GROWING
OLD ABROAD

INTRODUCTION

Are you considering exploring new horizons for your retirement?

A new environment, a different climate, and maybe even a different language: living abroad can be an enriching experience. At the same time, it also comes with practical challenges. That is why it is important to consider in advance how you can stay in touch with your loved ones and which services are available in your new home country.

As you grow older, it is essential to explore beforehand what solutions are available in your new home country for the discomforts that can come with age, such as reduced mobility or the need for care.

Good preparation will help you make the most of this new chapter in your life. The consular services are there to provide you with information, but it is up to you and your loved ones to make timely arrangements, such as insurance and care provisions. This brochure offers a helpful starting point with useful information and practical tips.

THE COUNTRY WHERE YOU ARE PLANNING TO LIVE

Do you have all the necessary information about the country where you are planning to live?

The Travel Advice section on the FPS Foreign Affairs website offers plenty of valuable tips, not just for the journey to your destination, but also for settling there permanently. Having a good understanding of local customs will help you feel at home much more quickly.

On this website you will find a link to the Belgian consular representation competent for your destination. The websites of our consular posts offer even more practical information to help you prepare for your stay abroad as thoroughly as possible.

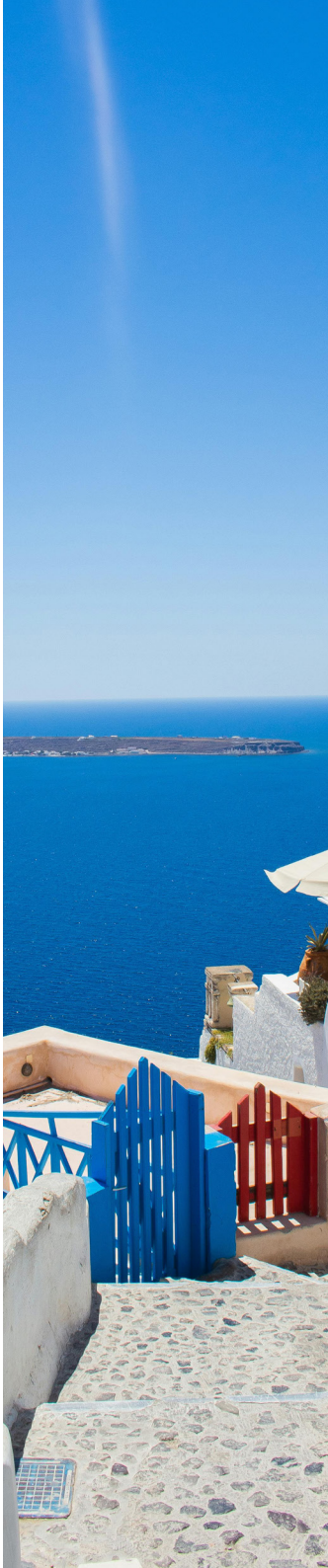
REGISTRATION ABROAD

Did you know that your embassy or consulate will be your new town hall?

When you move abroad, you must deregister from your Belgian municipality. Register with the consular post that is competent for your new place of residence and keep this post informed of any changes to your personal details. Without registration, the consular post cannot issue you an identity card, passport, or consular certificate.

When registering, always include the details of a contact person, such as a family member or close friend. If our consular post is aware of a situation you are unable to manage yourself, our colleagues can reach out to this person in order to reach a solution together. It is also advisable to appoint someone who can make important decisions on your behalf when you are no longer able to do so yourself.

You can find the registration procedure on the website of the consular post competent for your new place of residence.



PENSION

You are already retired in Belgium and wish to receive your pension abroad?

If you notify the Federal Pensions Service two months prior to your departure, your pension can continue to be paid without interruption, anywhere in the world.

Be aware of the risk that your Belgian bank account may be suddenly closed if you reside in a jurisdiction considered non-compliant with the recommendations of international organisations regarding the fight against money laundering and the financing of terrorism. A list of the countries in question can be found on the websites of the Council of the European Union and the Financial Action Task Force, listed below in the Useful links section.

You are not yet retired but want to apply for your pension?

The Federal Pensions Service and the National Institute for the Social Security of the Self-Employed (NISSE) can provide you with all the necessary information. The exact procedure depends not only on the country where you live, but also on the country where you have built up your pension rights.

