

Reward in 2025

Annual reward event

14 November 2024 – KPMG Brussels

Presenters

#KPMGreward

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Presenters

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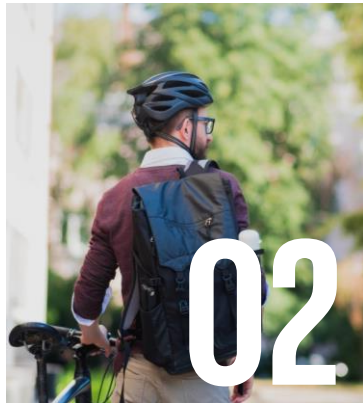


Topics



01

Reward Trends 2025



02

**Flexible Reward &
Mobility budget**



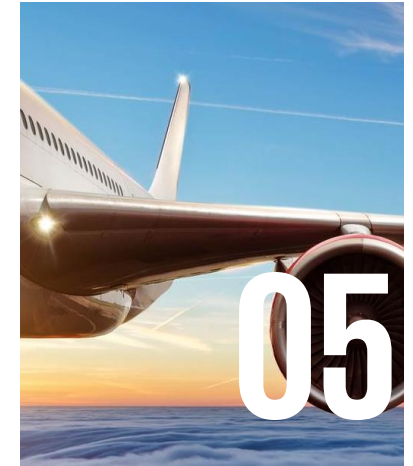
03

Pay Transparency



04

**Reward audits &
Wage withholding tax
incentives**



05



11h00: Break

13h00: Lunch

2024: looking back



Nieuwe regeling vereenvoudigt terugbetaling thuisladen elektrische bedrijfswagen



Minister van Financiën Van Peteghem heeft in antwoorden op parlementaire vragen meermaals bevestigd dat alleen een terugbetaling op basis van een werkelijk tarief mogelijk was.

KATHLEEN VEGELEN
KPMG

Tot 3.500 euro vrijgestelde fietsvergoeding

Voor wie vaak met de fiets naar het werk gaat, was er afgelopen week ook goed nieuws. Om de maatregelen voor de fossiele bedrijfswagens te compenseren komt er een hoger fiscaal plafond voor de vrijgestelde fietsvergoeding.

De fiscaal vrijgestelde fietsvergoeding steeg dit jaar van 27 naar 35 eurocent. Tot dat bedrag moet u op de vergoeding geen belastingen en socialezekerheidsbijdragen betalen. Nieuw dit jaar is dat ook een fiscaal plafond werd ingevoerd, waardoor de vrijgestelde fietsvergoeding begrensd werd op maximaal 2.500 euro per kalenderjaar. Dat bedrag wordt opgetrokken naar 3.500 euro per jaar. We willen werknemers nog meer stimuleren de fiets te nemen naar het werk, zegt minister van Financiën Vincent Van Peteghem (CD&V).

Het maximumbedrag van 2.500 euro kwam overeen met 7.142 fietskilometers per jaar (voor wie 35 eurocent krijgt). Met het optrekken van het plafond wordt dat 10.000 kilometer per jaar. Wie elke werkdag met de fiets naar kantoor gaat, kan nu tot 50 kilometer per dag belastingvrij rijden, als je rekening houdt met 200 dagen woon-werkverkeer (230 dagen - 20 dagen verlof). Met het oude plafond was dat 35 kilometer per dag.

Fietst u meer dan 10.000 kilometer per jaar van en naar het werk? Op het bedrag dat u boven het plafond ontvangt, moet u wel belastingen en socialezekerheidsbijdragen betalen. Voor alle duidelijkheid: dat geldt voor uw belastingaangifte van volgend jaar (over de inkomsten van dit jaar).

Volgens het kabinet-Van Peteghem kwamen duizenden fietsende pendelaars boven het plafond van 2.500 euro uit. Dat is niet onlogisch, gezien de populariteit van speedpedelecs waarmee grotere afstanden sneller worden overbrugd. Door dat bedrag op te trekken zullen minder werknemers tegen het plafond botsen.

Het plafond van 3.500 euro zal niet op

elke fietsende werknemer een impact hebben. Sinds 1 mei vorig jaar is er een nieuwe cao over de fietsvergoeding, cao 164. Die bepaalt dat ook bedrijven waar op sector- of ondernemingsniveau nog geen afspraken over een vrijgestelde fietsvergoeding zijn gemaakt zo'n vergoeding moeten aanbieden.

In cao 164 geldt al de beperking van maximaal 40 kilometer per dag, zegt Kathleen Veugelen van de consultant KPMG. Ook de vergoeding verschuift voor dit jaar bedraagt het grindseerd bedrag 28 cent per kilometer, en geen 35 cent.

Een werkgever die de cao 164 volgt, komt bij 200 dagen woon-werkverkeer maximaal uit op 2.240 euro fietsvergoeding (200 x 40 km x 0,28), wat onder de drempel van 3.500 euro blijft. Al kunnen werkgevers er natuurlijk altijd voor kiezen meer te geven dan wat wettelijk is voorgeschreven conform hun sectorafspraken of cao 164, zegt Veugelen.

Ook voor de zo'n half miljoen bedrijven uit het populaire partitair comité 200 zal het plafond van 3,5 hebben als de werkgever toe te kennen dan sect in PC 200 geldt op een beperking tot 40 kilo 20 cent per kilometer. bedraagt de vrijgestelde 27 cent, zegt Veugelen

50

Wie elke werkdag nu kantoor gaat, kan in een en terug tot 50 belastingvrij rijden, a houdt met 200 dagen verkeer.

Nog één maand fiscaal voordelige laadstations

31 augustus 2024 is een belangrijke deadline voor zowel bedrijven als particulieren die investeren in laadinfrastructuur voor hun elektrische wagens. Snel zijn is de boodschap.

ROEL VAN ESPEN

Wanneer een onderneming vandaag investeert in bedrijfswagens, dan zijn de bijbehorende autokosten – zoals afschrijvingen, huur, laadstroom, verzekering, verkeersbelasting en onderhoud – tussen 0 en 100 procent aftrekbaar. Het precieze percentage is afhankelijk van de CO2-emissie:

- 0 procent aftrekbaarheid bij een CO2-uitstoot die hoger ligt dan 115 gram/km.
- Tussen 50 en 100 procent aftrekbaarheid bij een CO2-

uitstoot tussen 0 en 115 gram/km (hybrides of plug-inhybrides).

