**Appendix 2 – Retirement age and pension eligibility rules**

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| **Country** | **2011** | **2013** | **2015** |
| **Austria\*** | *Standard pension*  *Age:* 65 for males; 60 for females  *Contributions:* 15 years  *Early pension*  *Age:* 62 for males; 57 for females  *Contributions:* 15 years | *Standard pension*  *Age:* 65 for males; 60 for females  *Contributions:* 15 years  *Early pension*  *Age:* 63 for males; 58 for females  *Contributions:* 15 years | *Standard pension*  *Age:* 65 for males; 60 for females  *Contributions:* 15 years  *Early pension*  *Age:* 64 for males; 59 for females  *Contributions:* 15 years |
| **Belgium\*** | *Standard pension*  *Age:* 65  *Early pension*  *Age:* 60  *Contributions:* 35 years | *Standard pension*  *Age:* 65  *Early pension*  *Age and contributions:* 60 and 6 months if 38 years of contributions; 60 if 40 years of contributions | *Standard pension*  *Age:* 65  *Early pension*  *Age and contributions:* 61 and 6 months if 40 years of contributions; 60 if 41 years of contributions |
| **Czech Republic\*** | *Standard pension*  *Age:* 62 and 2 months for males; depends upon the number of children for females (61 if no children, 60 if 1 child, 59 if 2 children, 58 if 3 or 4 children, 57 if 5 or more children)  *Contributions:* 27 years (17 years if age of 65)  *Early pension*  *Age:* up to 3 years before standard pension age  *Contributions:* 27 years | *Standard pension*  *Age:* 62 and 6 months for males; depends upon the number of children for females (61 and 8 months if no children, 60 and 8 months if 1 child, 59 and 8 months if 2 children, 58 and 8 months if 3 or 4 children, 57 and 8 months if 5 or more children)  *Contributions:* 29 years (19 years if age of 67 and 6 months)  *Early pension*  *Age:* up to 3 years before standard pension age  *Contributions:* 29 years | *Standard pension*  *Age:* 62 and 10 months for males; depends upon the number of children for females (62 if no children, 61 if 1 child, 60 if 2 children, 59 if 3 or 4 children, 58 if 5 or more children)  *Contributions:* 31 years (20 years if age of 67 and 10 months)  *Early pension*  *Age:* up to 3 years before the standard pension age if it is less than 63 (up to 5 years before if it is 63 or more), 60 is the minimum  *Contributions:* 31 years |
| **Denmark** | *Standard pension*  *Age*: 65 (67 for those who had reached the age of 60 on 1.7.1999)  *Early pension*  Not applicable | *Standard pension*  *Age*: 65 (67 for those who had reached the age of 60 on 1.7.1999)  *Early pension*  Not applicable | *Standard pension*  *Age*: 65 (67 for those who had reached the age of 60 on 1.7.1999)  *Early pension*  Not applicable |
| **Estonia\*** | *Standard pension*  *Age:* 63 for males; 61 for females  *Contributions:* 15 years  *Early pension*  *Age:* up to 3 years before the standard pension age  *Contributions:* 15 years | *Standard pension*  *Age:* 63 for males; 62 for females  *Contributions:* 15 years  *Early pension*  *Age:* up to 3 years before the standard pension age  *Contributions:* 15 years | *Standard pension*  *Age:* 63 for males; 62 and 6 months for females  *Contributions:* 15 years  *Early pension*  *Age:* up to 3 years before the standard pension age  *Contributions:* 15 years |
| **France\*** | *Standard pension*  *Age:*  If minimum period of contributions completed: 60 for persons born before 1 July 1951. As of 1 July 2011, gradual increase by four months per birth year to reach 62 for persons born in 1956 or later.  If minimum period of contributions not completed: 65 for persons born before 1 July 1951. As of 1 July 2011, gradual increase by 4 month per birth year to reach 67 for persons born in 1956 or later.  *Contributions:*  Determined according to the birth year of the person concerned - 1949: 160 quarters, 1952: 164 quarters  *Early pension*  *Age:* 55-57 according to a range of conditions, including the applicable scheme, the year of birth, the age at commencement of activity, the duration of contributions | *Standard pension*  *Age:*  If minimum period of contributions completed: 60 for persons born before 1 July 1951. As of 1 July 2011, gradual increase by four months per birth year to reach 62 for persons born in 1955 or later.  If minimum period of contributions not completed: 65 for persons born before 1 July 1951. As of 1 July 2011, gradual increase by 4 month per birth year to reach 67 for persons born in 1955 or later.  *Contributions:*  Determined according to the birth year of the person concerned - 1952: 164 quarters; 1953 and 1954: 165 quarters, 1955 and 1956: 166 quarters  *Early pension*  *Age:* 55-57 according to a range of conditions, including the applicable scheme, the year of birth, the age at commencement of activity, the duration of contributions | *Standard pension*  *Age:*  If minimum period of contributions completed: 60 for persons born before 1 July 1951. As of 1 July 2011, gradual increase by four months per birth year to reach 62 for persons born in 1955 or later.  If minimum period of contributions not completed: 65 for persons born before 1 July 1951. As of 1 July 2011, gradual increase by 5 month per birth year to reach 67 for persons born in 1955 or later.  *Contributions:*  Determined according to the birth year of the person concerned - 1952: 164 quarters; 1953 and 1954: 165 quarters, 1955 and 1956: 166 quarters  *Early pension*  *Age:* 55-57 according to a range of conditions, including the applicable scheme, the year of birth, the age at commencement of activity, the duration of contributions |
| **Germany\*** | *Standard pension*  *Age:* 65  *Contributions:* 5 years  *Early pension*  *Age and contributions:* 63 if 35 years of contributions; 60 for women born before 1952 if 15 years of contributions | *Standard pension*  *Age:* 67 if born after 1963;65 and 1 months if born after 1947  *Contributions:* 5 years  *Early pension*  *Age and contributions:* 63 if 35 years of contributions; 60 for women born before 1952 if 15 years of contributions | *Standard pension*  *Age:* 67 if born after 1963;65 and 2 months if born after 1947  *Contributions:* 5 years  *Early pension*  *Age and contributions:* 63 if 35 years of contributions; 60 for women born before 1952 if 15 years of contributions |
| **Greece\*** | *Standard pension*  *Age:* 65 for males; 60 for females  *Contributions:* 15 years  *Early pension*  *Age and contributions:* 60 if 35 years of contributions; any age if 37 years of contributions | *Standard pension*  *Age:* 65  *Contributions:* 15 years  *Early pension*  *Age:* 62 if 35 years of contributions; any age if 37 years of contributions | *Standard pension*  *Age:* 67  *Contributions:* 15 years  *Early pension*  *Age:* 62 if 35 years of contributions; any age if 37 years of contributions |
| **Hungary** | *Standard pension*  *Age:* retirement age is increased by 6 months for each age cohort, from 62 for those born before 1952 to 65 for those born in 1957 and after  *Contributions:* 15 years  *Early pension*  *Age and contributions:* 60 for males and any age for females if40 years of contributions; 2,5 years before the standard retirement age for males born in 1952 (3 years before for those born in 1953-1954) if 42 years of contributions; 2 years before the standard retirement age for males if 37 years of contributions; 3 years before the standard retirement age for females born before 1958 (2,5 years before if born in 1958 and 2 years before if born after 1958) if 37 years of contributions | *Standard pension*  *Age:* retirement age is increased by 6 months for each age cohort, from 62 for those born before 1952 to 65 for those born in 1957 and after  *Contributions:* 15 years  *Early pension*  *Age and contributions:* 60 for males and any age for females if40 years of contributions; 2,5 years before the standard retirement age for males born in 1952 (3 years before for those born in 1953-1954) if 42 years of contributions; 2 years before the standard retirement age for males if 37 years of contributions; 3 years before the standard retirement age for females born before 1958 (2,5 years before if born in 1958 and 2 years before if born after 1958) if 37 years of contributions | *Standard pension*  *Age:* retirement age is increased by 6 months for each age cohort, from 62 for those born before 1952 to 65 for those born in 1957 and after  *Contributions:* 15 years  *Early pension*  *Age and contributions:* 60 for males and any age for females if40 years of contributions; 2,5 years before the standard retirement age for males born in 1952 (3 years before for those born in 1953-1954) if 42 years of contributions; 2 years before the standard retirement age for males if 37 years of contributions; 3 years before the standard retirement age for females born before 1958 (2,5 years before if born in 1958 and 2 years before if born after 1958) if 37 years of contributions |
