

The income guarantee for the elderly



The income guarantee for the elderly (IGO) is a benefit for the over-65s with limited financial resources.

What is the income guarantee for the elderly (IGO)?

Are you over the age of 65? You may be eligible for the IGO. The IGO is a benefit for the over-65s with limited financial resources. This system replaces the previous 'guaranteed income for the elderly'.

For whom?

The IGO is allocated on the basis of certain criteria:

- **Age** Recipients must be **at least 65 years old**; from 2025, this is at least 66 years old and from 2030, the minimum age is 67.
- **Nationality**: You must have one of the nationalities that are set forth in the legislation.
- **Residency conditions**: An IGO claimant must genuinely live in Belgium on a permanent basis. Are you staying in a foreign country for longer than a 6-month, uninterrupted period? Then your right to IGO will expire. You may stay a maximum of 29 days per calendar year (whether or not consecutively) in a foreign country, as long as this stay is reported to the Federal Pension Service (FDP) in advance. The dates of departure and arrival and a stay in the foreign country of maximum 2 days (max. 1 overnight stay) do not count in the calculation of the 29 days. If you fail to comply herewith, the IGO will be suspended for 1 month. If you fail to register a stay of more than 2 consecutive days abroad in advance, the Federal Pension Service will suspend your IGO for a month, even if this does not exceed the 29 day limit.
- **Income**: Account will be taken of all financial resources and pensions to which the claimant and/or any cohabitants is/are entitled.

Do you live in a community? Then the IGO will be allocated at the basic amount without taking account of the incomes of other members of this community.

You will be regarded as single if you do not share your residence with anyone else.

Calculating the amount of the IGO

When the IGO is calculated, account is taken of the following financial resources:

- Belgian and foreign pensions
- professional income (%)
- capital
- immovable items (property)
- disposal of immovable items (property), including sale, donation, life assurance

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The basic amount will be allocated if you, the claimant, share the same main residence with one or more person(s).

The higher basic amount will be allocated if you do not share your main residence with others; in other words, you are single. The higher basic amount will also be allocated if you live with, for example, a minor, older children who are still entitled to child support, or if you reside in a rest or care home or psychiatric care home.

If you are single, you may receive the IGO if you live with blood relatives or relatives in the direct line. If you live with your children, you can apply for the IGO. No account will be taken of the financial resources of your blood relatives or relatives in the direct line. The income of any partner or other cohabitants will, however, be considered.

Maximum allocatable amounts (01-05-2024)

Basic amount on annual basis	Higher basic amount on annual basis
€ 12.395,40 (€ 1.032,95/month)	€ 18.593,04 (€ 1.549,42/month)

Decision: the amount of the IGO depends on the family situation and family income.

When the claimant or his partner (marriage or cohabitation contract) resides in a care home that is not registered as the claimant's main residence, the higher (single) IGO amount will be allocated. Account will, however, be taken of the income of both partners. The calculation will divide the total income by two.

When the claimant and/or the partner registers the care home as their main residence, account will only be taken of the income of the claimant him/herself.

How to apply?

You can submit an application:

- to the municipal authorities in the location of your main residence
- via the Federal Pension Service (during surgeries, at the regional office or Zuidertoren in Brussels)
- via the website www.mypension.be.

The FDP will systematically investigate the right to the IGO with any pension application. You can submit a new application at any time.

Need more information?

For more information, please contact:

- Federal Pension Service: Pension line 1765
- at one of the [FDP surgeries](#)¹, organised in your municipality
- the **CM pension service** in your region: [Pension service | CM](#)
 - via the **Care line**
 - Tel.: 02 204 32 34
 - Maandag tot donderdag: 8.30 tot 12 uur en 13 tot 17 uur
 - Vrijdag: 8.30 tot 12 uur en 13 tot 16 uur
 - E-mail: zorglijn@cm.be

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