DigiSkiPasS – Digital Skills Passport for Senior

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www.digiskipass.com

MY PENSION

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INTRODUCTION

WHAT IS MY PENSION?

Mypension is an online portal dedicated to pensions, offering comprehensive information on both your legal and supplementary pensions. It serves as a centralized hub where users can access and manage their pension information conveniently. From tracking pension contributions to estimating future benefits, My Pension offers comprehensive insights into your retirement planning. This secure tool ensures your pension details are easily accessible and safeguarded.

HOW DOES MY PENSION WORK?

My Pension functions as an integrated platform within MyMinfin, offering a clear overview of your pension journey. It consolidates information on contributions, forecasts retirement benefits, and keeps you updated on any changes. The platform operates securely, protecting your personal data while providing essential tools for informed decision-making regarding your pension.

PENSION

HOW CAN YOU USE IT?

To utilize My Pension, you can begin by creating an account on the MyMinfin website or app. Once logged in, you gain access to a personalized dashboard where you can review your pension records, update personal details, and simulate retirement scenarios. Additionally, you can communicate directly with pension authorities and submit documents online, simplifying administrative processes related to your pension.

To conclude, My Pension offers a user-friendly platform to manage and understand their pension benefits comprehensively. By utilizing this tool, individuals can take proactive steps towards ensuring financial security throughout their retirement years.
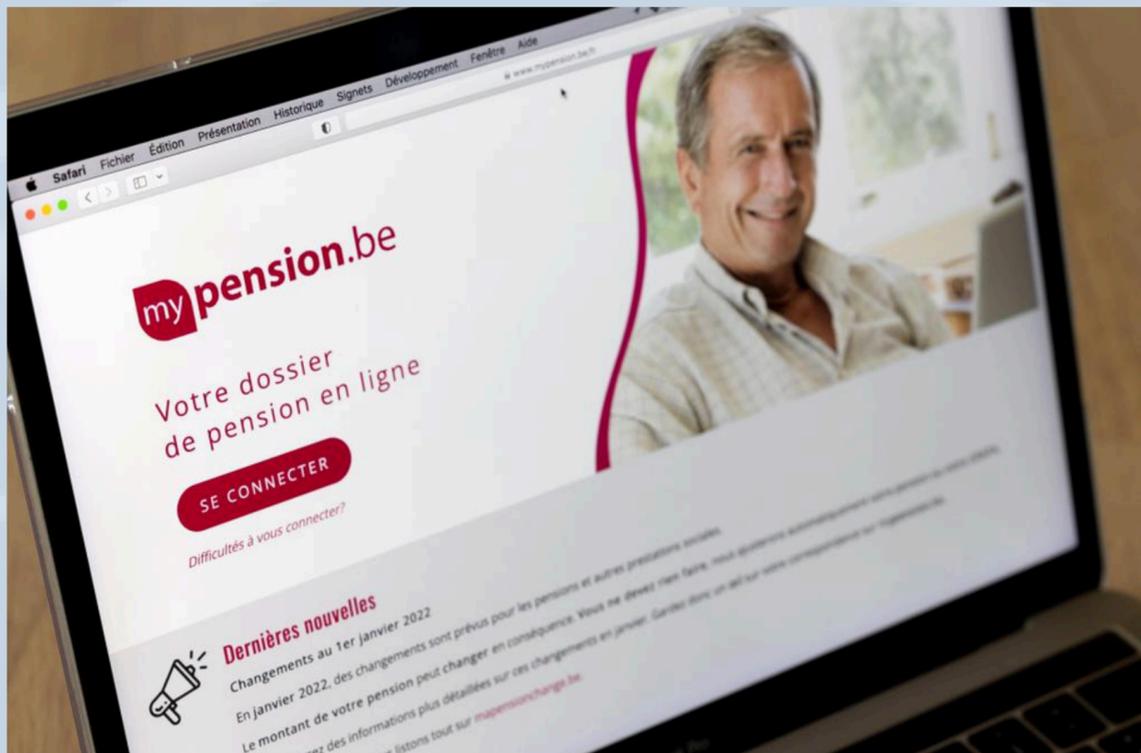
MY PENSION

YOUR PENSION FILE ONLINE

ADVANTAGES OF USING MY PENSION

Did you know that on mypension.be, you can not only view your statutory pension but also check the amount of your supplementary pension? Whether you work as an employee with a supplementary pension provided by your employer or are self-employed and building your own, you can easily monitor your supplementary pension contributions on the platform.

