

Chile Pension Reform Raises PGU and Invalidity Benefits: More Than 740,000 See Higher Payments

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In September, Chile's Social Security Institute raised the Universal Guaranteed Pension (PGU) to CLP \$250,000 for about 391,000 people aged 82 and over—the first step in a pension reform that will expand in 2026 and 2027—and has already lifted payments for more than 740,000 beneficiaries, including invalidity pensions and disability subsidies.



In September, Chile's Social Security Institute (IPS) rolled out the Universal Guaranteed Pension (PGU) increase nationwide, reaching around 391,000 people aged 82 and over, as established under the Pension Reform (Law No. 21,735).

In this first phase, the PGU amount was raised to CLP \$250,000 for those over 82. Further increases are scheduled for the other two groups: people aged 75 and older (September 2026), and those over 65 (September 2027).

«It is important to note that the figure of 391,000 people is an initial count, because each month—as people turn 82—their PGU will be increased to CLP \$250,000,» the IPS said.

The PGU was not the only benefit boosted by the Pension Reform. The **Basic Solidarity Invalidity Pension** (PBSI) was raised to CLP \$250,000 for more than 204,000 people nationwide; and the **Solidarity Pension Contribution for Invalidity** (APSI) received a variable increase (depending on each person's pension amount) for more than 100,000 people across the country.

Finally, the **Disability Subsidy** for people under 18—a benefit equal to 50% of the PGU—is now CLP \$125,000 per month. It supports more than 49,000 children and adolescents throughout Chile.

Overall, «more than 740,000 people have seen an increase in the amount of their social benefits,» the IPS highlighted.

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