SOCIAL SECURITY · LAW 5510 ART. 41

# Maternity buy-back of premium days

Who can use it, what it costs, and does it really bring retirement forward?

KEY POINTS

*8 key points*

SWIPE TO CONTINUE →

02 · WHO AND HOW MUCH

# Time off after childbirth can become premium days

Periods in which a mother did not work and no premiums were paid due to childbirth can, if conditions are met, be **added to premium days** through maternity buy-back.

## 2,160 days

**Up to 720 days per birth, for up to 3 births**

*Days with paid premiums in the two years after the birth are deducted. Basis: Law No. 5510, Art. 41.*

— 03 · COST

# What does maternity buy-back cost in 2026?

The amount is 32% of the chosen daily earnings. In 2026, the lower limit for daily earnings is TRY 1,101; the **lowest daily cost is TRY 352.32**.

01 **720 days · TRY 253,670.40**

02 **1,440 days · TRY 507,340.80**

03 **2,160 days · TRY 761,011.20**

*Choosing higher daily earnings increases the cost.*

04 · THE MOST COMMON QUESTION

# Does it move the insurance start date back?

No. The basic condition is having been insured **before the birth**. Since the bought-back period follows the birth, the first insurance date does not move back.

EXAMPLE

First insured in 2010, birth in 2015. After buy-back, the start date remains 2010; premium days increase by the bought-back period.

05 · RETIREMENT

# Not the age, but missing premium days

Maternity buy-back does not lower the retirement age. But if the age condition is met and only premium days are missing, the bought-back period can **close the gap** and shorten the wait.

EXAMPLE

An insured person who has reached retirement age but lacks 600 premium days can complete the requirement with 600 days of buy-back and apply earlier.

06 · BUY BACK ONLY WHAT IS NEEDED

# You do not have to buy back all 720 days

You can buy back only as many days as needed for retirement.

For example, if 500 days are missing:

01 **500 days · TRY 176,160**

02 **720 days · TRY 253,670.40**

03 **Difference · TRY 77,510.40**

*Buying back days that are not needed can create unnecessary cost.*

— 07 · PAYMENT

# Once decided, how long is there to pay?

ONE MONTH

The debt notified by SGK must be paid within one month of notification. Otherwise the buy-back lapses; a new application can be made if conditions continue.

FULL PAYMENT NOT REQUIRED

Partial payment is possible. The period corresponding to the amount paid is added to premium days.

08 · BEFORE DECIDING

# Five questions to ask before applying

01 How many days am I really missing for retirement?

02 How many days of buy-back close that gap?

03 Will the buy-back actually bring my retirement date forward?

04 Which daily earnings level makes sense?

05 What is the cost difference between applying now or later?

IN SUMMARY

## Start date unchanged

The first insurance date does not move back; premium days increase.

## Age unchanged

The retirement age does not fall; missing premium days can be completed.

## Timing matters

The amount follows the earnings limits at the date of application.

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