



Brussels, 24.7.2025
COM(2025) 423 final

**REPORT FROM THE COMMISSION TO THE EUROPEAN PARLIAMENT AND
THE COUNCIL**

pursuant to Article 77 of the Staff Regulations of Officials

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LEGAL BASIS

Article 77 of the Staff Regulations (SR), as last amended in 2013¹, provides that the pensionable age shall be assessed every five years starting on 1 January 2014 on the basis of a report by the Commission to the European Parliament and to the Council. The report shall examine, in particular, the evolution of pensionable age for staff in the civil services of the Member States and the evolution of life expectancy of officials of the institutions.

The co-legislators also decided that where appropriate, the Commission shall make a proposal amending the pensionable age in line with the conclusions of that report, paying particular attention to developments in the Member States.

This report implements the aforementioned provision by examining the evolution of pensionable age for staff in the civil services of the Member States and the evolution of life expectancy of officials of the institutions between 2019 and 2023.

1. SCOPE OF THE REPORT

Under Article 77 of the SR, the evolution of the pensionable age for staff in the civil services of the Member States and the evolution of life expectancy of officials of the institutions should be assessed every five years, thereby providing a five-year reference period between 1 January 2019 and 31 December 2023 for this report².

The co-legislators provided a material scope encompassing both the evolution of pensionable age for staff in the civil services of the Member States and the evolution of life expectancy of officials of the institutions. In addition, they specified that, when assessing the possibility to amend pensionable age, the Commission should pay particular attention to the developments in the Member States.

2. BACKGROUND INFORMATION

2.1. Collection of data

Eurostat requested experts from the Member States to provide annually data in the framework of the Working Group on Article 83 of the SR (Article 83 Working Group)³. The latter is competent to deal with any question concerning the methodology of implementation of Annex XII to the SR in cooperation with Eurostat.

¹ Regulation (EU, Euratom) No 1023/2013 of the European Parliament and of the Council of 22 October 2013.

² Normally data from 2019 was used. However, when this was unavailable, data from 2018 was used.

³ The Article 83 Working Group is an expert group which includes the statistical offices of the governments of Member States and the Commission's ESTAT.

In order to comply with its reporting obligation and in line with Article 4(3) of the Treaty on the European Union, the European Commission requested the delegates of the Member States in the Article 83 Working Group to provide and confirm by March 2025 the reliability of data concerning their respective civil services' pensions systems. This concerned in particular the applicable pensionable age during the reference period and other modalities of functioning of the pension schemes.

2.2. Methodological aspects

Comparison of pension benefits across Member States is only possible to a certain extent, as structural differences among pension schemes exist. In particular, schemes for civil servants in central services of Member States may not cover the same populations, i.e. schemes in the Member States cover alternatively central government officials, all public sector civil servants, or capture the general working population together with civil servants in central governments.

In addition, certain national schemes are transfer plans, or a “pay as you go” (i.e. where the pension contributions of those working are redistributed to those in retirement) by contrast to saving plans (in which employees contribute for their own upcoming pensions). Moreover, certain national schemes provide for gender-gapped retirement ages.

As confirmed by the case law of the EU courts⁴, the Pension Scheme for EU Officials (PSEO) is a notional (virtual) fund with defined benefits, in which staff member's contributions serve to finance the future pensions of those contributing. The contributions actually cover the cost of the pension rights acquired in a given year and are in no way linked to that year's pension expenditure⁵.

2.3. Definition of normal pensionable age

Article 77 of the SR refers to the pensionable age, which is also referred to as normal pensionable age. This term corresponds to the age at which EU staff member automatically retires without a financial penalty. As of 1 January 2014, the normal pensionable age for the EU staff has been increased to 66 years for staff recruited as of 2014. Transitional provisions apply for staff recruited before that date.

There are two derogations to the normal pensionable age:

- First, staff members may ask for early retirement, i.e. retirement before reaching normal pensionable age. As of 1 January 2014, early retirement age has been increased to 58 years for all staff. Early retirement always results in a significant financial penalty⁶.
- Second, staff members may, at their own request and where the appointing authority considers it justified in the interests of the service, carry on working until the age of 67. Exceptionally, staff members may work until the age of 70, in which case they shall be retired automatically on the last day of the month in which they reach that age.

⁴ See, for example, Case F-105/05 *Wils v Parliament*, point 85 and Case T-439/09 *Purvis v Parliament*, point 45.

⁵ Report from the Commission to the European Parliament and the Council on the application of Annex XII to the Staff Regulations, COM(2018) 829 final.