Tracking Your Pension Journey

Your pension file evolves with you throughout your career, from your first steps in the labor market to your retirement. Whether you're just starting out or nearing retirement age, mypension.be offers a comprehensive view of your pension entitlements and contributions.

What You Can Do with My Pension

Mypension.be is the online portal for all your pension needs:

- Calculate your pension eligibility date to plan your retirement.
- Review details of your supplementary pension to understand your total pension benefits.
- Request your pension directly through the platform for convenience.
- Track payments and stay informed about any updates or changes to your pension status.

Secure Access to Your Pension Information

To access your personalized pension information securely:

- Log in to mypension.be using your eID (electronic identity card).
- Ensure you have your PIN code and a card reader ready for authentication.
- Follow the simple steps on the website to securely access and manage your pension information.

Your statutory pension

Whether you are or were an employee, self-employed person or civil servant, in the 'my statutory pension' section you can:

- view your pension career (the periods that count towards your pension) and identify any errors,
- check what your earliest possible retirement date is. If you have a mixed career, you will receive the earliest possible joint date for all pension systems combined.

- You can also view your earliest possible date in one system and explore how this affects the other systems,
- apply for your pension online and follow up on that application,
- manage your contact details and receive your mail digitally, and
- as a retired employee or self-employed person, view the amounts you have already received and see when the next payment will be made. You can also communicate or change your bank account.

Your statutory pension

A supplementary pension is on top of the statutory pension and can be built up while you work. In the 'my supplementary pension' section on my pension.be you get a general idea of this pension.

You can here:

- check whether you are building up or have built up a supplementary pension,
- see how much pension reserve has already been saved so far. If you have already built up several rights during your career, you will now receive a total of all pension plans together, for example also of your dormant rights with a former employer.

- Find an understandable and standardized overview of your rights in one place. For each pension plan you see the pension reserve, an estimate of the expected amount upon retirement and - if this is provided - the death cover, and
- trace any 'forgotten' supplementary pension rights and check which insurer or pension fund still manages them.

On my pension.be you will not find any information about pension savings (third pillar) that you may do on your own initiative.

MY PENSION

ACTIVATION PROCEDURE

HOW CAN YOU USE MY PENSION?

To create an account, you have several options using CSAM:

- via ITSME;
- via eID;
- via security code by email;
- via security code via mobile app;
- via a European-recognized electronic identification means.

1. Via eID

 You need an eID card reader capable of reading electronic identity cards. Always install the eID software on your computer, which you can download from https://eid.belgium.be.

We recommend checking the option "Always validate trust certificates" in the eID Viewer. Here's how to do it:

1. Open the eID Viewer.
2. Click on the "Certificates" tab.
3. Check the "Always validate trust certificates" option if it's not already checked.
4. Click on "Validate now".