- 100 procent aftrekbaarheid bij een CO2-uitstoot van 0 gram/km (volledig elektrisch).

“Volledig elektrische wagens zijn dus volledig aftrekbaar, en dat blijft zo voor elke aankoop, lease of huur vóór 1 januari 2027”, zegt Kris Lievens, specialist vennootschapsbelasting bij KPMG.

“Daarna blijft een full electric nog altijd voordeliger dan een auto met een brandstofmotor. De aftrekbaarheid zal wel jaar na jaar afnemen, afhankelijk van het moment van de aankoop” (zie tabel).

‘Volledig elektrische wagens zijn volledig aftrekbaar en dat blijft zo voor elke aankoop, lease of huur vóór 1 januari 2027’

KRIS LIEVENS, KPMG

STYLE KANAAL Z

RECHTEN

Zeven praktische vragen over een particulier thuislaadstation beantwoord



Cette année encore, l'indemnité vélo exonérée fiscalement est bonifiée, passant de 0,27 à 0,35 euro par kilomètre parcouru. Mais ce n'est pas le seul paramètre qui change dans l'indemnité.

En 2024, votre indemnité vélo passe à la vitesse supérieure

ROLAND VERHOULST

Nous sommes de plus en plus nombreux à nous rendre au travail à vélo, selon le baromètre de la loi Avenir. Plus de quatre personnes sur dix (42%) effectuent au moins une partie de leur trajet à vélo l'an prochain.

Le plan de la loi Avenir prévoit une augmentation de 20% de l'indemnité maximale de 0,27 euro par kilomètre parcouru. En d'autres termes, elle sera de 0,35 euro par kilomètre parcouru à partir du 1er janvier 2024. Ce montant sera également applicable aux personnes qui utilisent leur vélo pour le travail, mais pas pour le plaisir.

Le montant de la prime sera également applicable aux personnes qui utilisent leur vélo pour le travail, mais pas pour le plaisir. Le montant de la prime sera également applicable aux personnes qui utilisent leur vélo pour le travail, mais pas pour le plaisir.

Un plafond de 2.500 euros par an sera également applicable aux personnes qui utilisent leur vélo pour le travail, mais pas pour le plaisir. Le montant de la prime sera également applicable aux personnes qui utilisent leur vélo pour le travail, mais pas pour le plaisir.

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«De nombreux employeurs devraient relever l'indemnité jusqu'au montant maximal exonéré pour maintenir l'attrait de leur politique salariale et de mobilité.»

OLIVIER VANHESTE (CHRONISTE KPMG)

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Depuis le 1er janvier 2024, chaque travailleur du secteur privé a droit à une indemnité vélo exonérée d'impôt et de cotisations sociales. (Source: KPMG)



Supernota 3.0?

Solidarity surcharge on **Warrants and Stock Options**

Legal framework for **Costs proper to the Employer**

Legal framework for **Salary Sacrifice (max. 33%)**

More legal certainty for **exemption R&D**



Example warrants	Cash bonus	Warrants (current)	Warrants (proposal)	Warrants (proposal – 50%)
Total cost	1.000,00	1.000,00	1.000,00	893,70
Employer contributions (27%)	212,60	0,00	0,00	0,00
Costs		29,13	29,13	26,03
Gross bonus	787,40	970,87	970,87	867,67
Employee social security (13,07%)	-102,91	0,00	-126,89	-113,40
Taxable	684,49	970,87	843,98	754,27
Taxes	-366,20	-519,42	-451,53	-403,53
Net	318,29	451,46	392,45	350,73
Delta		133,17	74,16	32,45
Percentage		41,84%	23,30%	10,19%

Electric cars & charging



Challenges of charging stations at home

- Via Flexible Reward Plan? Bring your own charging station?
- Only exempt in case of 'necessary' costs.



Reimbursement of electricity

- Based on a specific **CREG rate** (temporary)?
- Also for charging stations not owned by employer



Public charging

- Pay attention for additional costs (idle costs, foreign charging costs,...)



Company cars: less is more



Increased popularity of mobility budget

Becoming part of the benefit package



Increased popularity of Flex cars

Retention / recruitment

Attention points

Example

Electric car

766,53 EUR monthly lease price

TCO: 10.828,5 EUR (annual)

Monthly gross salary sacrifice: 645,32 EUR

Annual net benefit: 5.219,59 EUR



Benefits



Company car or Mobility budget

You can choose between a regular company car or use the Federal Mobility Budget which includes, among other sustainable means of transportation, an ecological car or housing cost reimbursement

More pay & reward transparency

EU Pay transparency directive

Total Reward Statement

Congratulations! We are thrilled to make you an offer to join KPMG Belgium!

How to access my offer?

Please follow the steps below to access your offer.

To get started

1. Visit the platform via the button below

Benefit(s)

Basic salary

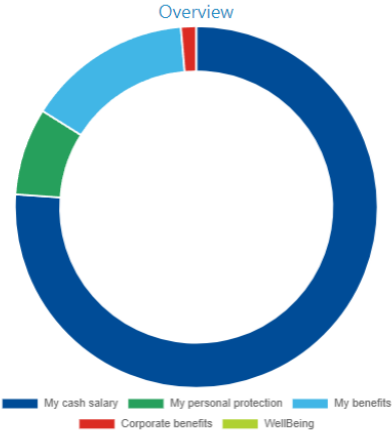
Each month, you receive a basic gross salary that, as from 01/01/2024, amounts to 3000.00 EUR. For your function category, the average salary is 2.900 EUR and the maximum salary is 3.950 EUR.

Flex Reward Tool

Total Reward Statement

Welcome to your personal Total Reward Statement

We are committed to provide you with a complete overview of your salary package.



My remuneration for 2024

Your total remuneration amounts to 62790.00 EUR gross in 2024, including the following components:

My cash salary	€ 47800.00	76.13%
My personal protection	€ 4890.00	7.79%
My benefits	€ 9250.00	14.73%
Corporate benefits	€ 850.00	1.35%
WellBeing	€ 0.00	0.00%

The Total Reward Statement provides an overview of your salary and advantages and is designed as accurately as possible. The amounts that are mentioned are gross amounts (before deduction of social security and taxes). You cannot derive any rights from this overview.