⁶ Under Article 9 of Annex VIII to the SR, the related pension rights are reduced by 3.5 % per year of difference between the effective retirement age and pensionable age.

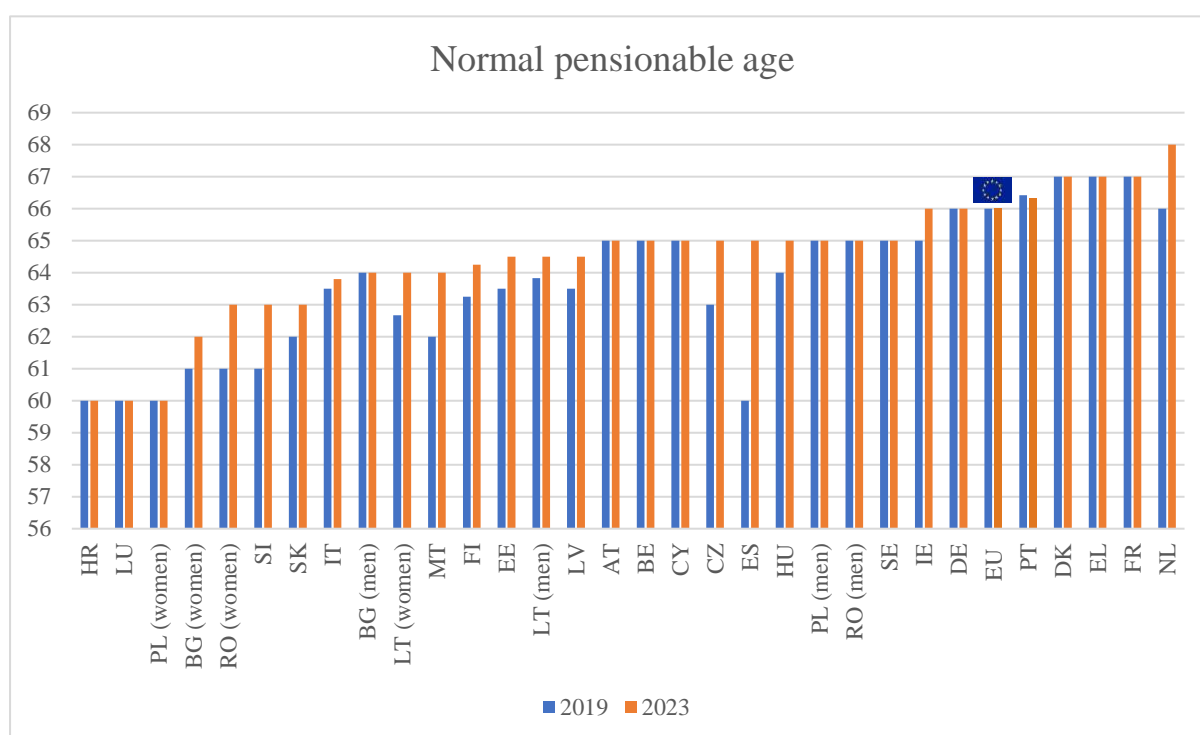
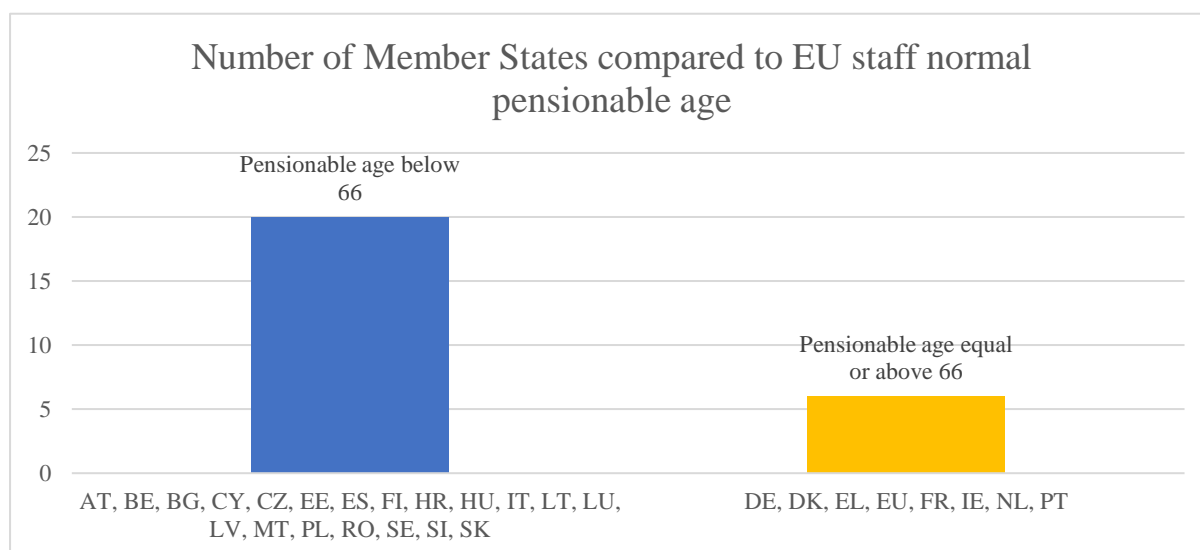
Based on the above, corresponding data on normal pensionable age, minimum pensionable age and maximum pensionable age was submitted by most Member States in the context of the Article 83 Working Group.

