Have you worked in more than one European Union country*?

In general, when you retire, each country will pay you a separate state pension based on your insurance records.

Your contributions will not be reimbursed or transferred to another country when you move. However, your insurance records will be preserved in each EU country where you live and work until you reach retirement age.

Remember, the legal retirement age varies from country to country so please check before claiming your pension.

* Social security coordination rules apply within the 27 countries which are members of the European Union, as well as in Iceland, Liechtenstein, Norway and Switzerland.

Contact Your Europe Advice to get specific guidance on your rights within a week:
https://ec.europa.eu/citizensrights

For general questions about the EU, contact Europe Direct on
00 800 6 7 8 9 10 11

Find out more about social security coordination at:
http://ec.europa.eu/social-security-coordination

Use your smart phone to scan the QR code. It will take you to the European Commission's web pages on social security coordination, including a section on your rights in each EU country.

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European Commission

Your pension rights if you have lived or worked in more than one EU country

Social Europe

How do I claim my old-age pension?

1

Start by making your claim to the pension authority in the country where you live. If you have never worked there, you should contact the pension authority in the country where you were last employed.

Tip → Contact your pension authority before you retire to save time and to avoid delays in payment.

2

The pension authority managing your claim is known as your **contact institution**. It will forward your claim and liaise with the authorities in the countries where you have worked previously in order to piece together your complete insurance history.

Tip → Provide as much information as you can at this stage to ensure your claim runs smoothly.

3

Each country will check whether you meet their **national requirements** for an old-age pension. Remember that entitlement conditions, retirement age and amounts paid differ from one country to another.

In one country, for example, contributing for 15 years may be enough to qualify for a pension – but in others you may be entitled to a pension after more or less time. Retirement age varies across Europe as well – for instance, in some countries you can retire at 62, in others at 65, in others at 67.

4

EU rules require each EU country to **take into account your insurance history** in other countries if this is necessary for you to meet the minimum number of years required to get a pension there. For example, if 15 years are required in one country, but you only have 10, the authorities will add the years worked in other countries to meet the 15-year requirement.

5

Each country in which you meet entitlement conditions will pay you a **separate old-age pension** proportionate to the years you have worked there.

For example, if you have 21 years of contributions in France, 14 years in Germany and 6 years in Austria – making a total of 41 years – you will receive three separate pensions based on the length of your insurance history in each country.

6

Each national authority will tell you about the decisions they have made regarding your pension entitlements. Finally, your contact institution will send you a **P1 document**, which summarises the decisions made about your case by all the countries involved in the process.

Tip → Check the paperwork carefully and be sure to make a note of any national deadlines in case you need to appeal.