

SELF-EMPLOYED

Calculation and scale of social security contributions due in 2025

When you are self employed, you have a great many things to think about, the main one, of course, being to make sure that your project is a success. This is why you also have to see to it that your social security contributions are paid.

CALCULATION PRINCIPLES

When starting your activity

When you start your activity, our Social Insurance Fund claims **flat-rate and provision contributions** from you during the **first three years** of this activity.

These amounts vary depending on the liability category. Here are the various amounts for the year 2025.



Before retirement age

 Self-employed worker as main occupation Annual flat-rate income: € 17,008.88 Quarterly contribution: € 907.01	 Self-employed worker as a supplementary occupation Annual flat-rate income: € 1,881.76 Quarterly contribution: € 100.35
 Assisting spouse Annual flat-rate income: € 7,472 Quarterly contribution: € 398.45	 Assisting spouse - mini status Annual flat-rate income: € 17,008.88 Quarterly contribution: € 34.95

After retirement age

 Without retirement pension Annual flat-rate income: € 3,763.51 Quarterly contribution: € 200.69
 With retirement pension Annual flat-rate income: € 3,763.51 Quarterly contribution: € 143.91

Definitive system

Step 1: provisional calculation

Our Social Insurance Fund provisionally calculates your social security contributions **on the basis of your income three years earlier**. The amount indicated on the notice to pay is therefore based on income indexed by law three years previously (to compensate for the increase in the cost of living). For example, the **2025 contributions** are provisionally calculated **on the basis of the indexed income in 2022**. This is the gross income less professional charges.

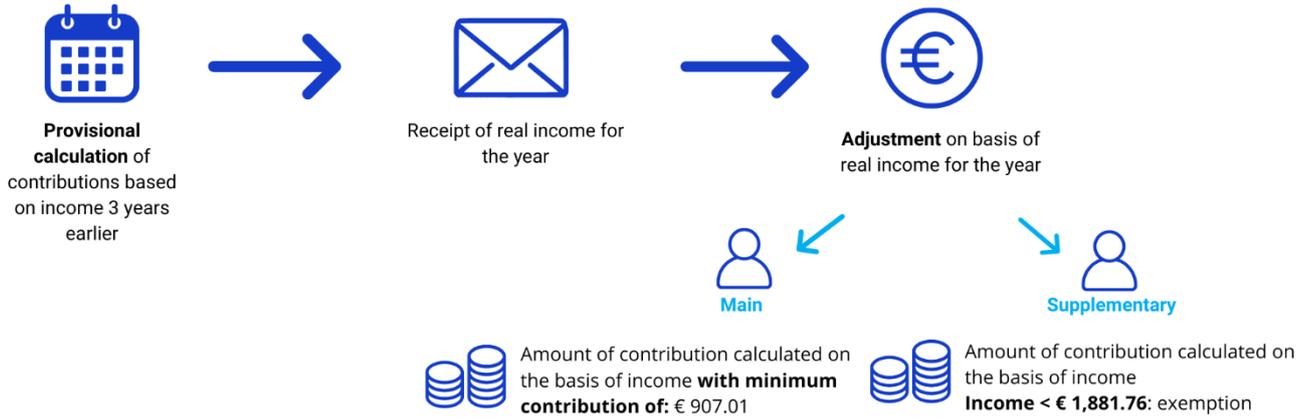
Useful fact

Social security contributions are calculated on a scale set by law. This amount is increased by the management costs of the Social Insurance Fund, validated by the Minister (4.05%)

Step 2: adjustment of contributions

When you receive your assessment notice, the tax authorities also inform our Social Insurance Fund of your real income. All the social security contributions for the year in question are **adjusted on the basis of the real income** passed on by the tax authorities (that of 2025 for the year 2025). You will then receive a detailed statement setting out the supplements to be paid or the excess paid to be reimbursed.

