/5) for workers aged at least 55 years old will continue to exist, but the required number of years of a professional career will be increased from 25 years to 30 years (from 2025) and will be further gradually increased to 35 years in 2030



Statutory pension

Changes for early retirement

- From 1/1/2027, an employee can take early retirement from the age of 60 provided that he/she has a professional career of at least 42 years (with each year having a minimum of 234 days effectively worked)
- Only calendar years with 2 quarters worked or equivalent (a minimum of 156 days) are taken into account for calculating the number of career years
 - Transitional measures are provided for:
 - An employee who already meets the conditions for early retirement in 2025 maintains the right to take early retirement
 - A minimum of 60 years old in 2025: a maximum of 1 additional year of work
 - A minimum of 59 years old in 2025: a maximum of 2 additional years of work

Bonus/malus when working longer/shorter than the legal retirement age

- From 2026, the statutory pension amount is reduced by a "malus" (penalisation) of 2% (until 2030), 4% (until 2040) or 5% (from 2040) for each year that the statutory pension is taken up before the legal retirement age, if the employee fulfils the career condition for early retirement but has not achieved a sufficient number of effectively worked days
- The grant of a bonus of 2% (until 2030), 4% (until 2040) or 5% (from 2040) if the employee works longer than the legal retirement age (this bonus will replace the current pension bonus)

Statutory pension

Reduction of the number of assimilated periods taken into account for the statutory pension

- There will be a drastic cut in the number of assimilations of non-working periods for the statutory pension
- Sickness, maternity and parental leave and different types of care leave continue to be assimilated with periods of work
- The assimilation of periods of “SWT-RCC”, long-term unemployment and “landing strip” jobs will be phased out
- From 1/1/2027, assimilated periods that represent more than 40% of the employee’s career will no longer be taken into account to calculate the statutory pension. This 40% limit is reduced by 5% each year to achieve 20% in 2031
- All periods of unemployment, “SWT-RCC”, pseudo-bridge pension and “landing strip” jobs starting from 31/1/2025 will be assimilated based on a limited fictitious salary

Half-time working - half-time retirement

- It will be examined whether the combination half-time work and half-time retirement can be introduced from the age of 60



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Occupational pension

Mandatory occupational pension with an employer contribution of a 3% minimum of the gross salary

- By 2035, every worker should benefit from an occupational pension with an employer's contribution of at least 3% of the worker's gross salary
- Industry sectors that do not yet meet this 3% target must make an additional effort

Increase of the “Wijninckx” contribution and of the solidarity contribution

- Increase of the “Wijninckx” contribution (i.e. a contribution that must be paid by the employer when an employee's occupational pension exceeds a certain threshold)
- Increase of the solidarity contribution on pension capital for the part of the pension capital exceeding a threshold of EUR 150,000



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