3. EVOLUTION OF THE RESPECTIVE PENSIONABLE AGE OF CIVIL SERVANTS IN CENTRAL SERVICES OF THE MEMBER STATES

The charts below illustrate the normal pensionable age, the minimum pensionable age and the maximum pensionable age applicable for the staff in central civil services of the Member States. Member States not referenced in the tables or referenced only for one year either did not provide Eurostat with data or do not have minimum or maximum pensionable age⁷.

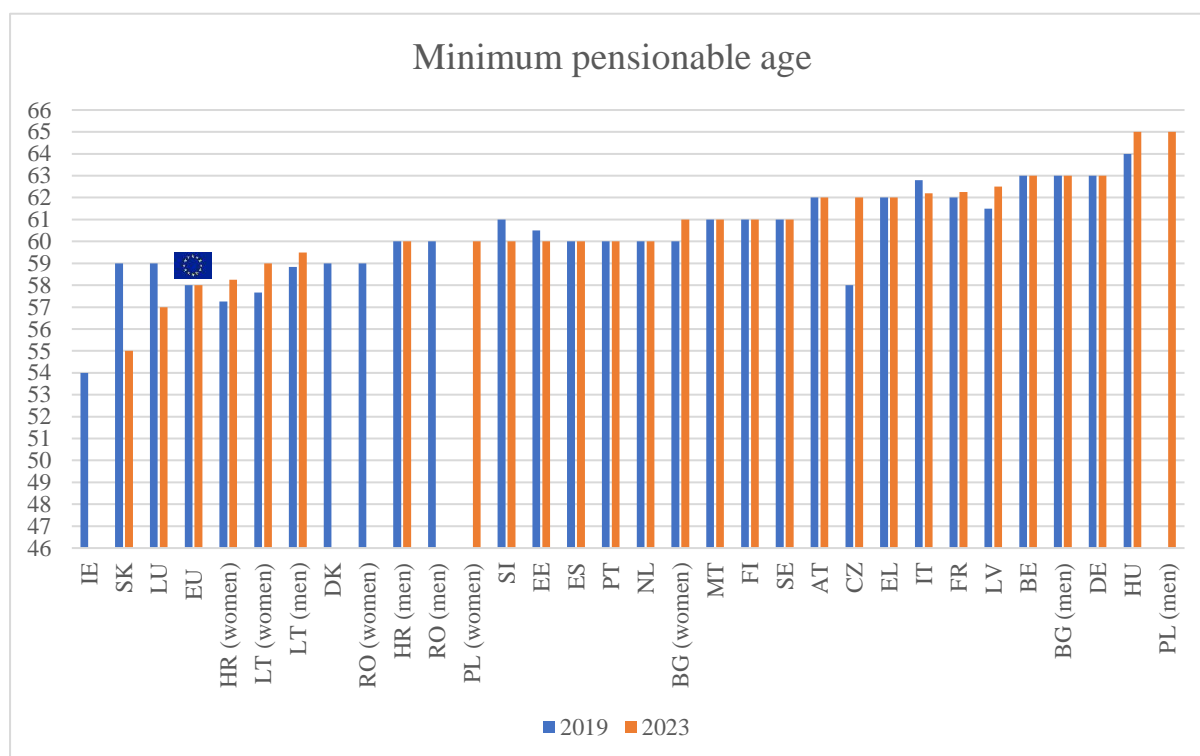
⁷ When data was not available, and if possible, relevant national legislation was assessed.