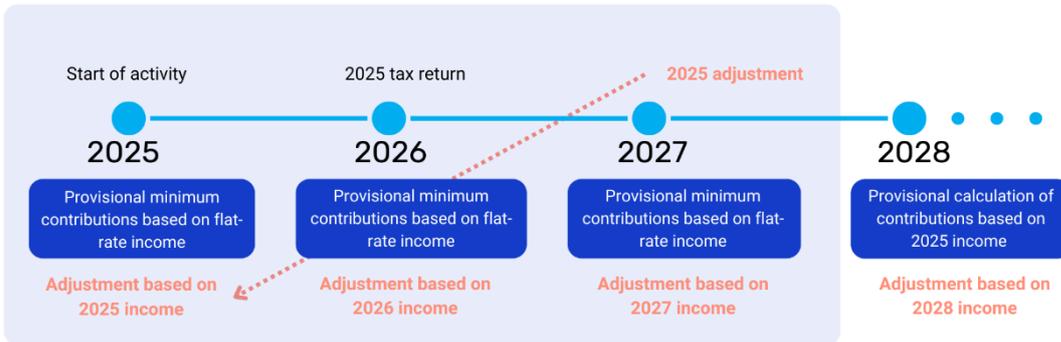
Example:



How are the contributions adjusted?

Example 1: Bernard starts his activity on 1 January 2025.

His first full year of activity will be 2025. Until 31 December 2027, Bernard will be called upon to pay flat-rate and provisional contributions. Once his real income has been disclosed, his provisional contributions for 2025 will be adjusted in line with his 2025 income, those of 2026 in line with his 2026 income and those of 2027 in line with his 2027 income. In 2028 (4th full year of activity), he will pay his provisional contributions on the basis of his income three years earlier, that is 2025. His contributions will then be adjusted in line with his real income in 2028.



Annualisation of contributions

When you start your activity during the course of the year, your income **will be annualised** in order to calculate the amount that you would have obtained if **you had worked a full year**. This calculation is done to ensure that your contributions are equivalent to 20.5% of your annual income.

$$\frac{\text{Taxable net income}}{\text{Number of quarters worked}} \times 4 \text{ quarters of the year} = \text{Taxable net income on which your contributions will be calculated}$$

Example 2: Marie starts her activity on 1 July 2025.

Her first full year of activity will be 2026 and the 'start of activity' period will end on 31 December 2028. Her provisional contributions for 2025 will be adjusted in line with her income in 2025, those of 2026 in line with her 2026 income, and so on. In 2029 (4th full year of activity), she will pay provisional contributions on the basis of her income three years earlier, that is 2026. These contributions will then be adjusted in line with the income actually obtained in 2029.

In this case, **the year 2025 is not a full year of activity**. When the amounts are adjusted, **the income will be annualised** as if it had been received over a full year. Here, the activity is carried out during the last two quarters of 2025. If the income in 2025 is € 10,000 €, this income will be multiplied by two in order to **establish the amount on an annual basis**. The adjustment for these two quarters will therefore be based on an income of € 20,000.

N.B.

Annualisation can lead to calls for contribution supplements which are sometimes substantial. This is why it is so important to pay contributions as quickly as possible on the basis of an income adjusted to that actually expected ("presumed income").

CALCULATING CONTRIBUTIONS ON THE BASIS OF INCOME

By paying contributions based on your presumed income, you lessen the risk of being called upon to pay significant supplements later on. To fine-tune your estimate, you can refer to the information below or make free use of our [social security contributions calculation module](#), available via our website, UCM.be.

Self-employed worker as a main occupation

- If your annual income is **less than € 17,008.88**, the minimum quarterly contribution of **€ 907.01** (including management costs of 4.05%) is due.

Example: your annual income amounts to € 10,000. You pay a quarterly contribution of € 907.01.

- If your annual income is **between € 17,008.88 € and € 73,447.52**, a rate of **20.5%** is applied.

Example: your annual income amounts to € 30,000. You therefore pay 20.5% of € 30,000 annually. This is increased by management costs of 4.05%. You therefore pay a quarterly contribution of € 1,599.77.

- If your annual income is **between € 73,447.53 and € 108,238.40**, a rate of **14.16 %** is applied to the portion of income in excess of € 73,447.52.

Example: your annual income amounts to € 80,000. You therefore pay annually:

- 20.5% on the portion from € 0 to € 73,447.52
- 14.16% on the portion from € 73,447.53 to € 80,000.