Ensure you are using the latest versions of all installed software, including operating systems and web browsers. Using a different web browser can sometimes solve certain issues.
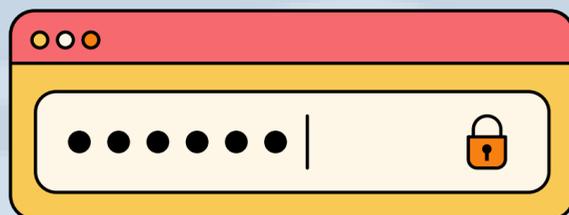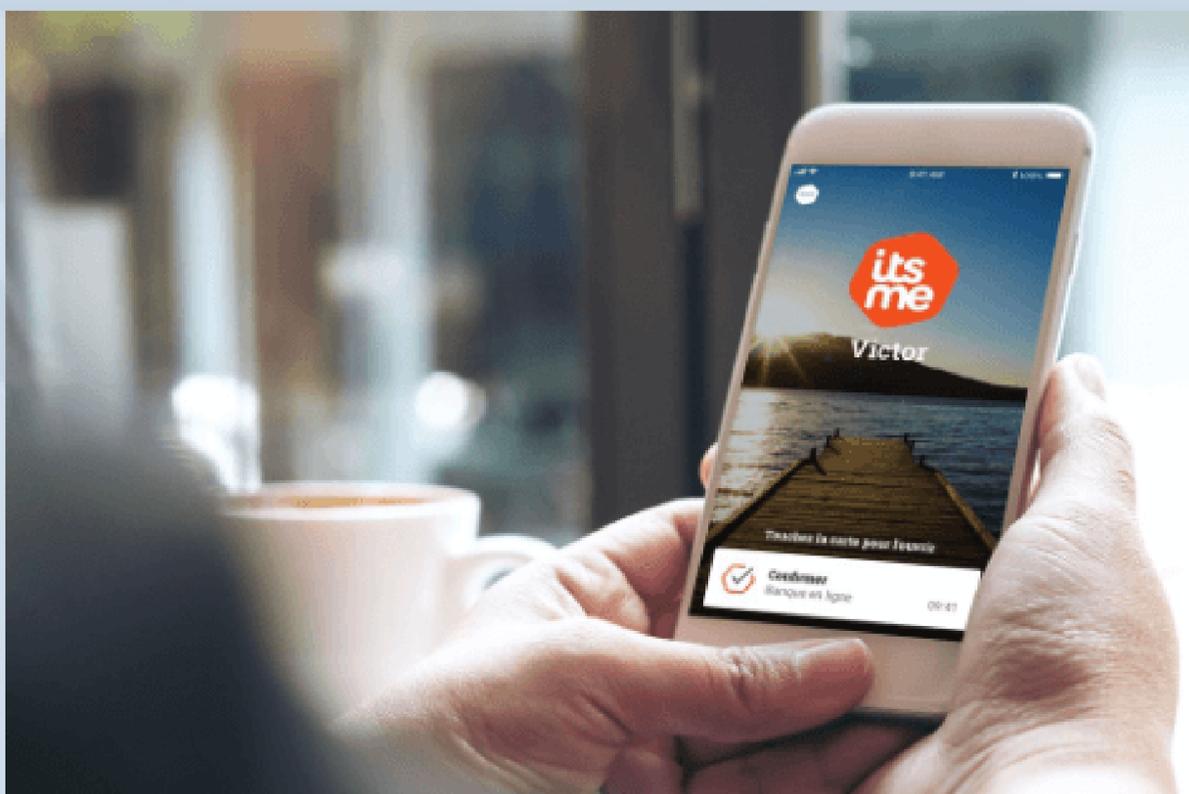
Can I log in from abroad with an eID?

If you have a valid Belgian eID and activated certificates (PIN/PUK), you can use your eID to log in from abroad.

You must also consider the information mentioned under "What should I pay attention to when logging in via eID?".

If you officially reside abroad, you can request a Belgian eID via the form on the Foreign Affairs website. Upon receipt, the eID must be activated at a Belgian consular post or municipal administration.
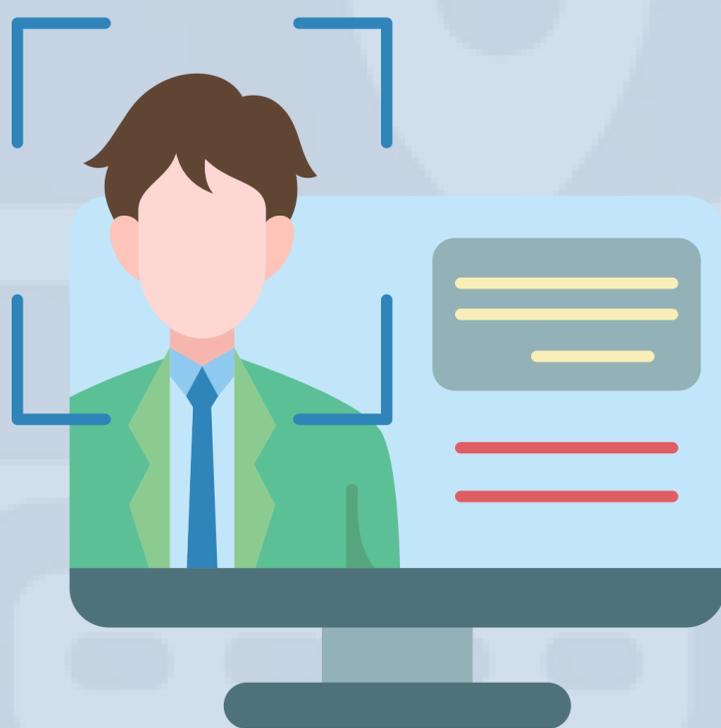
2. Via itsme

