



# Pension overview

update

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## From pension statement to pension overview: what will change in 2026?

Starting in 2026, a significant change will occur in communication regarding supplementary pensions: the familiar pension statement will disappear and be replaced by the pension overview. This change is an implementation of the Transparency Act, with a view to imposing uniform rules on all pension institutions about communication with members in order to ensure greater clarity.

### Sigedis acquires a prominent role

The annual pension overview is a legal document that will now be prepared by Sigedis based on data received from pension institutions. This uniform document will be made available to all members (whether with active or frozen pensions) on [mypension.be](https://mypension.be) and via the e-box (if activated). They will be notified of this by an email to their personal address – provided they have registered it via [mypension](https://mypension.be) or the e-box, of course. Active members who have not received a personal notification will still receive their pension overview from their pension institution.

The pension overview will contain the following information every year:

- The accrued reserves on 1 January and the accrued reserves on 1 January of the previous year, including the statutory guaranteed return (how much has already been saved?)
- The expected pension amount at retirement age (how much can the member expect on retirement?)
- The amount of the benefit in the event of death before retirement age (is there death cover?)
- Where to find additional information

The first pension overview in its new form will be available starting in October 2026, with data from 31 December 2025.

The new overview is an annual status report on the supplementary pension plan, and differs from the old pension statement in two important ways. For example, projections of the expected supplementary pension amount are being introduced in the new overview in addition to the current account principle. Why have these two new features been introduced and what impact do they have on the communication policy on the supplementary pension?

## Pension projections

The current pension statement provides a projection in the form of the expected pension payment, calculated on the basis of the retirement age specified in the plan rules.

An FSMA consumer survey from 2020 showed that people mainly want to know how much supplementary pension they will receive, how much tax will be deducted and when the pension will be paid.

The new pension projections should therefore provide a better understanding of the supplementary pension that members can expect when they reach their statutory retirement age, as this is the point at which they will actually be able to draw their supplementary pension. Projections will now be calculated for the age of 65, 66 or 67 based on the member's date of birth, rather than for the retirement age specified in the plan rules, as in many cases this didn't correspond to the member's actual statutory retirement age.

Moreover, legislators require the pension overview to include three pension projections if the expected pension amount could be affected by economic scenarios: the most realistic scenario, a best-case scenario and a worst-case scenario.

This means that the pension overviews for all defined contribution plans, defined benefit plans with any profit sharing and cash balance plans with variable returns will show three projections of the simulated pension amount.

These projections will be calculated by the pension institutions based on the returns published annually by the FSMA.

## The current account

The second difference concerns the concept of the current account. This will ensure that members now see how much the reserves have changed since the previous year.

The idea is to communicate more transparently in order to provide an additional overview of the returns and costs of the previous calendar year that affect members' reserves.

## Communication will be key

All the new legislation means that the amounts on the new pension overview will be impossible to compare with the amounts on the pension statement. The new overview is sure to raise quite a few questions.

Some insurers are therefore taking the initiative of using their online platforms – in addition to the statutory overview published on [mypension.be](https://mypension.be) by Sigedis – to provide a more up-to-date status report on the supplementary pension plan. This is because the amounts shown on the pension overview take no account of events on 1 January, such as an annual renewal or index-linked salary increase (although they do include data as of 31 December).

It is also a good idea for you as an employer to anticipate questions. For example, you could consider establishing clear communication with your employees about their supplementary pension plan by the fourth quarter of 2026. Let them know that the amounts will not be comparable for the reasons explained above. The MyBen(+) platforms of Partner in Benefits are the ideal communication channel for this. For those of our customers using these MyBen(+) platforms, both the plan members and the employer will be able to check the current status of the supplementary pension plan whenever they like.

Finally, it can be concluded that a personal benefit statement for each employee remains the most comprehensive document, giving an overview of all fringe benefits, including the supplementary pension plan and all risk cover, based on current figures.

## Would you like more information?

If you have any questions about the new pension overview, contact your Employee Benefits Account Manager. Our EB experts will be happy to help.



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