IESS retirement tables 2026

Requirements, pension calculation, coefficients and minimum and maximum old-age pensions in Ecuador.

1 Old-age pension requirements

Meeting any one of these four combinations is enough (12 monthly contributions are one year):

Age	Contributions	Years of contributions
Any age	480 or more	40 or more
60 or older	360 or more	30 or more
65 or older	180 or more	15 or more
70 or older	120 or more	10 or more

- **Stop working**. You must leave every salaried job, or your self-employed activity. The pension is paid from the month after you stop.
- **Protection period**. If you stopped contributing before reaching the age, you keep the right for 10% of the time contributed with up to 19 years, 20% between 20 and 29 years, and 30% from 30 years.
- **People with disabilities**. They retire with 300 contributions at any age (240 for intellectual disabilities) and receive 68.75% of the average of their five best years.
- **Voluntary members**. Same requirements; they must register their exit with the IESS before applying.

2 How the pension is calculated

1. **Average of each year**. Add up the salaries you contributed on over 12 consecutive months and divide by 12. The "year" does not have to be a calendar year.
2. **Calculation base**. Take the five highest yearly averages, add them up and divide by 5.
3. **Coefficient**. Multiply the base by the coefficient for your years of contributions (table 3). A coefficient of 0.75 means 75% of the base.
4. **Minimum and maximum**. Below the minimum pension of your bracket you get the minimum, above the maximum you get the maximum (table 4).

Example

Five best yearly averages: USD 1,200, 1,150, 1,100, 1,050 and 1,000, with 30 years of contributions.

Calculation base: (1,200 + 1,150 + 1,100 + 1,050 + 1,000) ÷ 5 = USD 1,100.

Pension: 1,100 × 0.75 = USD 825, between the minimum (USD 337.40) and the maximum (USD 2,169) of the bracket.

Estimated initial pension in 2026 (USD a month)

Calculation base	15 years	30 years	40 years
482	289.20*	361.50	482
1,000	562.50	750	1,000
2,000	1,125	1,500	2,000
3,000	1,446*	2,169*	2,651*

* Moved to the minimum or maximum pension of the bracket. With 15 years you retire from 65; with 30, from 60; with 40, at any age.

3 Coefficients by years of contributions

Years	Coefficient	Years	Coefficient
10	0.5000	26	0.7000
11	0.5125	27	0.7125
12	0.5250	28	0.7250
13	0.5375	29	0.7375
14	0.5500	30	0.7500
15	0.5625	31	0.7625
16	0.5750	32	0.7750
17	0.5875	33	0.7875
18	0.6000	34	0.8000
19	0.6125	35	0.8125
20	0.6250	36	0.8325
21	0.6375	37	0.8605
22	0.6500	38	0.8970
23	0.6625	39	0.9430
24	0.6750	40	1.0000
25	0.6875		

Up to 35 years it rises 0.0125 a year; between 36 and 40 the steps are larger, and from year 41 it rises again 0.0125 a year.

4 Minimum and maximum pension in 2026

Percentages of the 2026 unified basic salary (SBU): USD 482.

Minimum

Years contributed	% of SBU	USD a month
Up to 10	50%	241.00
11 to 20	60%	289.20
21 to 30	70%	337.40
31 to 35	80%	385.60
36 to 39	90%	433.80
40 or more	100%	482.00

Maximum

Years contributed	% of SBU	USD a month
10 to 14	250%	1,205.00
15 to 19	300%	1,446.00
20 to 24	350%	1,687.00
25 to 29	400%	1,928.00
30 to 34	450%	2,169.00
35 to 39	500%	2,410.00
40 or more	550%	2,651.00

5 How much you contribute to the IESS

As a private-sector employee you contribute 9.45% of your salary and your employer 11.15%: 20.60% in total (Resolution C.D. 515). Of that total, 10.46% funds the disability, old-age and death insurance that pays pensions.

6 Sources

- IESS, Resolution C.D. 683 (December 13, 2024; Official Register 726, January 21, 2025), articles 2, 10, 12, 28 and 29.
- Social Security Law, articles 185, 188 and 234.
- Ministry of Labor, Agreement MDT-2025-195 (2026 unified basic salary: USD 482).
- IESS, Resolution C.D. 515 (contribution rates).

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