

Pension System Adjustments



THE GOVERNMENT
OF THE GRAND DUCHY OF LUXEMBOURG
Ministry of Health and Social Security

SCHWÄTZMAT.lu

effective January 1, 2026

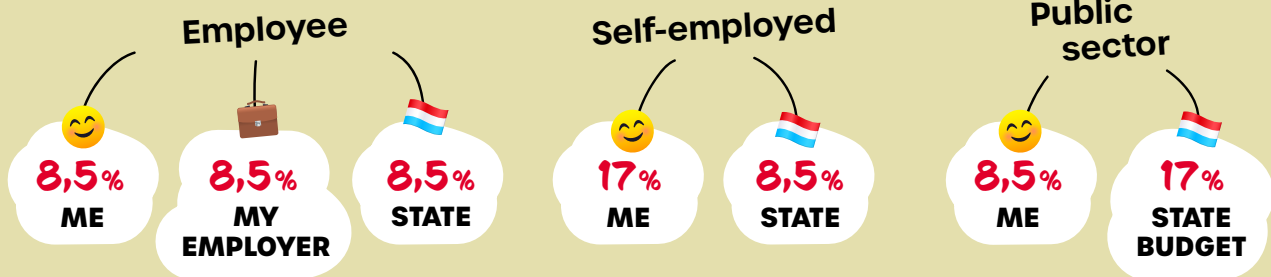


Increase in Contribution Rate

January 1, 2026

24% → **25,5%**

From January 1st 2026 the contribution rate increases from 24% to 25.5%. Each party participates and the adjustment applies until 2032.

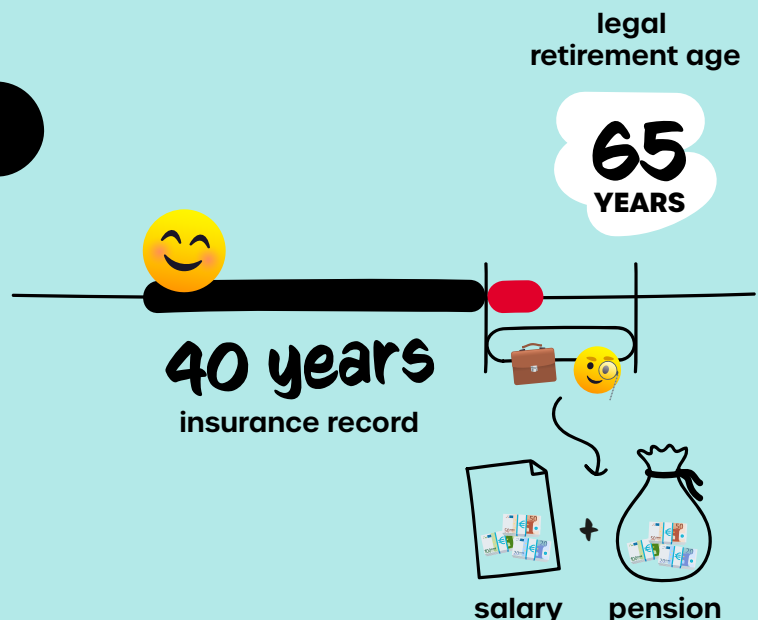


valid until 2032



Gradual Pension

Thanks to the gradual pension, a person with a 40-year insurance record can continue to work part-time while receiving a portion of their pension - with the employer's agreement. This allows a gradual transition into retirement while continuing to build the insurance record.



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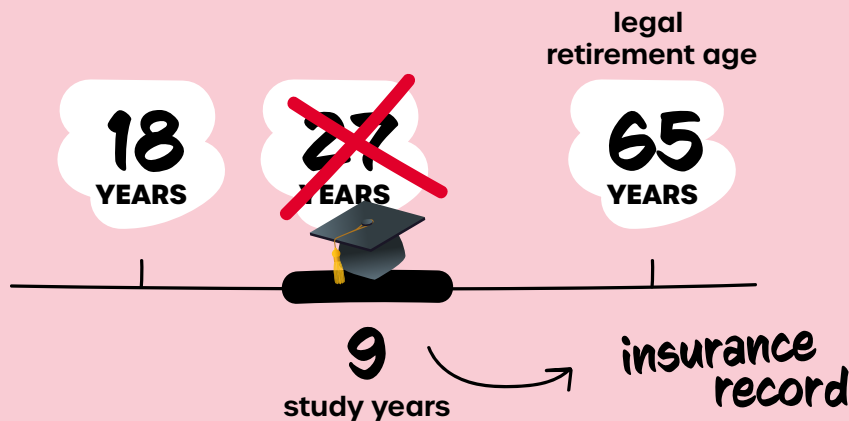
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Flexible Recognition of Study Years

January 1, 2026



As at present, it will be possible to recognize up to 9 years of study. From January 1, 2026, the previous age limit of 27 will be removed.



Extension of the Insurance Record required for Early Retirement

July 2026

2027

2028

2029

2030

+1
month

+2
months

+4
months

+6
months

+8
months



The 40-year insurance record required to retire early at 60 will be gradually extended by 8 months between 2026 and 2030.



Not affected:



Early retirement at 57 years after at least 40 years of compulsory insurance periods



Early retirement for shift work, night work, or early retirement due to corporate restructuring



Persons retiring at 65 years



Persons already receiving a pension