My cash salary

Fixed salary

Benefit(s)	Value	Download
Basic salary	€ 30000.00	
Each month, you receive a basic gross salary that, as from 29/11/2019, amounts to 3000.00 EUR. For your function category, the average salary is 2.900 EUR and the maximum salary is 3.950 EUR.		

Trends in Flexible Reward



ESG: second hand **devices, bikes and cars**



Increased offering and popularity of insurance



Upgrade of company cars



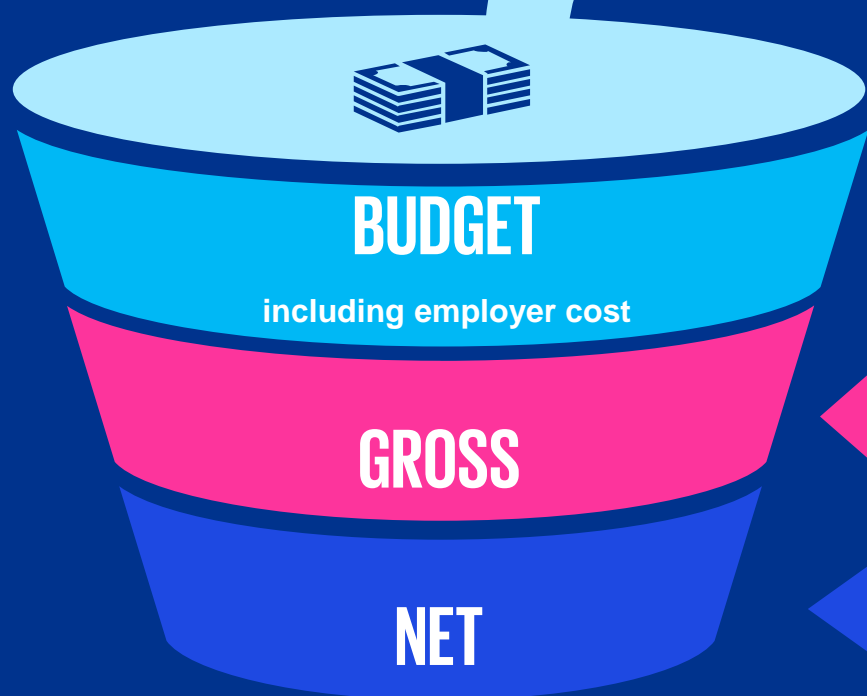
Business smartphones



02

Flexible reward

Concept



BUDGET

including employer cost

GROSS

NET

3.810 EUR

3.000 EUR

1.213 EUR

BENEFITS

Cost

Net value



€ 1.000

€ 1.000



€ 850

€ 787,66



€ 1.500

€ 1.374



€ 460

€ 368

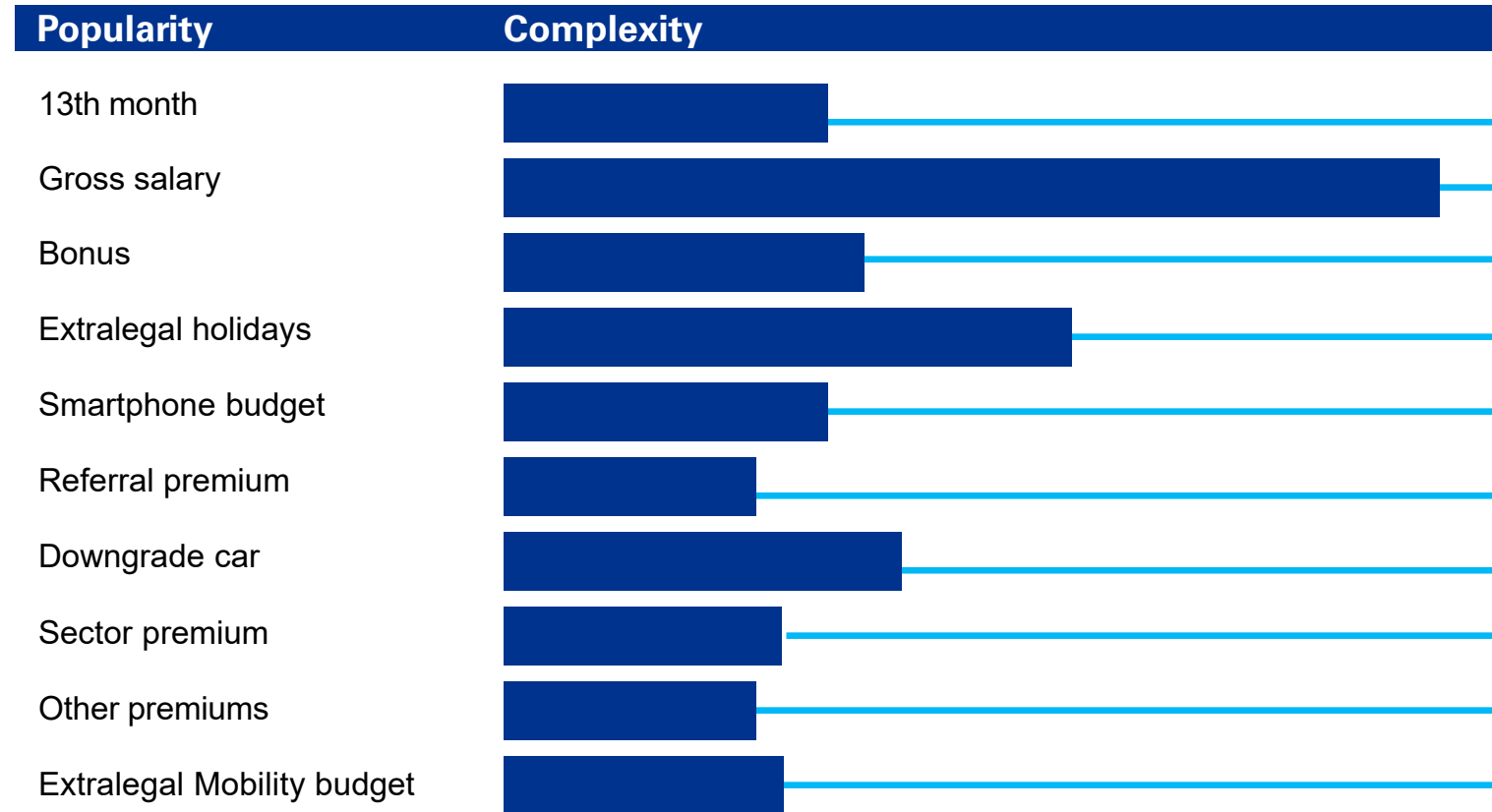
TOTAL

€ 3.810

€ 3.531

Top 2024 Budgets & Benefits

Budgets



Top 2024 Budgets & Benefits

Benefits

Popularity in offering

Popularity with employees

Multimedia



Reimbursement pension savings



Bike lease



Insurances



Extra holidays



New / upgrade company car



Warrants



Fuel card / Charging station at home



Office @ Home



Mobility app & public transport



Updates



Flexible 13th month

JC 330 health care sector
13th month flexible for bikes
(CLA required)



