

## OLD AGE PENSION

An insured person is entitled to old age pension upon reaching 65 years of age and having completed 15 years of qualifying periods.

An exception to this rule is that during the transitional period from 1 January 2014 until 31 December 2029 women who have completed 15 years of qualifying periods are entitled to old age pension subject to the following provisions:

OLD AGE PENSION (15 years of qualifying periods at least)					
year	age		year	age	
	y.	m.		y.	m.
2014	61	0	2022.	63	0
2015	61	3	2023	63	3
2016	61	6	2024	63	6
2017	61	9	2025	63	9
2018	62	0	2026	64	0
2019	62	3	2027	64	3
2020	62	6	2028	64	6
2021	62	9	2029	64	9

Starting from 2031, the age qualifying a person to receive the old age pension gradually increases:

OLD AGE PENSION (15 years of qualifying periods at least)					
year	age		year	age	
	y.	m.		y.	m.
2031	65	3	2035	66	3
2032	65	6	2036	66	6
2033	65	9	2037	66	9
2034	60	0	2038 on		67

If insured persons are awarded the old age pension entitlement for the first time after reaching the required pension age, the initial pension factor increases 0.15% per each month after they have reached the required pension age. *The old age pension for the long-term insured* is acquired with 60 years of age and 41 years of qualifying periods. The initial pension factor used for this type of pension increases 0.15% per each month once the person have reached 60 years of age; however, for the period of 5 years at most. The entitlement to this type of pension cannot be granted to persons who reached the age required for the old age pension as provided above in this Section.

## EARLY AGE PENSION

Insured persons who are 60 years of age and have completed 35 years of qualifying periods can be awarded an early age pension.

An exception to this rule is that during the transitional period from 1 November 2010 until 31 December 2029 women can be granted the early age pension subject to the following provisions:

year	EARLY AGE PENSION			
	age		years of qualifying periods	
	Y.	m.	Y.	m.
2014	56	0	31	0
2015	56	3	31	3
2016	56	6	31	6
2017	56	9	31	9
2018	57	0	32	0
2019	57	3	32	3
2020	57	6	32	6
2021	57	9	32	9
2022	58	0	33	0
2023	58	3	33	3
2024	58	6	33	6
2025.	58	9	33	9
2026	59	0	34	0
2027	59	3	34	3
2028	59	6	34	6
2029	59	9	34	9

The initial pension factor used for awarding of the early age pension decreases each calendar month until the insured person reaches the entitlement age required for awarding of the old age pension, as follows:

YEARS OF QUALIFYING PERIOD	35	36	37	38	39	40
DEDUCTION PER MONTH	0,34%	0,32%	0,30%	0,25%	0,15%	0,10%

An exception to this rule is that during the transitional period women's early age pension is reduced as follows:

IN THE YEAR	IF WOMEN HAVE COMPLETED THESE YEARS – MONTHS OF QUALIFYING PERIOD					
	2014	32 and less	33-0	34-0	36-0	37-0
2015	32-3 and less	33-3	34-3	36-3	37-3	38-3
2016	32-6 and less	33-6	34-6	36-6	37-6	38-6
2017	32-9 and less	33-9	34-9	36-9	37-9	38-9
2018	33-0 and less	34-0	35-0	37-0	38-0	39-0
2019	33-3 and less	34-3	35-3	37-0	38-0	39-0
2020	33-6 and less	34-6	35-0	37-0	38-0	39-0
2021	33-9 and less	34-9	35-0	37-0	38-0	39-0
2022	34-0 and less	35-0	36-0	37-0	38-0	39-0
2023	34-3 and less	35-3	36-0	37-0	38-0	39-0
2024	34-6 and less	35-6	36-0	37-0	38-0	39-0
2025	34-9 and less	35-9	36-0	37-0	38-0	39-0
2026	35-0 and less	36-0		37-0	38-0	39-0
2027	35-3 and less	36-0	36-3	37-3	38-3	39-3
2028	35-6 and less	36-0	36-6	37-6	38-6	39-6
2029	35-9 and less	36-0	36-9	37-9	38-9	39-9

FOR EACH MONTH OF EARLY RETIREMENT THIS % IS DEDUCTED FROM PENSION	0.34%	0.32%	0.30%	0.25%	0.15%	0.10%
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Starting from 2031, the age qualifying a person to receive the early age pension gradually increases:

EARLY AGE PENSION (35 years of qualifying periods minimum)					
year	age		year	age	
	y.	m.		y.	m.
2031	60	3	2035	61	3
2032	60	6	2036	61	6
2033	60	9	2037	61	9
2034	61	0	2038 on		62

The entitlement to *early age pension due to bankruptcy of employer* will be approved, if an insuree, who - after termination of insurance as a consequence of bankruptcy that occurred just before the fulfilment of the conditions for the early age pension - remained registered as unemployed person with the employment-competent institution, for two years minimum.

