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WHAT'S NEW

## 3.2. Legal retirement age: Early pension

KEY ISSUES

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MAIL-BOX

Belgium:

Age 60 for women and men; on the condition that 26 years of professional activity can be proved (progressive increase up to 35 years in 2005).

Denmark:

Early pension for persons over 50 for social and/or health reasons (see Table V "Invalidity").

Germany:

Men and women:

At the age of 63 (or 60 in case of severely handicapped, unfit to work) after 35 years of insurance, or At the age of 60 after 180 contribution months if unemployed at the commencement of the pension and if unemployed for 52 weeks after completion of the age of 58.5 years of age or have worked part-time for elder workers (Altersteilzeit) for 24 calendar months and if at least 8 years compulsory insurance in the last 10 years.

At age 60 after 180 contribution months, if they were compulsorily insured for more than ten years since the age of 40.

The age limits for early pensions are increased as follows:

Old age pension because of unemployment or after parttime for elder workers (Altersteilzeit) in the years 1997 to 2001 from 60 to 65 years Old age pension for the long-term insured in the years 2000

and 2001 from 63 to 65 years; Old age pension for women in the years 2000 to 2004 from

60 to 65 years.

Even after the increase of these age limits the pensions can be claimed after the completion of the age of 60 or 63 respectively with the acceptance of pensions reductions, which are used to compensate for the longer duration of pension payments. The reduction amounts to 0.3% of the pension for each month, during which the pension is claimed earlier.

Greece:

Persons insured before 31.12.1992:

Full pension:

From 62 years for men (57 for women) if 10,000 working

days.

From 58 years for men if 10,500 working days.

From 55 years for mothers with a child who is a minor if

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5,500 working days.

From 60 years for men (55 for women) if arduous or unhealthy work if 4,500 working days (of which 3,600 are days of arduous or unhealthy work and 1,000 days worked during the 10 years preceding the retirement).

## Reduced pension:

From 60 years for men (55 years for women) if 4,500 working days (of which 100 days have been worked during the last 5 years).

From 60 years for men (55 years for women) if 10,000 days of insurance (of which 100 per year during the last five years).

From 56 years for men if 35 working years or 10,500 working days (of which 7,500 days must have been worked under arduous or unhealthy conditions). From 50 years for mothers with children who are minors or

disabled if 5,500 working days.

Persons insured since 1.1.1993:

Full pension:

From 60 years for men and women if arduous or unhealthy work if 4,500 working days or 15 years of insurance (of which 1/4 are years of arduous or unhealthy work). From 55 years for mothers with a child who is a minor or disabled if 6,000 working days or 20 years of insurance.

Reduced pension:

From 60 years for men and women if 15 working years or 4,500 days insured (of which 750 days are required during the last 5 years).

Spain:

As a transitory measure and in order to guarantee the vested rights, the persons insured according to the system abolished on 1 January 1967 have the possibility of retiring at 60 years of age.

The age of 65 years can also be reduced for certain groups whose professional activity is arduous, toxic, dangerous or

unhealthy.

France:

No early pension.

Ireland:

No early pension.

Iceland:

National pension (grunnlifeyrir):

60 years for persons who have been registered as seamen on an Icelandic vessel for at least 180 days per year on the average for 25 years. Also for seamen who have worked for 25 years or longer on an open vessel or a decked vessel under 12 gross tons if seamanship was the main

occupation.

For health reasons, see table V "Invalidity".

Supplementary pension (viðbótarlífeyrir):

Possible to draw old-age pension earlier, the general rule is from age 65. Accrued old-age pension actuarially reduced.

Reduction is permanent.

Italy:

Seniority pension (pensione di anzianità): At the age of 55 and after 35 years of contributions, or after 37 years of contributions regardless of age (after 2002, at the age of 57 with 35 years of contributions or after 40 years of contributions regardless of age).

Pensions awarded to employees of companies in economic difficulties: early retirement is possible at the latest 5 years before normal retiring age.

Special conditions for employees with an early start of working life (minimum 52 contribution weeks in the age of 14 - 19 years), for employees exposed to arduous work, for "mobile" workers (whose job normally involves working in different unpredictable places) and for manual workers and

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assimilated persons.

Liechenstein:

First pillar (1. Säule):

It is possible to take a pension 1 or 2 years early (the pension will be reduced on an actuarial basis).

Second pillar (2. Säule):

Persons eligible to receive a retirement pension from the First pillar can take their pension 1 or 2 years early. Further regulations are possible in the rules governing each pension

Luxembourg: Early old-age pension (pension de vieillesse anticipée):

From 60 years of age, on condition that 480 months of effective insurance can be proved or assimilated periods

can be proved.

From 57 years of age, on condition that 480 months of

effective insurance can be proved.

Netherlands:

None.

Norway:

Old-Age pension cannot be drawn before the age of 67.

Austria:

60 years for men. 55 years for women.

Progressive increase of age limit for women until the same retirement age as for men will have been reached between

the years 2024 and 2033.

Portugal:

Insured aged at least 55, with an accomplished period of 30 calendar years of contributions, the pension amount is

reduced.

Unemployed: from the age of 60. For those who have contributed 20 calendar years and are aged 50 or more when unemployed, it is also possible from the age of 55. In

this case the pension amount is reduced.

In case of heavy or unhealthy work: as a rule, from the age of 55 (only for professions legally foreseen).

Finland:

Early old-age pension from the age of 60 (no other conditions). Accrued old age pension actuarially reduced.

Reduction is permanent.

Sweden:

No special early pension.

See above.

United Kingdom: No early pension.

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