3.1. Normal pensionable age in the central civil services of Member States



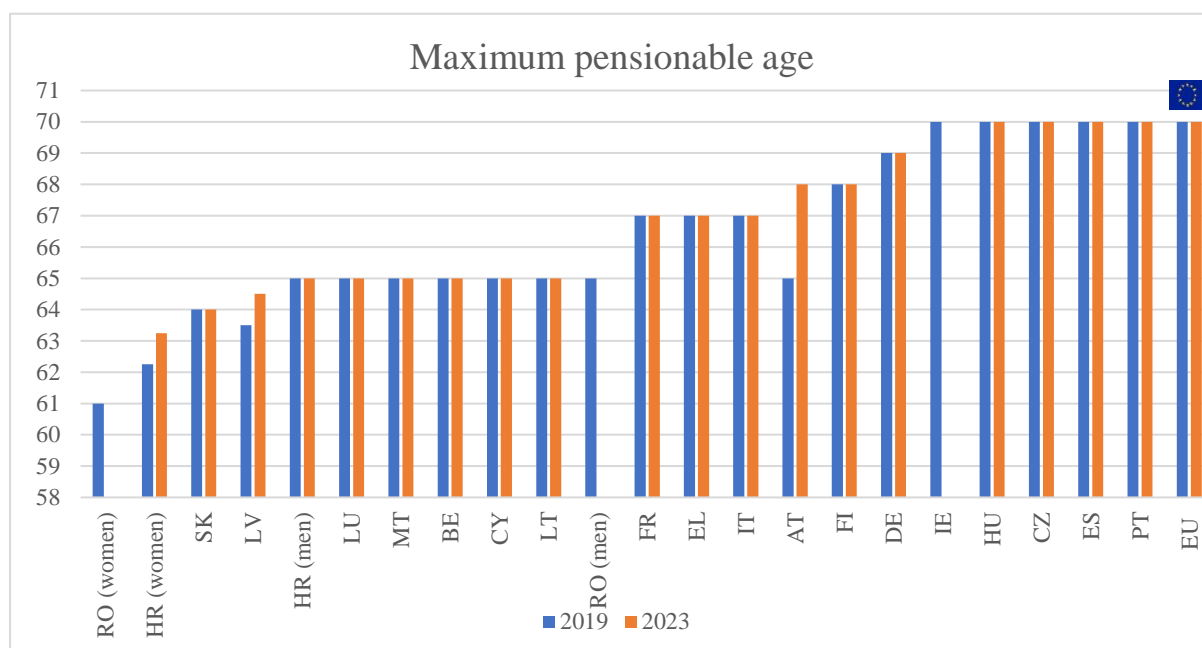
* In the case of IT, authorities confirmed that the data is calculated as an average given IT has different modalities to access pensions. In the case of FR, authorities confirmed that the “âge d’annulation de la décote” (67 years old) is the age at which a person can retire without any penalty in their pension amount, even if they have not contributed for the required number of years. At this age, the pension is automatically calculated at the full rate, regardless of the number of years validated.