| **Italy\*** | *Standard pension*  *Age:* 66 for males; 61 for females working in the public sector; 60 for the other females  *Contributions:* 20 years (5 if retiring at age of 70 for those first insured after 1996)  *Early pension*  *Age and contributions:* 60 for employed (61 for self-employed) if 36 years of contributions; any age if 40 years of contributions | *Standard pension*  *Age:* 66 and 3 months for males; 66 and 3 months for females working in the public sector; 63 and 9 months for self-employed females; 62 and 3 months for other females  *Contributions:* 20 years (5 if retiring at age of 70 for those first insured after 1996)  *Early pension*  *Age and contributions:* 63 and 3 months for those first insured since 1996 if 20 years of contributions; any age for males if 42 years and 6 months of contributions; any age for females if 41 years and 6 months of contributions | *Standard pension*  *Age:* 66 and 3 months for males; 66 and 3 months for females working in the public sector; 64 and 9 months for self-employed females; 63 and 9 months for other females  *Contributions:* 20 years (5 if retiring at age of 70)  *Early pension*  *Age and contributions:* 63 and 3 months for those first insured since 1996 if 20 years of contributions; any age for males if 42 years and 6 months of contributions; any age for females if 41 years and 6 months of contributions |
| **Luxembourg** | *Standard pension*  *Age:* 65  *Contributions:* 10 years  *Early pension*  *Age and contributions:* 60 for males and 57 for females if 40 years of contributions | *Standard pension*  *Age:* 65  *Contributions:* 10 years  *Early pension*  *Age and contributions:* 60 for males and 57 for females if 40 years of contributions | *Standard pension*  *Age:* 65  *Contributions:* 10 years  *Early pension*  *Age and contributions:* 60 for males and 57 for females if 40 years of contributions |
| **Netherlands\*** | *Standard pension*  *Age:* 65  *Early pension*  Not applicable | *Standard pension*  *Age:* 65 and 1 month  *Early pension*  Not applicable | *Standard pension*  *Age:* 65 and 3 months  *Early pension*  Not applicable |
| **Poland\*** | *Standard pension*  *Age:* 65 for males; 60 for females  *Contributions:* 20 years for males and 15 years for females if born before 1949; no minimum period if born after 1949  *Early pension*  *Age and contributions:* 55 if 30 years of contributions for females born before 1949; not applicable to males and those born in or after 1949 | *Standard pension*  *Age:* 65 and 4 months for males born in 1949 or after; 65 for other males; 60 and 4 months for females born in 1953 or after; 60 for other females  *Contributions:* 20 years for males and 15 years for females if born before 1949; no minimum period if born after 1949  *Early pension*  *Age and contributions:* 60 if 35 years of contributions for males born before 1949; 55 if 30 years of contributions for females born before 1949; not applicable to those born in or after 1949 | *Standard pension*  *Age:* 66 for males born in 1949 or after; 65 for other males; 61 for females born in 1953 or after; 60 for other females  *Contributions:* 20 years for males and 15 years for females if born before 1949; no minimum period if born after 1949  *Early pension*  *Age and contributions:* 60 if 35 years of contributions for males born before 1949; 55 if 30 years of contributions for females born before 1949; not applicable to those born in or after 1949 |
| **Portugal\*** | *Standard pension*  *Age*: 65  *Contributions:* 15 years  *Early pension*  *Age*: 55  *Contributions:* 30 years | *Standard pension*  *Age*: 65  *Contributions:* 15 years  *Early pension*  *Age*: 55  *Contributions:* 30 years | *Standard pension*  *Age*: 66  *Contributions:* 15 years  *Early pension*  *Age*: 60  *Contributions:* 40 years |
| **Slovenia\*** | *Standard pension*  *Age:* 63  *Contributions:* 15 years  *Early pension*  *Age and contributions:* 63 for males and 61 for females if 20 years of contributions; 58 for males if 40 years of contributions; 58 for females if 38 years of contributions | *Standard pension*  *Age:* 65  *Contributions:* 15 years  *Early pension*  *Age:* 60  *Contributions:* 40 years | *Standard pension*  *Age:* 65  *Contributions:* 15 years  *Early pension*  *Age:* 60  *Contributions:* 40 years |
| **Spain\*** | *Standard pension*  *Age:* 65  *Contributions: 1*5 years  *Early pension*  Not applicable | *Standard pension*  *Age:* 65 and 1 month  *Contributions: 1*5 years  *Early pension*  Not applicable | *Standard pension*  *Age:* 65 and 3 months  *Contributions: 1*5 years  *Early pension*  *Age:* up to 2 years before the standard pension age  *Contributions:* 35 years |
| **Sweden** | *Standard pension*  *Age:* 65  *Early pension*  *Age:* 61 | *Standard pension*  *Age:* 65  *Early pension*  *Age:* 61 | *Standard pension*  *Age:* 65  *Early pension*  *Age:* 61 |
| **Switzerland** | *Standard pension*  *Age:* 65 for males; 63 for females  *Early pension*  *Age:* 63 for males; 62 for females | *Standard pension*  *Age:* 65 for males; 63 for females  *Early pension*  *Age:* 63 for males; 62 for females | *Standard pension*  *Age:* 65 for males; 63 for females  *Early pension*  *Age:* 63 for males; 62 for females |

\*Rules changed