Reimbursement of childcare costs

Official position of the social
security authorities:

- Proof of actual costs
- Max. 600 EUR/year/child

Exempt from social security
contributions. Remains subject to
withholding taxes.



Company bike on tax form 281.10

Tax circular 2024

Exempt insofar

- Partly used for commute
- Lump-sum deduction of
professional expenses in
personal income tax
(max. 5,750 EUR)
➔ check is done via
personal tax declaration



Tax & Social security positions

Remarkable

not accepted as a type of
tablet (thus no BIK of 3 EUR)

Spotify, Smart TV and airco in home office

Actual value is applicable

03

Mobility



Mobility budget

Employee is invited to order a new company car with a budget of 850 EUR / month

I'm used to it and it's practical

But...



My partner has a car

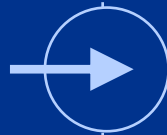
I live close to public transport & go to the office about 2 days a week

Maybe a smaller car?

Is there an interesting alternative?

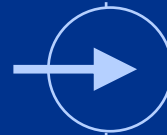


TCO 850 EUR / month



Mobility budget

10.200 EUR



Pillar 1 (optional)

A smaller – ecofriendly – car

Pillar 2

Broad range of sustainable means of transport and housing costs.

- 1.000 EUR Bike
- 500 EUR rental car during the holidays
- 800 EUR public transport
- 6.500 EUR rent

Pillar 3

Balance of 1.400 EUR paid out at the end of the year, only subjected to 38,07%

867 EUR cash payment

Total net amount = 9.667 EUR

Practical tips



03

**Get ready for equal
pay and pay
transparency?**

Het taboe over lonen
brokkelt af: 'Bij ons weet
elke werknemer hoeveel
zijn collega verdient'



Binnenland Economie

Ik krijg hier meer dan 2.100 euro netto per maand.

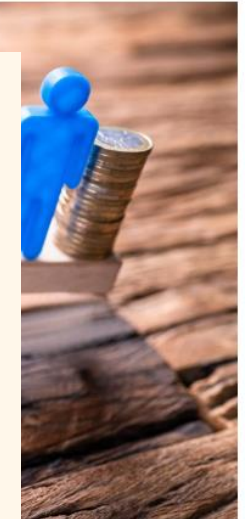


**Vanaf 2026 moet je baas
rapporteren over loon van
collega's: waarom wordt dat
verplicht? En moet iedereen dan
exact evenveel verdienen?**

De ene loonkloof is de
andere niet



or werken vooral vrouwen. ©REUTERS



The case for pay transparency



Legal Compliance

In an increasing number of jurisdictions organisations are or will be required to comply with local and international pay transparency laws.



Employee experience

Having a transparent and trust-based culture helps drive employee productivity and engagement.



Competitive recruitment

Having pay transparency can give you access to a larger and more appropriate talent pool and reduce candidate screening time.



Responsible reward

Apart from helping the organization align with its ESG agenda, pay transparency helps close the pay gaps and promotes pay equity.

If you get it wrong:

You could face a costly equal pay claim with associated compensation, with damage to your employer brand, harming your ability to attract and retain key talent.

Pay Transparency - The evolving landscape

EU Directive changes:



Pay transparency before employment



Pay setting and career progression



Right to information for employees



Reporting on gender pay gap



Joint pay assessment



Timeline



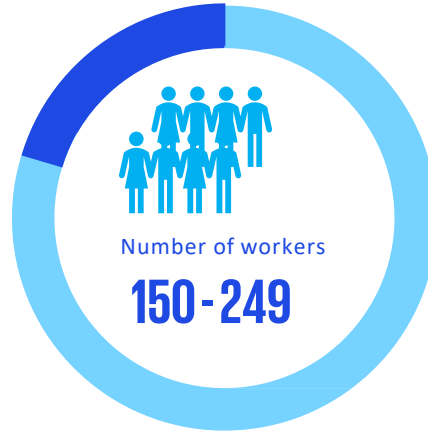
Adoption Directive
10 May 2023



First publishing date
7 June 2027
Every year



**Country per country
implementation**



First publishing date
7 June 2027
Every three year



**Deadline to transpose in
national law**
7 June 2026



First publishing date
7 June 2031
Every three year

What do you need for effective and transparent pay?

01

An effective underpinning structure

- A structural system for job architecture
- A pay structure underpinned by robust pay data (example: total reward)

02

A strong governance process

- A process to manage your (future) reward and align with company strategy
- Appropriate sign-off levels

03

An understanding of your current position

- Are your grading and pay structures fit for purpose
- Analysis of equal pay position
- Analysis of over and underpay

04

Good communication

- Develop a communication plan to spread the word
- Share the compensation strategy with both existing and prospective employees

05

Effective use of technology

- Utilise data and analytics to stay on top of pay position
- Invest in technology that enables real-time data modelling

How can we help

PHASE Assess

Identify requirements and assess readiness

Understand the current workforce structures in place

Identify areas impacted by the regulation

Analysis of equal pay position in relevant jurisdictions

Highlight areas of good practice/lessons learned

Check the effectiveness of your budget and communications

Help build the business case with relevant stakeholders

PHASE Design

Design/review policies and procedures

Redesign of the job evaluation system where needed to reach agreement with work council or due to legal requirements

How to optimize your HR systems for data collection

Consider which policies and processes need to be changes to be compliant towards regulations

