

# Pensioner and worker?

## The CNE supports you

**YOU RECEIVE A RETIREMENT OR SURVIVOR'S PENSION AND WANT TO CONTINUE WORKING? THIS IS PERMITTED. YOU PROBABLY HAVE QUESTIONS ABOUT YOUR RIGHTS AND OBLIGATIONS, THE STEPS TO TAKE AND THE ADVICE TO FOLLOW. YOU CAN COUNT ON US: THE CNE TEAM IS AT YOUR SIDE.**

### **DO YOU RECEIVE YOUR PENSION?**

If you have any questions about your (early) pension, please refer to the "soon to be pensioner" and "soon to be in RCC" information sheets. You can also contact your company's CNE team.

### **WHAT STEPS SHOULD I TAKE TO WORK?**

In principle, if you are a pensioner and you want to continue or resume paid work, you do not need to complete any formalities. As an exception, you must make a prior declaration to the Federal Pensions Service (FPS) in three cases: if you are awaiting the very first payment of your pension, if you are engaged in a scientific or artistic activity, or if you are working abroad. The declaration must be made within a specific but relatively broad time frame: before the start of the activity, within 30 days of the start of the activity, or within 30 days of the granting of the pension. Your employer does not have to make any particular declaration.

### **WHAT IMPACT DOES YOUR PROFESSIONAL INCOME HAVE ON YOUR PENSION?**

When you receive a retirement pension, if you are at least 65 years old or have worked for at least 45 years, you can combine your salary with your retirement pension without limit. However, there is a limit to how much you can earn if you are under 65 and have not worked for 45 years: in 2024, the limit is €9,850 gross per year. If you exceed the limit, the amount of your pension will be reduced proportionately. If you exceed the limit by 100% or more, your pension will be suspended entirely. Please note that any amounts unduly paid by the FPS will be recovered, so if you think you have exceeded the limit, inform the FPS.

### **YOUR MEMBERSHIP CONTINUES TO PROTECT YOU**

Pensioners benefit from a reduction in contributions and remain covered by our services (information, advice, legal defence in case of conflict with the FPS, etc.). If your income is so high that your pension is suspended, you remain a worker and pay the normal contributions.

Do you want to get involved in the defence of pensioners? Join the CSC Seniors, our movement of (pre)retired workers ([www.lacsc.be](http://www.lacsc.be))!

**Need to contact us?** Call us on 067 88 91 00 on Mondays, Tuesdays and Wednesdays from 9am to 12pm and Thursdays from 1:30pm to 4:30pm.  
**Need to meet us?** Our secretariats are open on Mondays, Tuesdays and Wednesdays from 1.30 to 4.30 pm and Thursdays from 9 am to 12 pm.  
**Need to write to us?** Just one address: [cne.info@acv-csc.be](mailto:cne.info@acv-csc.be)

**Last update : August 2024**

