

## Pension reform

### Overview of the conditions for early old-age pension

**The pension reform, which has been the subject of much debate for 2 years, came into force on 1<sup>st</sup> January 2026. In this context, the LCGB would like to point out that this reform did not emerge from the tripartite decision-making model that has proven itself over decades.**

While the Luxembourg government has done everything in its power to reject the trade unions' demands, the two nationally representative trade unions in the private sector have joined forces to form a common trade union front and subsequently founded the "Union des syndicats OGBL-LCGB".

It was only thanks to the massive mobilisation of the "Union des syndicats OGBL-LCGB" and the participation of more than 25.000 people in the national

demonstration on 28<sup>th</sup> June 2025 that the government's original plan to forcibly extend working life by five years was prevented.

Instead of concluding the negotiations with the social partners that began in July 2025, the Luxembourg government drew its own conclusions and decided on a mandatory extension of working life by eight months, to be implemented gradually by 2030 for certain groups of employees.

#### 1<sup>st</sup> July 2026: Deadline for the extension of working life for certain groups of employees to come into effect

The extension of working life depends on the year in which entitlement to early old-age pension arises. There will be no extension of working life for those retiring by the end of June 2026!

#### No change for persons with 480 months of contributions!

Thanks to pressure from the "Union des syndicats OGBL-LCGB", the conditions for early old-age pension for employees with 480 months of contributions remain unchanged. This applies to all early retirement pensions from the age of 57.



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## Who will have to extend their working life from 1<sup>st</sup> July 2026?

The measure affects persons with 480 months of career history, consisting of contribution periods and supplementary periods.

Their contribution period of 480 months will be gradually increased by whole contribution months as follows:

*From 1<sup>st</sup> July 2026: +1 month  
From 1<sup>st</sup> January 2027: +2 months  
From 1<sup>st</sup> January 2028: +4 months  
From 1<sup>st</sup> January 2029: +6 months  
From 1<sup>st</sup> January 2030: +8 months*

These increases apply in accordance with the year in which the pension entitlement arises.

## What rules apply in the case of early retirement?

The “Union des syndicats OGBL-LCGB” was able to ensure that no extension of working life applies to persons who are entitled to the following benefits:

- Early retirement for shift and night workers
- Early retirement due to corporate restructuring

However, the extension does apply to persons who are entitled to progressive early retirement.

## The new progressive pension does not prevent people from extending their working lives

The progressive pension (‘pension progressive’) can only be applied for once the conditions for early retirement have been met, including the mandatory extension of working life.

Furthermore, the progressive retirement pension is not an entitlement of the employee, but depends on the employer’s consent and subsequent confirmation by the CNAP.

## There is also some good news in all this: the flexibilisation of academic years

The conditions for recognising periods of study or professional training that are not remunerated as part of an apprenticeship have been made more flexible.

In future, up to 9 years after reaching the age of 18 can be credited towards the 480 contribution months required to receive an early retirement pension.

**Please note:** As before, years spent studying are not taken into account when calculating the pension amount.

### CONTACT

#### LCGB INFO-CENTER

Consultation and information

☎ +352 49 94 24-222

🕒 Monday-Friday (except Wednesday afternoon):  
8h30 – 12h00 & 13h00 – 17h00

✉ [infocenter@lcgb.lu](mailto:infocenter@lcgb.lu)



Our LCGB Info-Center is at your disposal to simulate your career and estimate the amount of your pension. It can also assist you with any objections you may have regarding the new measure of gradually increasing your professional career.



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