Design information access for employees and job applicants

PHASE Deploy

Implementation and reporting

Structuring of the employee database

Implementation of tool

Data quality review

Payroll item mapping

Pay gap reporting

Roll-out communication to internal and external stakeholders

PHASE Protect

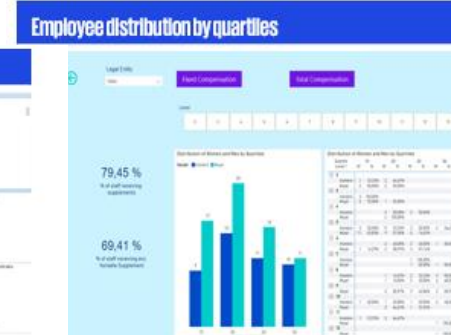
Legal support and monitoring

Legal advice on pay transparency and any issues uncovered in your pay practices

Evaluate, monitor and provide recommendations for the future

KPMG People Insights





Adjusted Pay Gap



04

Reward audit: findings

Reward Scan: general findings

	Potential	Risks
Cost Allowances	● ● ● ○ ○	 Low High
Withholding tax exemptions		 Low High
Bonusses (CLA 90)	● ● ● ● ○	 Low High
Flexibility - Flexibel reward plan	● ● ● ● ○	
Mobility	● ● ● ● ○	 Low High
Other topics	Cheques, Insurance package, Days off, Multimedia, Premiums (Innovation premium profit premium), etc.	

Reward Scan: cost allowances

Wht Incentives

CLA 90

Mobility



Car allowances / garage allowances



Representation allowances / daily allowances: lower allowances + discrimination
new vs old rulings + need for policy



Value and Timing ruling and total amounts

Cost Allowances

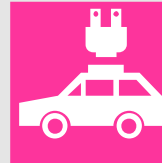
Reward Scan: mobility

Wht Incentives

CLA 90



Need for future proof car policy (more flexibility, more transparency,...)



Attention points relating to charging stations (out of service,...)



Non compliance with Federal Mobility Budget rules

Mobility

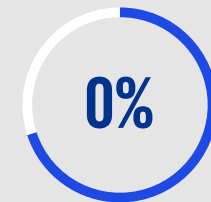
Cost Allowances

Reward Scan: CLA90

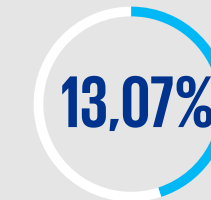
A collective bonus scheme that allows the employer to reward its employees in a **tax favourable way** (within limits) for achieving **a collective objective**.

Wht Incentives

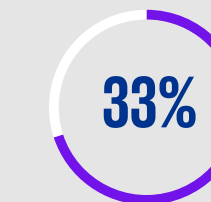
Employer cost	5.250,84 EUR
Employer special social security contribution (33%)	1.302,84 EUR
Gross Bonus	4.020,00 EUR
Minus: Employee social security (13,07%)	524,00 EUR
Subtotal: taxable income	3.496,00 EUR
Minus: Income taxes	/
Total net employee	3.496,00 EUR



Income taxes



Social Security employee



Employer special social security

CLA 90

Mobility

Cost Allowances

Reward Scan: CLA90

Wht Incentives



The objective = collective results, not collective performance
(the distinction can be subtle for non-financial goals).



The objective not part of employees' regular tasks.

If an objective is disapproved = full plan rejected

Example

Objective: *The employee must complete timesheets for 70% of their time so that this time can be allocated to both internal and external projects.*

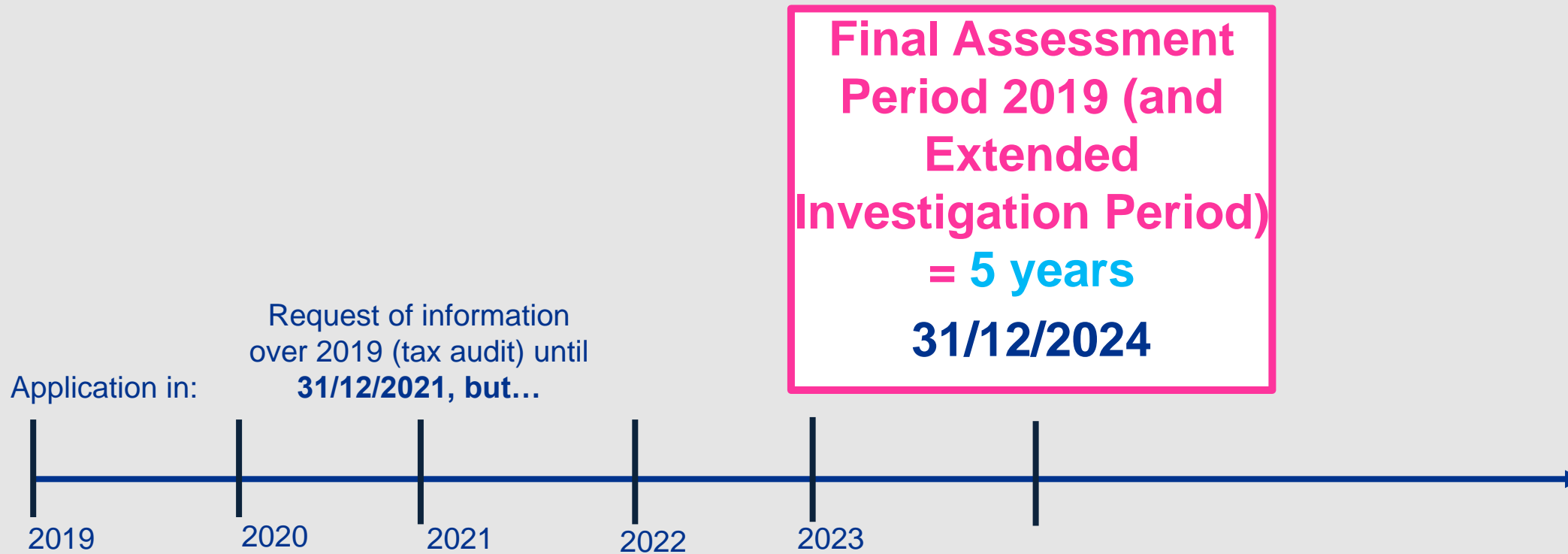
Reason rejection: When awarding the benefit, only the realization of collective results should be considered, and not the collective performances of the employees. The employees' performances are merely the efforts needed to achieve the collective results but do not constitute collective results (objectives) in themselves.

