AS OF NOW,
TOP UP YOUR PENSION INSURANCE!

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LE GOUVERNEMENT
DU GRAND-DUCHÉ DE LUXEMBOURG
Ministère de la Sécurité sociale

Dear citizens,

Social security has constantly to adapt to a rapidly changing society in order to make improvements geared to the individual and specific needs of insured persons.

Following the divorce reform of 2018, a new measure was introduced. Insured persons undergoing divorce proceedings for irretrievable breakdown of conjugal relations who reduced the hours they worked or stopped working altogether during the marriage may purchase periods of pension insurance retroactively.

This brochure explains how to top up, on your own initiative, your affiliation to pension insurance if you reduce the hours you work or stop working altogether, in order to benefit one day from a pension better suited to your situation.

I hope that everyone will find the appropriate measure corresponding to their current living conditions and future needs.

Romain Schneider
Minister of Social Security

You stop working and wish to continue to pay into your pension insurance scheme?

Depending on your situation, you have two options:

1

Continued insurance

The purpose of continued insurance is to keep up your insurance career when you stop working.

What conditions must you satisfy?

You must provide proof of 12 months of mandatory affiliation during the 36 months preceding the loss of the status of mandatorily insured person and submit your application within 6 months.

How?

You can download the form from the website: www.ccss.lu

Duly completed requests should be sent to: *Centre commun de la sécurité sociale* (CCSS).

Postal address:
L-2975 Luxembourg

Counters:
125, route d'Esch
L-1471 Luxembourg
Tel.: +352 40 14 1-1

2

Optional insurance

You have stopped working for family reasons and the deadline for applying for continued insurance has expired.

What conditions must you satisfy?

You must provide proof of 12 months of mandatory affiliation.

You must have stopped working for family reasons:

- marriage / partnership,
- or bringing up a minor child,
- or period of assistance or care to a person recognised as being dependent.

You must neither be over 65 nor have the right to a personal pension.

You must obtain a favourable opinion from the Social Security Medical Board (*Contrôle medical de la sécurité sociale*).

CONTINUED | OPTIONAL
INSURANCE

SUPPLEMENTARY INSURANCE

You have reduced the hours you work and wish to top up your pension insurance affiliation?

Supplementary insurance allows you to supplement the contributions paid to mandatory pension insurance.

What conditions must you satisfy?

You must provide proof of 12 months' mandatory affiliation during the 36 months preceding the request.

How much will your monthly payments for continued, optional or supplementary insurance amount to?

You may choose between 5 options as to the basis of contributions:

1. One third of the minimum social wage, for a maximum period of 60 months.

2. The minimum social wage.

3. Double the minimum social wage.

4. Your personal ceiling, calculated by the Joint social Security Centre (*Centre commun de la sécurité sociale - CCSS*), which will be based on the average of your 5 highest annual salaries for which you paid contributions in your insurance career.

5. An amount chosen between the minimum social wage and your personal ceiling.

Your monthly contributions will amount to 16% of the selected option.

As a matter of principle, all contributions paid to pension insurance are deductible for tax purposes.

How?

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You reduced the hours you worked or stopped working altogether for family reasons in the past?

You wish to cover pension insurance periods retroactively with a view to having them counted as insurance and waiting periods required for the grant of an old-age pension at the age of 65 or an early old-age pension at the age of 60.

What conditions must you satisfy?

You need to prove 12 months of mandatory insurance.

You must neither be over 65 nor have the right to a personal pension.

The period to be repurchased must be from the age of eighteen years and cover periods:

- of marriage / partnership,
- of bringing up a minor child,
- of assistance and care provided to a person recognised as dependent or severely disabled in Luxembourg.

How much will the retroactive purchase come to?

You determine the months covered by the retroactive purchase and fix the basis of contributions to be taken into account. Your contribution basis may be either the minimum social wage or multiples of 1.5, 2.0 and 2.5 of this minimum.

The amount of the contributions to be paid is set at 16% of the basis chosen, increased by 4% compound interest per year. This retroactive purchase can be paid in a maximum of 5 annual instalments.

As a matter of principle, all contributions paid to pension insurance are deductible for tax purposes.

RETROACTIVE PURCHASE

How?

You can download the form from the website: www.cnap.lu

Duly completed applications should be sent to the pension institution to which you last contributed:

General scheme

Caisse nationale d'assurance pension

Postal address:
L-2096 Luxembourg

Counters:
1a, Bd. Prince Henri | L-1724 Luxembourg
Tel.: +352 22 41 41-1 | www.cnap.lu

Special schemes

> For civil servants:
Centre de gestion du personnel et de l'organisation de l'Etat
BP 1204 L-1012 Luxembourg
Tel. : 247-83 200
www.fonction-publique.public.lu

> For staff of the CFL:
CFL - Services des pensions
2b, rue de la Paix | L-2312 Luxembourg
Tel.: 4990 3343 | www.cfl.lu

> For municipal officials or employees:
Caisse de prévoyance des fonctionnaires et employés communaux
20, av. Emile Reuter | L-2420 Luxembourg
Tel.: 45 02 01-1 | www.cpfec.lu

> For staff of the BCL:
Banque centrale du Luxembourg
2, boulevard Royal | L-2983 Luxembourg
Tel.: 47 74-1 | www.bcl.lu

REPAYMENT

You obtained a reimbursement of contributions before 1991 and want to reactivate these periods?

What conditions must you satisfy?

You must neither be over the age of 65 nor be entitled to a personal pension.

How?

You can download the form from the website: www.cnap.lu

Duly completed requests should be sent to the CNAP.

How much will the amount of the repayment come to?

The repayment comprises the amount of the contributions reimbursed, plus 4% compound interest per year from the year following the reimbursement.

As a matter of principle, all contributions repaid are deductible for tax purposes.

During your marriage, you stopped working altogether or reduced the hours you worked and you are in proceedings for divorce on the ground of the irretrievable breakdown of conjugal relations?

Since 1 November 2018 a new measure has been introduced, allowing you to buy pension insurance periods retroactively.

What conditions must you satisfy?

- You must have reduced the hours you worked or given up working altogether during your marriage.

- You must neither be over the age of 65 nor have the right to a personal pension.

How?

During the divorce proceedings, your lawyer applies to the court to calculate the reference amount.

How much will the retroactive purchase amount to?

The amount of your retroactive purchase is based on the reference amount, constituting the difference between the respective incomes of the spouses during the period when you gave up work or reduced your working hours. The court requested to make this calculation determines the incomes and the period to be taken into consideration.

Payment will be made as part of the liquidation and sharing of the common or undivided property available.

DIVORCE

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