## INVALIDITY PENSION

*Reduced work capacity* means that, due to permanent change of health condition that cannot be remedied by a medical treatment, the work capacity of an insured person is reduced for more than a half compared to a healthy insured person of the same or similar level of education.

*Residual work capacity* exists, if health condition of an insured person with reduced work capacity can be improved by occupational rehabilitation to the extent that such person is capable to perform other activities on the full time bases.

*Partial incapacity* exists, if health condition of an insured person with reduced work capacity cannot be improved by occupational rehabilitation to the extent that he/she can work full time, but makes such person capable to perform at least 70% of working hours at adjusted work posts requiring the same or similar level of education and complying with his/her past work posts.

*Total incapacity* exists, if permanent loss of work capacity occurs, without any residual work capacity.

An insured person is entitled to invalidity pension based on the partial or total incapacity to work due to a non-occupational disease or injury before the age of 65 (both men and women) and provided that the completed qualifying periods cover at least one third of the working life, i.e., at least one third of the period between the age of 20 (the age of 23 for persons with undergraduate level of education and the age of 26 for persons with graduate level of education -) and the day the invalidity occurred. The covered period is reduced for the time of military service and for the time of unemployment.

An entitlement to *temporary invalidity pension* is awarded to a disabled worker whose capacity to perform other types of work

was restored by occupational rehabilitation, provided that he/she remains unemployed for at least 5 years after completed occupational rehabilitation and provided that the unemployment lasts until he/she is 58 years of age.

## SURVIVORS' PENSION

Entitlement to survivors' pension is granted to:

- widow i.e. widower
- extramarital partner who lived with the insured person or the pension beneficiary in the same household for at least three years before his/her death
- divorced spouse entitled to alimony
- children (marital, extramarital, adopted and step-children who were supported by the insured person)
- parents who were supported by the insured person

### General requirements to be met by the deceased insuree

- 5 years of insurance periods or at least 10 years of qualifying periods, *or*
- conditions for invalidity pension are met based on the completed qualifying periods, *or*
- deceased insuree was an old age pension beneficiary, anticipatory pension beneficiary, invalidity pension beneficiary or was entitled to occupational rehabilitation.

If death was caused by occupational injury or disease, the entitlement to survivors' pension is acquired regardless of the length of qualifying periods.

### Special requirements

#### Widow and widower, extramarital partner or divorced spouse who is entitled to alimony:

- if being 50 years of age before the insured person's death, *or*
- if less than 50 years of age, but with total incapacity to work that occurred before the death of the insuree or within one year after the death of the insuree.
- regardless of the age, if he/she performs parental duties for one or more children who are entitled to receive survivors' pension.

Widows / widowers / extramarital partners / divorced spouses who have not reached the age of 50 before their spouse's/extramarital partner's death, but who have reached the age of 45, are entitled to survivors' pension once they reach the age of 50.

#### Child:

- until the age of 15; thereafter only if in regular education, but not after 26 years of age
- after 15 years of age and if not in regular education, then until 18 years of age during the periods of unemployment; a child may be entitled to the invalidity pension after the age of 18 in the case of total incapacity, provided that the insuree/beneficiary maintained such child until his/her death

- a child whose total incapacity occurred during the entitlement to the survivor's pension will retain such entitlement as long as such incapacity exists

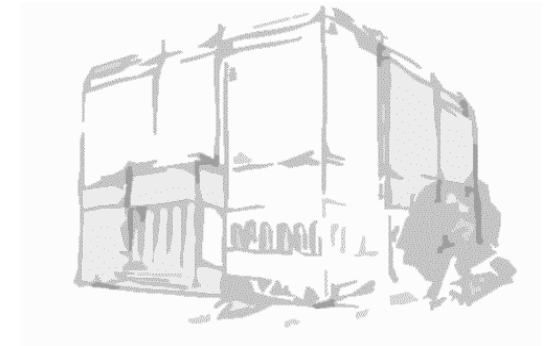
#### Parent:

- if being 60 years of age before insuree's death *or*
- if less than 60 years of age, but with total incapacity to work - as long as such incapacity exists.

*The provisions on the acquisition, determination, usage, redetermination and loss of entitlement to the survivor's pension apply, as appropriate, to the following insured family members of the insuree/beneficiary who entered registered partnership with a person of the same sex: partner, dependent child, child of the deceased partner whom such insuree/beneficiary maintained as well as the parent's maintained partner.*



## OVERVIEW OF THE PENSION QUALIFYING CONDITIONS IN CROATIA ACCORDING TO THE PENSION INSURANCE ACT



### Applicable law:

#### PENSION INSURANCE ACT

(in force as of 1 January 2014)

"Narodne novine" (Official Gazette)

no. 157/13, 151/14, 33/2015, 93/2015

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