CLA 90

Mobility

Cost Allowances

WhT incentives: extended investigation period



WhT incentives: R&D



Strict tax audits

- ☐ Extended investigation period



Belpo notification / end date

- ☐ Program vs Project
- ☐ Realistic end date?



Qualifying degrees



Time registration

- ☐ Dynamic and substantiated percentages



WhT-incentives: Night and shift labor



Strict tax audits

- ❑ Extended investigation period



Attention points shift premium

- ❑ Shift premium only for shift labour!
- ❑ Lump sum premium white-collar workers
- ❑ Linked to working hours



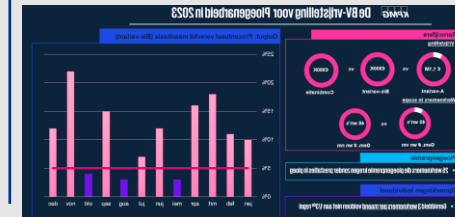
Agreement with employment agency

- ❑ Action required before / as from 1 January 2025!



Importance data analysis

- ❑ Bis-variant



Client testimonial



Peter Lenaerts
Reward Manager





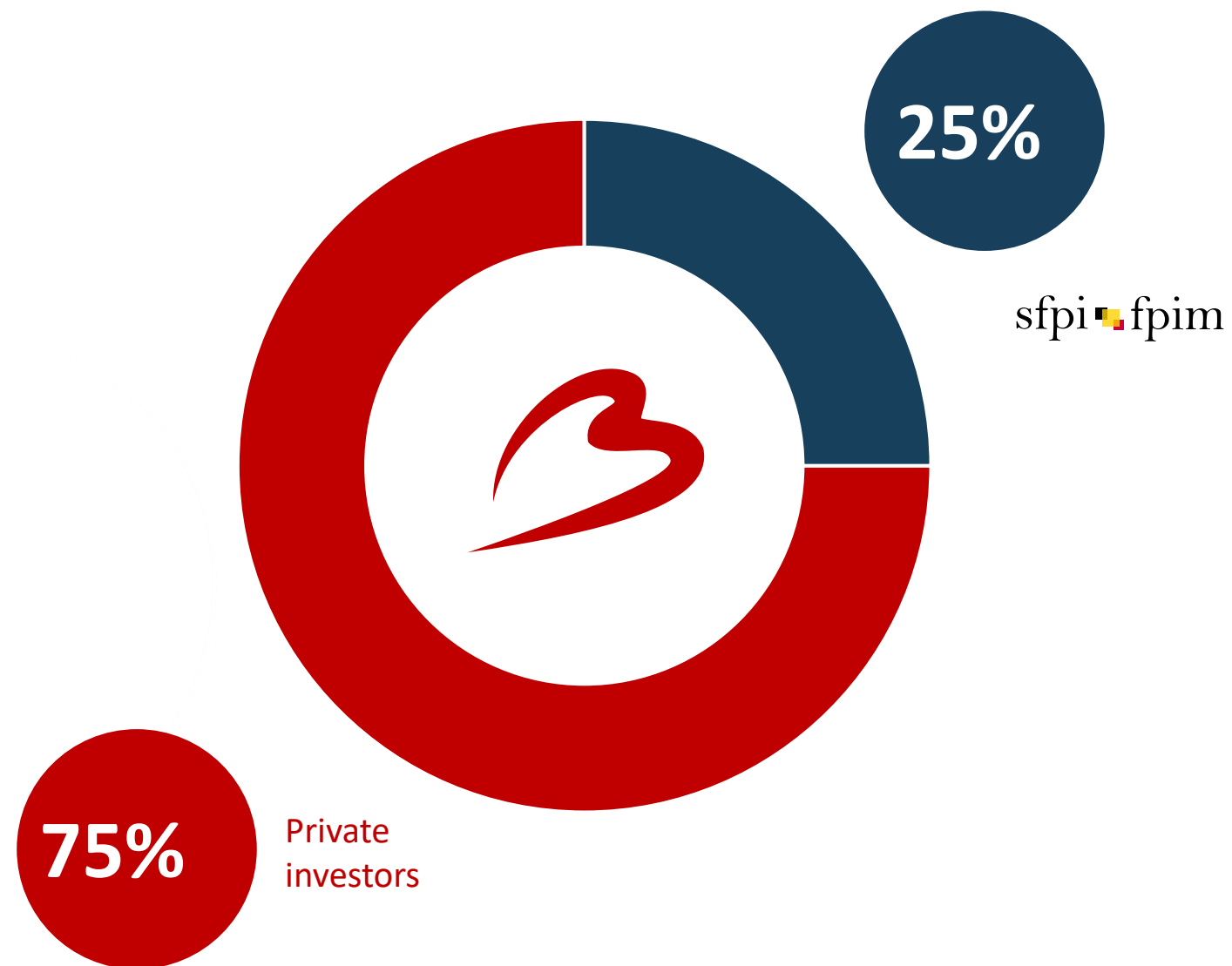
Flexible reward @ Brussels Airport Company

Context Brussels Airport Company

- 1.259 employees
 - Diverse population
 - Statutory employees #119
 - Contractors #118
- Strong union delegation



A private company
with stable
shareholders



Top player in the European airport industry



22 million passengers



72 airlines
3 home carriers:
Brussels Airlines, DHL, TUI



701 K tonnes of cargo



220 destinations
86 countries



Data: 2023



2,787 Glasses of beer
served/day



9,198 Cups of coffee
served/day



4,670 Pastries
served/day



1.1 kg of Chocolate
sold every minute



521,419 Bottles of perfume
sold/year

Fun facts & figures





myFL€X plan

2024

Approach flexible reward plan

- Optimising C&B package
 - Employee satisfaction
 - Flexibility
 - Employer branding
- Starting point: Budget neutrality



