

MAY-80Y



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 $\frac{1}{4}$ 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 (grunnlífeyrir):

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

assimilated persons.

- Liechtenstein:** 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 fund.
- 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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