


Report to the federal Parliament

The Pension Engine – Development and Application for Public Service Pensions



The database containing the career data for civil servants is still not complete. In its report to the Federal Parliament, the Court of Audit notes that the calculation engine (at www.mypension.be) cannot always make a correct estimate of the old-age pension amount of civil servants. Since a full career overview is essential to ascertain pension entitlements in all schemes, it is also impossible to obtain a correct estimate in the case of a mixed old-age pension (civil servant and employee or self-employed or both).

Since late 2017, most citizens have been able to get an estimate of their legal pension via www.mypension.be, no matter their career path (civil servant, employee or self-employed). They can do so thanks to the calculation engine, i.e. a collaborative project between the three pension scheme offices. The great success of the software shows that citizens do need a clear information about their pension. Yet, the information provided is a mere snapshot of the situation and cannot guarantee the ultimate amount of the pension. Moreover, the information is so concise that the visitors cannot check whether the estimate is correct or whether all career periods and salary components have been duly taken into account.

Almost three years after the deadline for the input of career data in the public sector, the Capelo database, which should feed the calculation engine, is still not complete. For an unknown number of civil servants (those who were no longer employed by the government on 31 December 2010), even all their career details as civil servants are missing. As far as contractual staff is concerned, no input is made in many cases. In addition, the compulsory military service period is not always reported either. Certain specific regulations (e.g. on the pension bonus, the preferential percentage, the minimum pension, etc.) are not at all or only partially programmed into the system. All this can lead to inaccuracies in MyPension regarding both the determination of the earliest retirement date and the calculation of the expected pension amount.

The Court of Audit makes recommendations on the workings of the Federal Pension Service and calls for legal adjustments. Among other things, it recommends imposing sanctions on employers who fail to comply with their obligation to declare.

In his reply, the Minister of Pensions already promised a legal initiative, and further

emphasised that the correct provision of information and further automation of the pension file processing are of great importance to him. He will therefore ask the Federal Pension Service to step up efforts in order to improve the weak spots and implement the Court's recommendations.

The report *The Pension Engine – Development and Application for Public Service Pensions* is now available (in either French or Dutch) on the Court's website (www.courtofaudit.be).