Budget creation



End year premium



Car budget
Downgrade EV



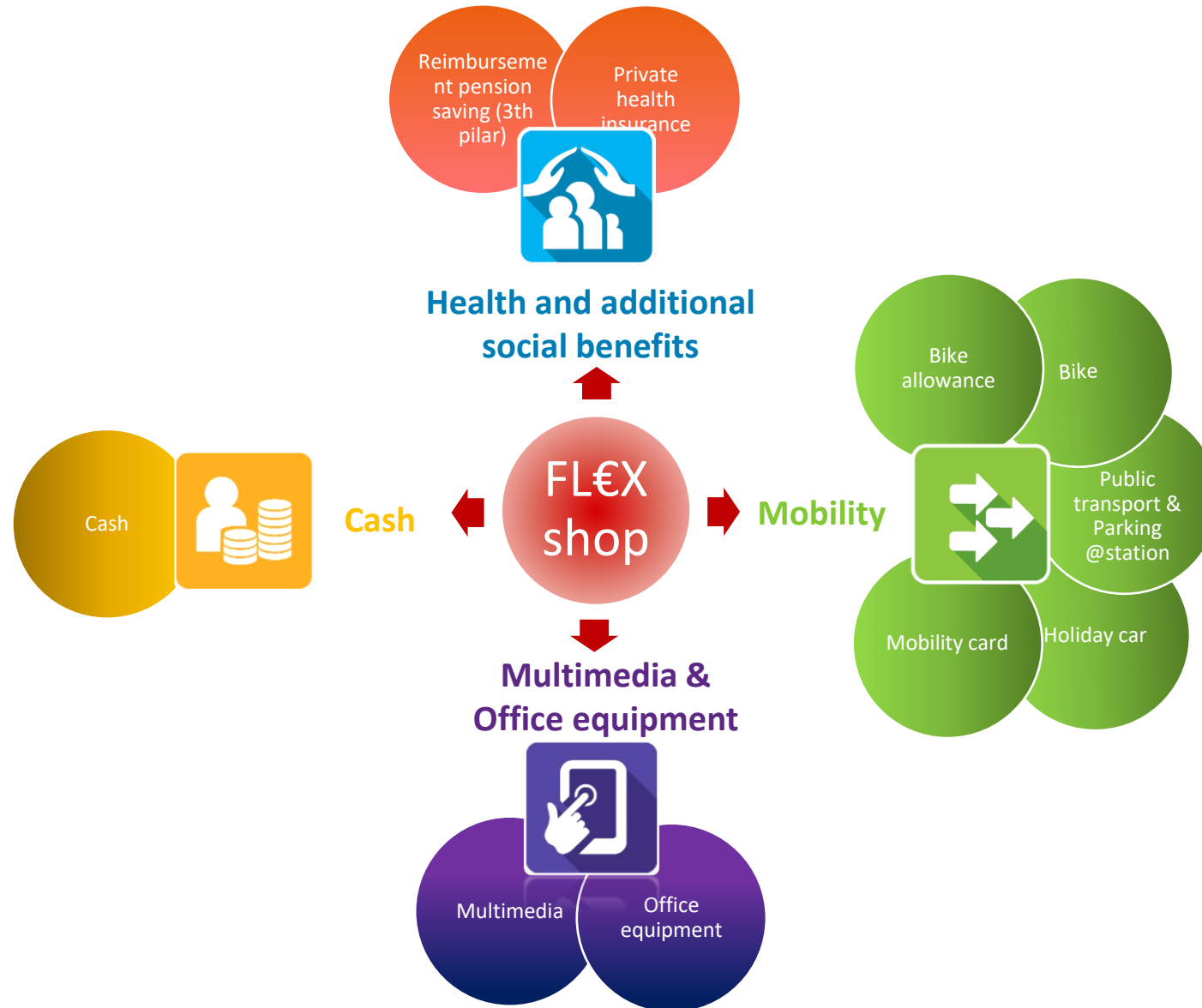
Referral bonus



Legal mobility budget



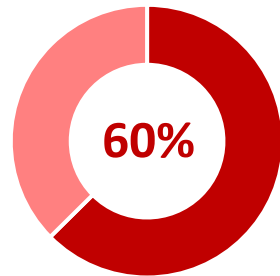
Which alternative benefits in our plan?



Participants 2023



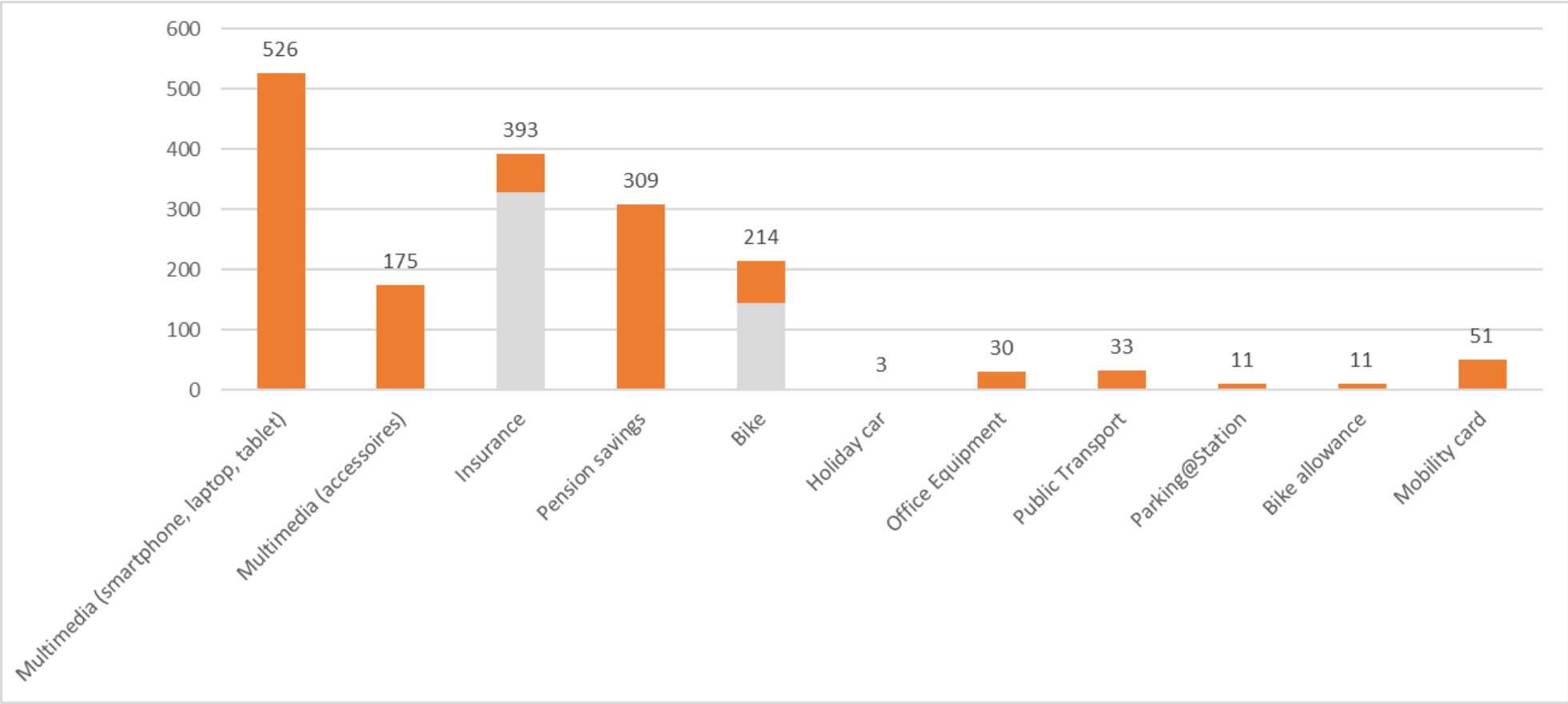
1013 users tool (↑+84)



