

OLD-AGE PENSION

An insured person is entitled to old-age pension upon reaching 65 years of age (men) i.e. 60 years of age (women) having completed 15 years of qualifying periods.

ANTICIPATORY PENSION

Insured persons aged 60 with 35 years of qualifying periods (men) i.e. aged 55 with 30 years of qualifying periods (women) may be awarded anticipatory pension.

The receipt of anticipatory pension is linked with a permanent reduction of pension. According to the regulations in force since 1 January 2008, this reduction amounts to 0,15% for each month of earlier retirement, with regard to the requirements for old-age pension, which amounts to 1,80% per year i.e. 9% at most for 5 years of earlier retirement.

INVALIDITY PENSION

Depending on the degree of reduction of the work ability, the insured person is entitled to invalidity pension due to general incapacity for work or occupational incapacity for work.

General incapacity for work implies a permanent loss of the work ability when the insured person is not capable to perform his/her job or any other work. Occupational incapacity for work implies a permanent and partial reduction of the work ability for more than a half when compared to a physically and mentally healthy worker of the same or similar education and capability.

An insured person shall be entitled to invalidity pension if the invalidity occurred due to a non-occupational disease or injury prior to the age of 65 (both men and women) and if the completed

qualifying periods cover at least one third of the working life period.

The qualifying periods requirement for the acquisition of invalidity benefits is that at least one third of the period between the age of 20 and the day the invalidity occurred – for insured persons who finished university education between the age of 26 and the day the invalidity occurred – is covered by qualifying periods. The covered period is reduced for the time of military service and for the time of unemployment.

If invalidity is the consequence of occupational injury or disease, the completion of qualifying periods is not required.

Besides the invalidity pension, in case of a reduction of the capacity to work, the insured person may acquire also the entitlement to occupational rehabilitation if a residual work capacity exists. Entitlement to occupational rehabilitation is granted under the same conditions as the entitlement to invalidity pension.

SURVIVORS' PENSION

Entitlement to survivors' pension is granted to:

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

General requirements to be met by the deceased insured person

- 5 years of insurance periods or at least 10 years of qualifying periods, or
- invalidity pension requirements met based on the completed qualifying periods, or
- the deceased insured person was an old-age pension beneficiary, an anticipatory pension beneficiary, an invalidity pension beneficiary or was entitled to occupational rehabilitation.

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

Special requirements

Widows and widowers, extramarital partners:

- after reaching 50 years of age, **or**
- regardless of the age, if they perform parental duties for one or more children who is/are entitled to survivors' pension, or if they are or become unable to work within one year after the insured person's death.

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

Children:

- all children until the age of 15; after the age of 15 if in regular education; until the age of 18 children who are not engaged in regular

education and are registered with a competent employment agency

- children shall be entitled to survivors' pension until they finish education, but no later than the age of 26. If a child is incapable of work, entitlement to survivors' pension is permanent.

Parents:

- if prior to the death of the insured person they have reached:
 - father – 60 years of age
 - mother – 50 years of age
- if the father has not reached 60 years of age and the mother has not reached 50 years of age but they suffered general incapacity for work prior to the insured person's or pension beneficiary's death, as long as such incapacity exists.

NOTE:

In order to meet the qualifying period requirement, the part-time employment periods are considered full-time employment periods for all kinds of pensions.



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



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Valid law:

- Act on pension insurance (*since 1 January 1999 in force*)
- Acts on amendments of the Act on pension insurance ("Narodne novine" (Official Gazette), 102/98, 127/00, 59/01, 109/01, 147/02, 117/03, 30/04, 177/04, 92/05, 79/07, 35/08)