3.2. Minimum pensionable age

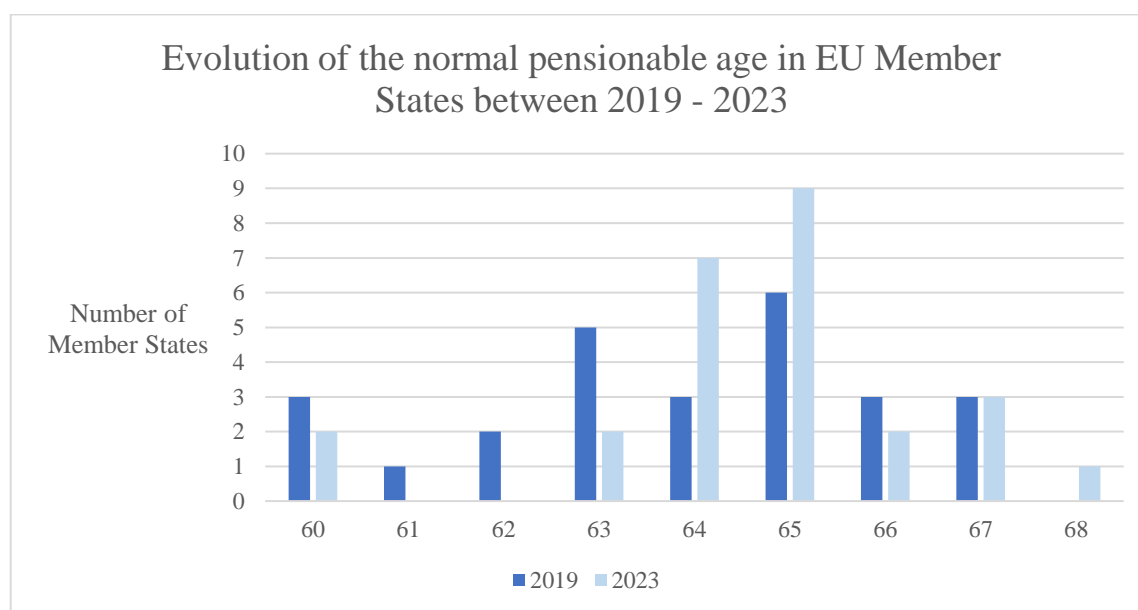


As stated in section 2.3., early retirement in the EU Institutions always results in a significant financial penalty as the related pension rights are reduced by 3.5 % per year of difference between the effective retirement age and pensionable age. Effectively, a staff member retiring at 58 will see the gross pension rights cut by 28%. By way of comparison, for seven of the Member States' civil services with a minimum pensionable age higher than 58, there are no penalties for early retirement.

3.3. Maximum pensionable age



3.4. Assessment of evolution of the pensionable ages for the staff in the civil services of the Member States



** For countries having differentiated pensionable ages between women and men, the highest value is reflected in the above table. For countries with a normal pensionable age with decimals, rounding to the closest whole number was implemented.*

The charts above show the evolution of the minimum, the normal and the maximum pensionable age applicable to civil servants in central governments in the EU Member States between 2019 and 2023.

A divergence can be observed as some Member States' civil services do not have minimum or maximum pensionable ages whereas in others there are no differences between the maximum pensionable age and the normal pensionable age for civil servants in central services.

In view of this, although this data collection provides useful indications as regards the respective pensionable ages applicable in Member States central services, any comparison should be approached with caution.

The assessment in 2019 showed that four Member States' civil services had a normal pensionable age higher than the normal pensionable age for EU staff of 66 and that the normal pensionable ages of all Member States' civil services ranged from 60 to 67 years.

The assessment in 2023 shows that five Member States' civil services had a normal pensionable age higher than the normal pensionable age of the EU staff and the normal pensionable ages of all Member States' civil services ranged from 60 to 68 years.

In light of the above, the following observations are made:

- Since the amendment of the SR in 2014, the normal pensionable age applicable to statutory staff pursuant to Article 77 of the SR remains among the highest applicable compared with those applicable to central civil services of the Member States.
- In 2023, 81%⁸ of responding Member States' civil services had a normal pensionable age equal or inferior to the normal pensionable age for EU staff.
- During the reference period, the average normal pensionable age among responding Member States increased by less than one year.
- Following the increase of the normal pensionable age of EU staff from 60 to 66 between 2004 and 2014, a catching-up effect in Member States' civil services can be observed.
- Persisting differences among Member States' civil services can be observed during the reference period.
- The current maximum pensionable age for the EU staff (70 years) corresponds to the highest standard applicable in central civil services of Member States.
- Minimum retirement age for EU staff is among the lowest. However, by way of comparison, for seven of the Member States' civil services with a minimum pensionable age higher than 58, there are no penalties for early retirement.⁹

4. EVOLUTION OF LIFE EXPECTANCY OF OFFICIALS OF THE INSTITUTIONS

The assessment of the evolution of life expectancy of staff of the EU Institutions is based on the demographic parameters laid down in Annex XII to the SR. The same parameters are used for the annual and the 5-yearly actuarial assessment of PSEO.

Eurostat annually collects these demographic parameters based on observations of the population of participants in the scheme, comprising staff in active service and pensioners. The

⁸ IE did not reply to the written consultation launched in March 2025. For the purposes of this calculation, normal pensionable age of Irish civil servants was checked against official online sources of the Irish Department of public Expenditure NDP Delivery and Reform, <https://www.publicservicepensions.gov.ie/en/topic/retirement-ages-in-the-public-service/>.

⁹ As of 2014, early retirement in the EU Institutions always results in a significant financial penalty as the related pension rights are reduced by 3.5 % per year of difference between the effective retirement age and pensionable age.

information is received from the institutions and agencies whose staff are members of the scheme.

The 2023 lifetable (EULT) is a prospective¹⁰ life table built from the long-term observation of mortality, by age and gender, of all members of the PSEO scheme. The life tables used for the PSEO assessment are updated every five years¹¹ to reflect the most recent mortality experiences.

4.1. Methodological aspects

Eurostat used prospective life tables for the five yearly assessments of PSEO of both 2019 and 2023, respectively the EULT 2018 and the EULT 2023. Both life tables have been reviewed and validated by two different companies of independent external actuaries appointed under Article 13(2) of Annex XII to the SR.