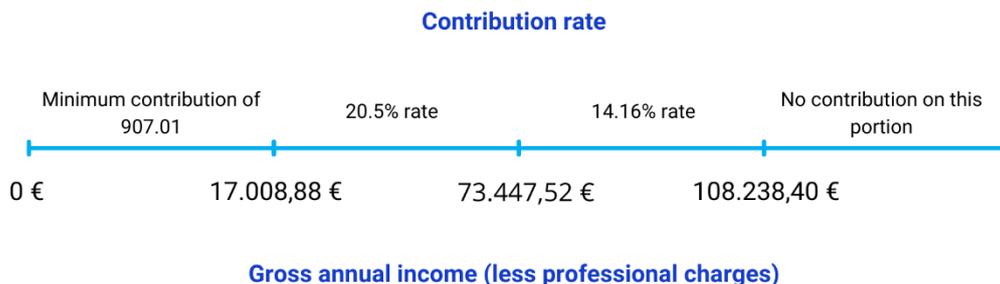
This is increased by management costs of 4.05%. You therefore pay a quarterly contribution of € 4,157.99.

- If your annual income **exceeds € 108,238.40**, you pay a quarterly contribution based on income capped at € 108,238.40.

Example: your annual income amounts to € 200,000. You therefore pay annually:

- 20.5% on the portion from € 0 to € 73,447.52
- 14.16% on the portion from € 73,447.53 to € 108,238.40
- You do not pay a contribution on the portion in excess of €108,238.40.

This is increased by management costs of 4.05%. You therefore pay a quarterly contribution of € 5,198.11.



Self-employed worker as a supplementary occupation

The rates are identical. If your annual income is **below € 1,881.76**, you do not pay any contributions. If your annual income is between € 1,881.76 and € 17,008.88, a rate of **20.5 %** is applied.

Example: your annual income amounts to € 10,000. You therefore pay 20.5% of € 10,000 annually. This is increased by management costs of 4.05%. You therefore pay a quarterly contribution of € 533.26.

After the legal retirement age

If you continue to work after having retired and you receive a retirement pension, the rate is **14.7%**.

Example: your annual income amounts to € 30,000. You therefore pay 14.7% of € 30,000 annually. This is increased by management costs of 4.05%. You therefore pay a quarterly contribution of € 1,147.15.

ADJUSTING CONTRIBUTIONS

By paying the correct contribution, you avoid substantial adjustments and optimise your tax and social security charges. Depending on your income and your situation, you can decide to adjust the amount of your contributions.

Increasing your contributions

If you think that **your income for the current year is higher** than that used to calculate your provisional contributions, you can ask our Social Insurance Fund to **increase the amount of your social security contributions**. This is only possible if you are up to date with your payments. Log in to our Self-employed Client Space and adjust your contributions in just a few clicks!

Reducing your contributions

When you have been working on a self-employed basis for a certain period of time, your contributions are calculated **on the basis of your income three years** before the contribution year. This means that your contributions may not reflect your current financial situation.

To correct this discrepancy, under certain conditions you can request a reduction in the amount of your contributions. To do this, you have to:

- submit a **substantiated request on line** in your Self-employed Client Space (or contact our Social Insurance Fund)
- **demonstrate that your income for the current year is lower** than that recorded three years earlier.

N.B.

If you have benefited from a reduction in contributions, consult your accountant to make sure that you will not exceed the amount of the income on which the reduction was granted. If the amount of your final contributions exceeds that of your reduced provisional contributions, you will have to pay increases of 3% per quarter and 7% per year. This is in addition to the supplements to be adjusted.



You will have to prove that the conditions are met using objective elements (fall in VAT receipts, repayment plan with Contributions, NOSS, etc.). When our Social Insurance Fund grants a reduction in contributions, it calculates the new contribution on the basis of the ceiling that you have undertaken to observe. It should be noted, however, that minimum income limits are set, below which you cannot fall. These lower limits depend on your liability category:

Liability category	Minimum income limits 2025
Main (before retirement age)	€ 17,008.88
Assisting spouse (before retirement age)	€ 7,472
Supplementary and assimilated (before retirement age), activity exercised after the age of 66, in receipt of an early retirement pension	No minimum limit