The Federal Pensions Service and the NISSE will also inform you about the requirement to regularly submit proof of life. There are specific procedures for particular cases, such as for cross-border workers, seasonal workers, and expats.

HEALTH CARE

Do you have health insurance and hospitalisation insurance that also covers medical evacuation? Are your medicines available at your new place of residence?

As you grow older, you are more likely to have health problems that can lead to reduced independence. Healthcare costs can add up quickly. In some countries, you may be required to pay a deposit upon arrival at the hospital. So be prepared! Our consulates can never contribute to medical expenses.

The consular post can assist you, but only as a second line of support. In case of problems, you and/or your loved ones must always try to find a solution yourselves first.

Our consular posts can never substitute for insurance. However, they can assist you with certain administrative or other steps, within the limits of their authority.

Your health insurance fund knows all the details about the coordination of social security systems between Belgium and your destination country. You can also consult the Leaving Belgium website of the FPS Social Security for more information.

According to European legislation, Belgian pensioners can transfer their health insurance rights to another European Union country where they wish to spend their retirement. Belgium has bilateral agreements with certain non-European countries that follow the same principle.

TAXES

Is there a double taxation agreement between Belgium and your future country? If so, what provisions does it contain? What will be your tax residence? Will your pension be taxed in Belgium or in your future country?

You can find all the answers to these important questions on your personal MyMinFin page of the FPS Finance and at the Federal Pensions Service and the NISSE.

PETS

Do you want to have your pet animal with you during your retirement abroad?

With a few exceptions, your dog or cat can travel with you to another European Union country if it has an electronic microchip or a clearly readable tattoo applied before 3 July 2011, if it has been vaccinated against rabies, and if it has a valid European pet passport.

The rules for travelling with pets to a country outside the European Union vary from country to country. In case of doubt, it is best to contact the FPS Health, the embassy, or the consulate of the country in question before your move. You should also check which conditions must be met in order to return to Belgium with your pet.

LOSS OF INDEPENDENCE

Are you prepared for a situation you can no longer manage on your own?

A trusted person who knows your wishes in case your health deteriorates, and whose contact details are known to the consular post, is essential. Also remember to appoint someone who can make important decisions on your behalf when you are no longer able to do so yourself.

Local associations can provide you with information about assistance and accommodation options in the event of a loss of independence, particularly regarding the costs of retirement homes.

DEATH

Have you informed your loved ones or your general practitioner in writing of your final wishes? Or have you drawn up and registered a formal will?

Do not leave difficult decisions to those left behind. You can draw up such a document at any age and change your mind at any time. Inform the consular post of who knows your final wishes, or which notary holds your will.

Also consider taking out a funeral insurance policy to cover the costs of the burial and any potential repatriation of your body to Belgium.

USEFUL LINKS

FPS Foreign Affairs – Travel advice:
https://diplomatie.belgium.be/en/travel-advice

FPS Foreign Affairs – Travel documents:
https://diplomatie.belgium.be/en/travel-documents

FPS Foreign Affairs – For Belgians abroad:
https://diplomatie.belgium.be/en/belgians-abroad

FPS Foreign Affairs – Embassies and consulates:
https://diplomatie.belgium.be/en/embassies-and-consulates

Federal Pensions Service:
https://www.sfpd.fgov.be/fr

The National Institute for the Social Security of the Self-employed (NISSE):
https://www.nisse.be/en

Financial Action Task Force (FATF) – list of jurisdictions where measures to combat money laundering and the financing of terrorism are considered weak:
https://www.fatf-gafi.org/en/countries/black-and-grey-lists.html

Council of the European Union: EU list of non-cooperative jurisdictions for tax purposes
https://www.consilium.europa.eu/en/policies/eu-list-of-non-cooperative-jurisdictions/

FPS Finance – MyMinFin:
https://www.minfin.fgov.be/myminfin-web/pages/public
Didn't find what you were looking for? Call us on +32 2 572 57 57 with the direct code 17004.

FPS Health – Travelling with pets
https://www.health.belgium.be/en/animals-and-plants/animals/animal-keeping-and-transporting/travelling-pets

FPS Social Security - Leaving Belgium:
https://www.leavingbelgium.be

European Commission – Solvit: If you face obstacles in another EU country because a public authority is not doing what is required under EU law
https://ec.europa.eu/solvit/index_en.htm

Union francophone des Belges à l'Etranger : *www.ufbe.be*
Vlamingen in de Wereld : *www.viw.be*

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