The prospective life tables factor in the mortality rates depending on gender, age and the considered year. These tables make allowances for future changes in mortality by taking into account observed and projected changes in mortality for a defined population throughout its lifetime. For example, life expectancy at age 65 years in 2023 would be updated using the observed mortality rate for age 65 years in 2023 and the projected mortality rates for age 66 years in 2024, for age 67 years in 2025 and so on, thereby anticipating future changes in mortality.

By contrast, period life tables use mortality rates from a single year (or group of years) and assume that those rates apply throughout the remainder of a person's life. This means that any subsequent changes to mortality rates would not be taken into account. A period life table is therefore the average number of additional years a person would live if he or she experienced the age-specific mortality rates of the given area and time period for the rest of their life. These tables take into account that mortality is on average greater when the person is older but they do not consider that mortality evolves with time. In this case, the future mortality is supposed to be exactly the same as the observed mortality today.

The 2023 prospective EU Life Tables (EULT 2023) developed by Eurostat incorporate a trend of continuous increase of life expectancies over a 18 years' time horizon based on the evolution of mortality of the PSEO population. This table is based on the observation of the mortality phenomena of members of the PSEO scheme: this approach is possible given the size of the PSEO population and avoids potential external biases which would occur in case of use of external data.

The use of a prospective life table corresponds to the best actuarial practice. Whereas such a continuous increase of the life expectancy is not certain, these assumptions are used to determine staff members' life expectancy. This life expectancy is reflected in the PSEO liability on the basis of which the PCR is adjusted yearly in order to ensure that the PSEO is in balance.

Finally, in the calculation of life expectancy, Eurostat methodological approach (shared by the external actuaries who validated the methodology and results) was not to over-weigh the years affected by the COVID-19 pandemic. This approach reflects the best actuarial practice and was also agreed by Member States in the Article 83 Working Group.

¹⁰ A prospective life table is a type of life table that uses future projected mortality rates rather than current or historical ones. It is designed to estimate life expectancy and survival probabilities under the assumption that mortality will change over time—usually improving due to advances in healthcare, living standards, and technology.

¹¹ Article 9 of Annex XII to the SR.

4.2. Comparison of the 2019 and 2023 life expectancy of EU staff

Mortality of men and women is different, hence both the 2019 and the 2023 actuarial life tables are computed separately by gender and age.

Men

Age	Life Exp. 2019	Life Exp. 2023	Increase of the life exp. (2019 – 2023)
18	65,9	66,1	0,212
19	64,9	65,2	0,216
20	64,0	64,2	0,220
21	63,0	63,2	0,224
22	62,0	62,2	0,229
23	61,0	61,2	0,233
24	60,0	60,3	0,237
25	59,0	59,3	0,242
26	58,1	58,3	0,248
27	57,1	57,3	0,252
28	56,1	56,3	0,255
29	55,1	55,4	0,259
30	54,1	54,4	0,263
31	53,1	53,4	0,266
32	52,1	52,4	0,270
33	51,2	51,4	0,273
34	50,2	50,4	0,275
35	49,2	49,5	0,278
36	48,2	48,5	0,280
37	47,2	47,5	0,282
38	46,2	46,5	0,283
39	45,3	45,5	0,284
40	44,3	44,6	0,282
41	43,3	43,6	0,281
42	42,3	42,6	0,278
43	41,3	41,6	0,274
44	40,4	40,6	0,269
45	39,4	39,7	0,262
46	38,4	38,7	0,253
47	37,5	37,7	0,244
48	36,5	36,8	0,233
49	35,6	35,8	0,223
50	34,6	34,8	0,211
51	33,7	33,9	0,199
52	32,7	32,9	0,186
53	31,8	31,9	0,174
54	30,8	31,0	0,161
55	29,9	30,1	0,148
56	29,0	29,1	0,135
57	28,1	28,2	0,122
58	27,1	27,3	0,109
59	26,2	26,3	0,096
60	25,3	25,4	0,084
61	24,4	24,5	0,073
62	23,6	23,6	0,062
63	22,7	22,7	0,053

