SOCIAL SECURITY · LAW NO. 2829 ART. 8

The “last 7 years” rule for retirement

The rule that decides which status’s retirement conditions apply to people with service under more than one status, and why it matters in practice.

KEY POINTS

6 key points

SWIPE TO CONTINUE →

02 · WHAT THE RULE DECIDES

Under which status’s conditions is retirement assessed?

For people with service under more than one of the SSK, Bağ-Kur and Emekli Sandığı statuses, this rule decides **which status’s age, premium-day and insurance-period conditions** apply to the old-age pension.

The rule applies to those first insured before 1 October 2008, including those covered by EYT.

The first insurance date appears in the service record on e-Government. Basis: repealed Law No. 2829 Art. 8; Law No. 5510 Provisional Art. 2.

Not the calendar, but the last premiums paid

2,520 days

The 7 years are calculated as 7 × 360 days

The calculation does not look back seven calendar years; it takes the **last 2,520 days of premiums paid**. Retirement is assessed under the conditions of the status with more premiums in this period; if equal, the last status applies.

The breakdown of the last 2,520 days can be followed in the e-Government service record. For disability and survivors' pensions, the last status applies.

04 · EXAMPLE

20 years SSK, last 4 years as a company partner

A person who started work under SSK in 2002 stops SSK employment after 20 years, becomes a company partner covered by Bağ-Kur and pays Bağ-Kur premiums for 4 years.

LAST 2,520 DAYS	DAYS
Bağ-Kur	**1,440**
SSK	**1,080**

As most of the last 2,520 days are under Bağ-Kur, retirement is assessed under Bağ-Kur conditions despite many years under SSK. Bağ-Kur usually requires more premium days for retirement.

05 · CAUTION

Situations that lead to Bağ-Kur once SSK employment ends

01 **Being a partner in a limited company**

02 **Being a board member of a joint stock company in which one is a shareholder**

03 **Opening a sole proprietorship**

04 **Paying voluntary insurance premiums**

An employed executive becoming a partner or board member does not by itself change status; SSK status applies while SSK employment continues. Basis: Law No. 5510 Art. 53 (from 1 March 2011).

06 · BEFORE A CHANGE OF STATUS

Three points to assess

Before taking a step such as becoming a company partner, opening a sole proprietorship or paying voluntary insurance, especially close to retirement, it is important to assess:

01 **The current status breakdown of the last 2,520 days**

02 **The age and premium-day conditions required under each status**

03 **That there is no premium debt under Bağ-Kur**

The topic is covered in outline; for a personal assessment, consulting your SMMM/YMM is recommended.

— 07 · AFTER 2008

Before and after 2008

For those first insured on or after 1 October 2008, the last 7 years rule does not apply; the status with the longest insurance over the whole working life is decisive.

FIRST INSURED BEFORE 2008	FIRST INSURED AFTER 2008
Last 2,520 days	**Whole working life**
Status with the most days	**Status with the longest period**

In both systems, if periods are equal, the last status applies. Basis: Law No. 5510 Art. 53.

IN SUMMARY

The date is decisive

The first insurance date decides which rule applies.

The last 2,520 days

For those insured before 2008, a change of status in recent years can change retirement conditions.

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