610 active participants (+65)↑



Choices 2023 incl. longer-term choices

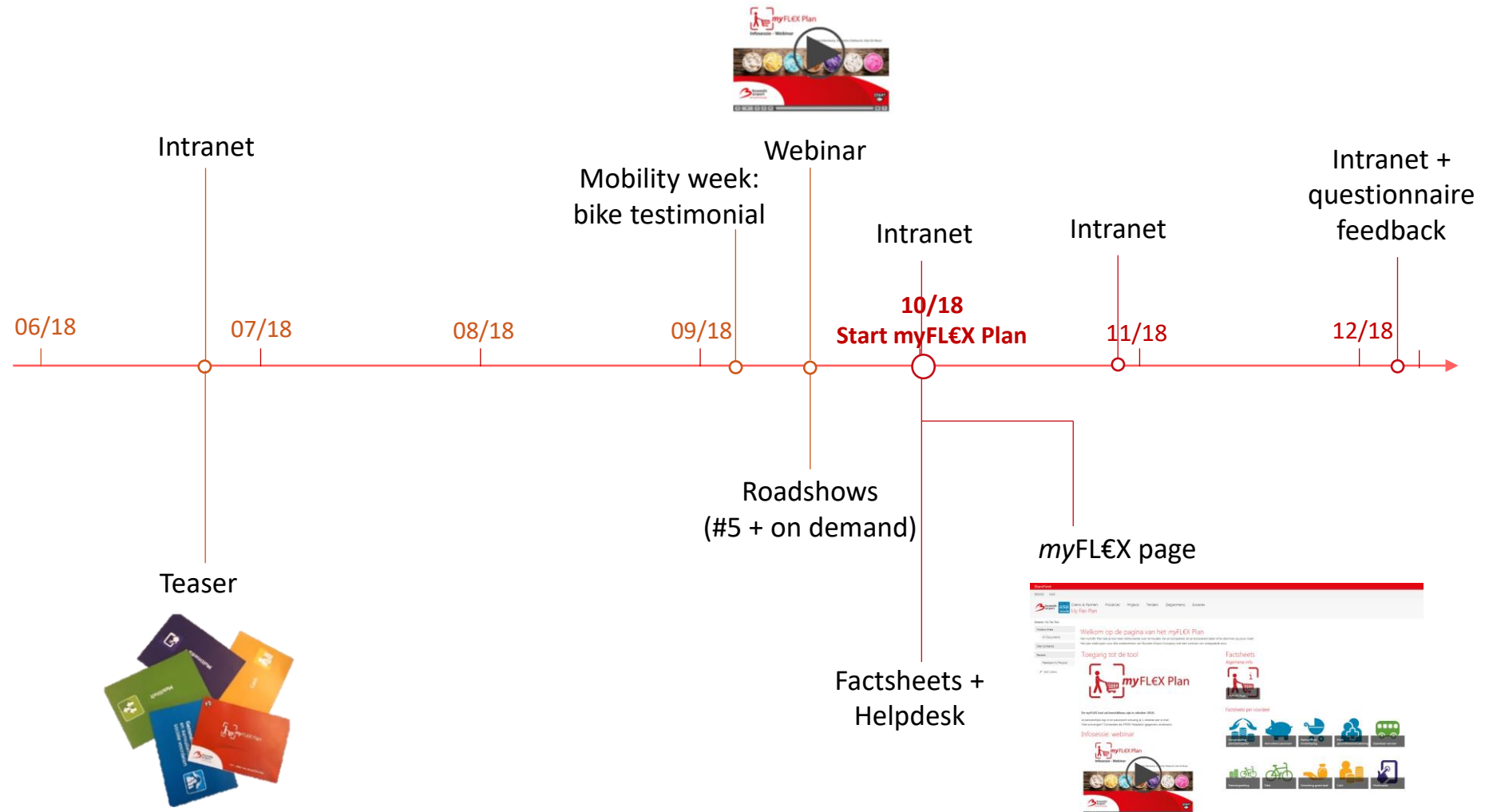


Legende

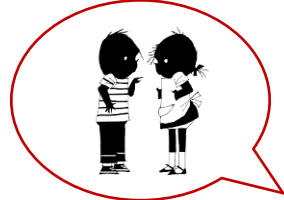
- Choices FL€X 2023
- Longer-term choices previous years



Communication is key!



Lessons learned



Do not underestimate complexity

- “Jip en Janneke” language
- Dry-run
- Prepare on a lot of questions



Invest in communication

- Marketing
- Repetition and different channels
- Clear, simple



Do not underestimate time investment first year



Timely involvement other departments (payroll, IT, finance, legal, data protection...) and unions



Tips & Tricks



Upload 75% of the 13th month in January (reserve)



Organize a working Group with the unions on Flex (f.e. considering impact on statutory pension)



Open tool for a specified period (capacity)



Partners/Suppliers are key!



Payroll/Finance Flow-through



Questions?



KPMG reward practice

www.kpmg.com/be/flexrewardtool



KPMG