Women

Age	Life Exp. 2019	Life Exp. 2023	Increase of the life exp. (2019 – 2023)
18	68,4	68,9	0,486
19	67,4	67,9	0,486
20	66,4	66,9	0,486
21	65,5	65,9	0,485
22	64,5	65,0	0,484
23	63,5	64,0	0,483
24	62,5	63,0	0,482
25	61,5	62,0	0,482
26	60,5	61,0	0,482
27	59,5	60,0	0,482
28	58,5	59,0	0,482
29	57,5	58,0	0,483
30	56,5	57,0	0,484
31	55,6	56,0	0,484
32	54,6	55,1	0,485
33	53,6	54,1	0,485
34	52,6	53,1	0,486
35	51,6	52,1	0,487
36	50,6	51,1	0,486
37	49,6	50,1	0,487
38	48,6	49,1	0,486
39	47,7	48,1	0,486
40	46,7	47,2	0,485
41	45,7	46,2	0,483
42	44,7	45,2	0,481
43	43,7	44,2	0,478
44	42,8	43,2	0,474
45	41,8	42,3	0,470
46	40,8	41,3	0,465
47	39,8	40,3	0,459
48	38,9	39,3	0,453
49	37,9	38,4	0,445
50	37,0	37,4	0,437
51	36,0	36,4	0,429
52	35,0	35,5	0,421
53	34,1	34,5	0,412
54	33,1	33,5	0,402
55	32,2	32,6	0,393
56	31,3	31,6	0,383
57	30,3	30,7	0,372
58	29,4	29,8	0,361
59	28,5	28,8	0,351
60	27,6	27,9	0,340
61	26,7	27,0	0,328
62	25,8	26,1	0,316
63	24,9	25,2	0,305

64	21,8	21,8	0,045
65	20,9	21,0	0,038
66	20,1	20,1	0,039

64	24,0	24,3	0,293
65	23,1	23,4	0,281
66	22,3	22,5	0,270

The comparison of the 2019 and 2023 life expectancy for staff members in active status (18 to 66 years old¹²) shows a limited increase of life expectancy.

The 2023 life table for men shows a very limited increase of life expectancy ranging from 0,212 years (2 months, 17 days) at younger active ages to 0,039 years (14 days) at normal pensionable age.

The 2023 life table for women shows a limited increase of life expectancy ranging from 0,486 years (5 months, 27 days) at younger active ages, to 0,270 years (3 months, 9 days) at retirement age.

On average, the evolution of the EU life table shows a very limited increased life expectancy of staff members of the institutions, i.e. 4 months at younger age and 2 months at normal pensionable age.

When looking into previous assessments of life expectancy, the 2018 life table for men showed a very limited increase of the life expectancy ranging from 0,078 years (28 days) at younger active ages to 0,184 years (2 months, 7 days) at normal pensionable age. The 2018 life table for women showed a limited increase of the life expectancy ranging from 0,559 years (6 months, 24 days) at younger active ages, to 0,697 years (8 months, 14 days) at retirement ages. On average, the evolution of the EU life table shows a limited increased life expectancy of staff members of the institutions, i.e. 4 months at younger age and 5 months at normal pensionable age.

Between 2014 and 2023, life expectancy for men increased by 0,29 years (3 months, 16 days) at younger active ages and by 0,223 years (2 months, 21 days) at normal pensionable age. Life expectancy for women increased by 1,045 years (1 year, 16 days) at younger active ages and by 0,967 years (11 months, 18 days) at normal pensionable age.

5. DEVELOPMENTS IN THE MEMBER STATES

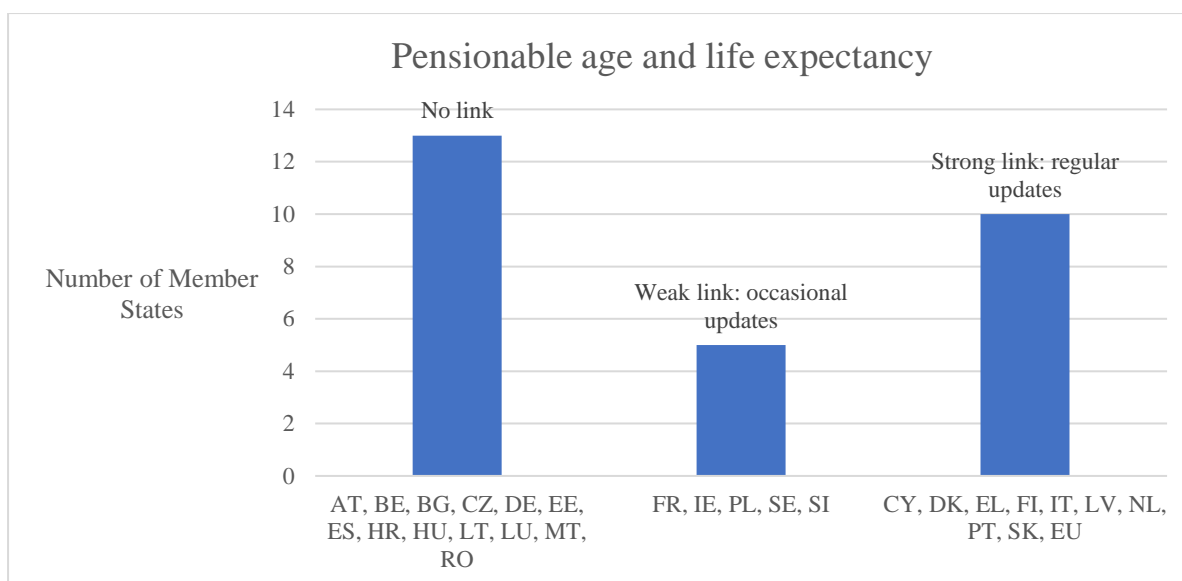
In addition to the assessment under point 3 and 4 of the present report, the Commission has also considered some developments in the pension systems of the Member States.