Itsme is a mobile application for iOS (iPhone and iPad) and Android that replaces your eID as a means of identification. You can download it for free from the App Store or Google Play.

- First, you need to create an itsme account within the application. This is possible via your eID (naturally used in combination with a card reader on your computer) or via itsme's partner banks: Belfius, PNB Paribas Fortis, ING, and KBC.

- Registration links your identity to the itsme account. During registration, you will also be asked to enter your GSM number and set a 5-digit security code (or, if your device allows, you can use fingerprint recognition or TouchID). This links the security code you've chosen to your SIM card and mobile device.

- The combination of the SIM card, mobile device, and security code is crucial here. Without a SIM card, the application cannot be used on a mobile device. Without a security code, identity authentication is not possible during a login procedure.
- When logging into mypension.be, you simply need to open the itsme application and enter your security code (or fingerprint), and you will be immediately logged in.

For more information, visit the website https://www.itsme.be. or check out other guide here.

3. <u>Via Security Code by Email</u>

1. When you choose to log in via email, My Pension will send a security code to the email address associated with your account.
2. Check your email inbox for the security code and enter it on the MyMinfin website when prompted during the login process.
3. Ensure the email address linked to your My Pension account is current and accessible to receive the security code.

Verification Code

082016

Log in

4. <u>Via Security Code via Mobile App</u>
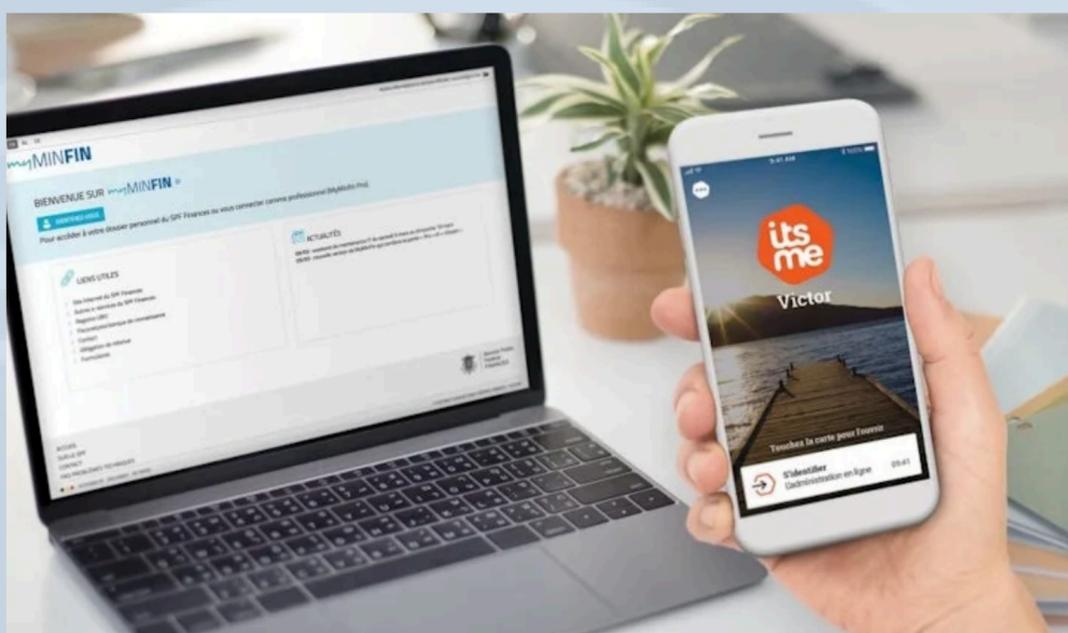
1. If you prefer using a mobile app for authentication, you can log in via a security code generated within the MyMinfin or itsme mobile app.