5.1. Update of the pensionable age in light of the evolution of life expectancy

In most Member States, the pensionable age is updated, either regularly or occasionally, to reflect life expectancy's developments.

Based on the information provided by the responding Member States in the framework of the Article 83 Working Group, different methods have been identified among Member States as regards the practice of updating pensionable age in light of the evolution of life expectancy.

¹² It shall be noted that under Article 52 of the SR it is possible to work until the age 67 (if justified in the interests of the service) and 70 (exceptionally).



5.2. Observed developments in the pension systems of the Member States

During the time scope of the report, major events impacted pension systems in the EU. The COVID-19 pandemic and the energy crises led to periods of unprecedented high inflation and low economic output, jeopardizing the economic condition of many EU citizens. Though temporary measures, Member States focused on improvements to indexation, higher minimum pension levels, and protection for vulnerable people¹³.

Under the current national legislations, the pensionable age of many Member States is set to rise in the next decades. However, it will be lower than 66 by 2030 for most Member States and will reach an average of 67 only by 2070. This is mainly due to planned convergence between men and women retirement ages or significant gains in life expectancy¹⁴. Such planned increases of pensionable ages reflect the legislation agreed to in the past years. Currently, instead, Member States are shifting their focus from raising pensionable age and tightening early retirement rules towards providing incentives to stay in work longer and to combine work with retirement¹⁵. In a few cases that highlight such shift of focus, Member States have introduced reforms reducing (scheduled increases of) the pensionable age.¹⁶

Finally, the ongoing and planned reforms confirm the trends highlighted above. In particular, some Member States are planning to improve the level of benefits or allow to combine early pension with work. In addition, poverty reduction measures are being discussed in some Member States, while bonuses and more flexible rules to encourage longer working, including beyond the pensionable age, remain on the agenda of some Member States¹⁷.

CONCLUSION

- (1) Since 2019, some Member States increased the normal pensionable age applicable to their central administration's civil servants. Yet at the end of 2023, around 81% of the

¹³ European Commission and Social Protection Committee, *2024 Pension Adequacy report*, page 60.

¹⁴ European Commission and Economic Policy Committee, *2024 Ageing Report*, pages 22 – 23.

¹⁵ European Commission and Social Protection Committee, *2024 Pension Adequacy report*, page 61.

¹⁶ European Commission and Social Protection Committee, *2024 Pension Adequacy report*, page 67.

¹⁷ European Commission and Social Protection Committee, *2024 Pension Adequacy report*, page 72.

responding Member States had a normal pensionable age equal or inferior to the statutory pensionable age set out at 66 years for EU staff members.

- (2) The evolution of the EU life tables shows a very limited average increase of life expectancy of staff members of the institutions during the reference period.
- (3) Given the observed limited evolution of pensionable age in the national central civil services and the very limited increase of EU staff members' life expectancy, the current pensionable age of 66 years for EU staff is assessed as appropriate and corresponding to the highest standards applicable in the national civil services of the Member States.
- (4) The above assessment is also confirmed by the analysis of the developments in the Member States. The pensionable age of EU staff remains among the highest applicable compared to those in force under the national pension systems of the Member States, also considering the planned pension reforms. In addition, recent developments show a trend of focusing on providing incentives to work longer, including beyond the pensionable age, and combining work with retirement, rather than on increasing pensionable age.
- (5) Therefore, at the current stage, there are no grounds for submitting a proposal for amending the statutory pensionable age set out at 66 years under Article 77 of the SR