2. Download the MyMinfin or itsme app from the App Store (iOS) or Google Play Store (Android).
3. Open the app and follow the instructions to generate a security code for logging in to My Pension.
4. Enter the security code displayed in the app when prompted during the login process on the MyMinfin website.

VIEWING DOCUMENTS ON MY EBOX

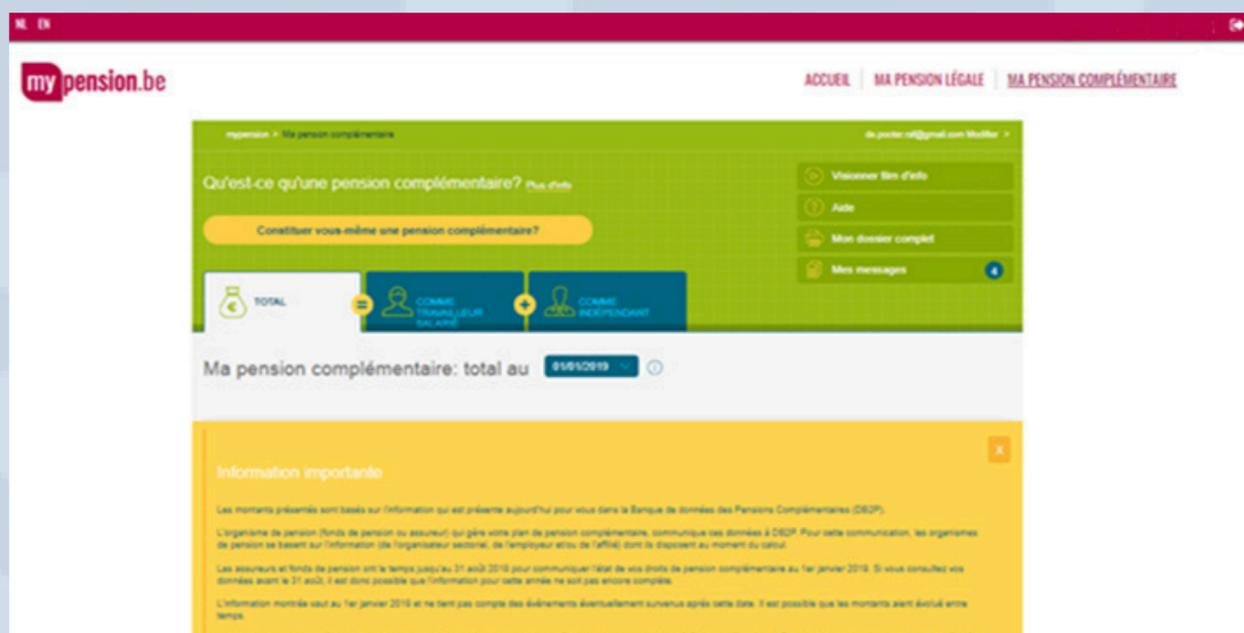1. **Personal page:** Once logged in, open the window with your personal file.

2. Verify your career: Click on the 'My Pension Career' button. You will get an overview of your career, which is very useful when it includes multiple statuses (e.g., self employed and salaried).

3. Consulting Your Pension Reserves: To view an overview of your pension reserves, click on the "My Supplementary Pension" button in the top right corner.

You will see this screen:

The displayed situation is always from the previous year. Current year information is only available the following year. To get more details, click on the "My Full File" button on the right. A PDF document with all your data will be automatically created.