## REVIEW OF KEY INFORMATION ON THE CURRENT SITUATION IN THE PENSION INSURANCE SYSTEM – APRIL 2017

######################################		TYPES OF PENSION SCHEMES			March 2017 (payn	March 2017 (payment in April 2017)		
Old age pension for long-term insurees (Art. 35 of ZOMO)   16,213   3,383.31     Old age pension transformed from disability pension (Art. 58 of ZOMO)   85,546   2,180.40     Early age pension (ZOMO)   181,925   2,354.40     Early age pension (Art. 36 of ZOMO – bankruptcy)   180   2,569.23     Invalidity pension (ZOMO)   128,612   1,853.69     Survivor's pension (ZOMO)   128,612   1,853.69     Survivor's pension (ZOMO)   128,612   1,853.69     Active military persons, police officers and authorized public officials   14,534   3,530.83     Croatian homeland war veterans and their family members   71,769   5,144.62     Croatian Defense Council (HVO)   6,815   2,839.95     TOTAL   1,232,897   2,452.36     STATUS AS OF: 28 February 2017   31 March 2017     NUMBER OF INSUREES   1,452,052     PENSION BENEFICIARIES AND INSUREES NUMBER RATIO   1:1.17   1:1.18     Share of total ZOMO pension beneficiaries with 40 and more years of qualifying period in the total number of ZOMO pension beneficiaries (%)     Share of old-age ZOMO pension beneficiaries with 40 and more years of qualifying period in the total number of ZOMO pension beneficiaries with 40 and more years of qualifying period in the total number of ZOMO pension beneficiaries (%)     Order March 2017							AV	
Old age pension transformed from disability pension (Art. 58 of ZOMO)   85,546   2,180.40     Early age pension (ZOMO)   181,925   2,354.40     Early age pension (Art. 36 of ZOMO – bankruptcy)   180   2,569.23     Invalidity pension (ZOMO)   128,612   1,853.69     Survivor's pension (ZOMO)   227,043   1,889.93     TOTAL ZOMO   1,139,779   2,266.77     Active military persons, police officers and authorized public officials   14,534   3,530.83     Croatian homeland war veterans and their family members   71,769   5,144.62     Croatian Defense Council (HVO)   6,815   2,839.95     TOTAL   1,232,897   2,452.36     STATUS AS OF:   28 February 2017   31 March 2017     NUMBER OF INSUREES   1,437,782   1,452,052     PENSION BENEFICIARIES AND INSUREES NUMBER RATIO   1:1.17   1:1.18     Share of total ZOMO pension beneficiaries with 40 and more years of qualifying period in the total number of ZOMO pension beneficiaries (%)     Share of old-age ZOMO pension beneficiaries with 40 and more years of qualifying period in the total number of ZOMO pension beneficiaries (%)     for March 2017   No of Beneficiaries   Average Pension before Tax and Surtax   Qualifying Period (person Amount 1,718   6,364.52   37 06 05   up to 500.00   95,069     mum Pension Amount   1,718   6,364.52   37 06 05   up to 500.00   95,069     mum Pension Amount   1,718   6,364.52   37 06 05   up to 500.00   95,069     mum Pension Amount   1,718   6,364.52   37 06 05   up to 500.00   226,953     salary in the Republic of Croatia for February 2017   5,894   2,000.01 – 3,000.00   322,211     and the Pension Value   61.99   4,000.01 – 5,000.00   69,582     ent Pension Value (min.)   60.10   5,000.01 – 6,000.00   2,871     expenditure in 2017 (planned) – in billion HRK   37.4   6,000.01 – 7,000.00   4,294     more than 8,000.00   2,871		Old ag	ge pension (ZOMO	1)		500,260		2,490.60
Early age pension (ZOMO) Early age pension (Art. 36 of ZOMO – bankruptcy) Early age pension (Art. 36 of ZOMO – bankruptcy)  I80 2,569,23 Invalidity pension (ZOMO) Survivor's pension (ZOMO) 227,043 1,889,93  TOTAL ZOMO 1,139,779 2,266.77 Active military persons, police officers and authorized public officials Croatian homeland war veterans and their family members Croatian Defense Council (HVO) 6,815 2,839,95  TOTAL Croatian Defense Council (HVO) 6,815 2,839,95  TOTAL 1,232,897 2,452.36  STATUS AS OF: 8 February 2017 31 March 2017  NUMBER OF INSUREES PENSION BENEFICIARIES AND INSUREES NUMBER RATIO Share of total ZOMO pension beneficiaries with 40 and more years of qualifying period in the total number of ZOMO pension beneficiaries of qualifying period in the total number of ZOMO pension beneficiaries of qualifying period in the total number of ZOMO pension beneficiaries of qualifying period in the total number of ZOMO pension beneficiaries of qualifying period in the total number of ZOMO pension beneficiaries of qualifying period in the total number of ZOMO pension beneficiaries of qualifying period in the total number of ZOMO pension beneficiaries of qualifying period in the total number of ZOMO pension beneficiaries of qualifying period in the total number of ZOMO pension beneficiaries of qualifying period in the total number of ZOMO pension beneficiaries of qualifying period in the total number of ZOMO pension beneficiaries of qualifying period in the total number of ZOMO pension beneficiaries of the pension Amount 1,718 6,364.52 37 06.05  In Pension Amount 230,910 1,461.15 26.0109 500.01 - 1,000.00 95,069  In Pension Amount 230,910 1,461.15 26.0109 500.01 - 1,000.00 131,786 1,500.01 - 2,000.00 322,211 3,000.01 - 3,000.00 322,211 3,000.01 - 4,000.00 59,582 1,000.01 - 3,000.00 26,858 1,000.01 - 3,000.00 26,858 1,000.01 - 3,000.00 26,858 1,000.01 - 3,000.00 26,858 1,000.01 - 3,000.00 26,858 1,000.01 - 3,000.00 26,858 1,000.01 - 3,000.00 26,858 1,000.01 - 3,000.00 26,858 1,000.01 - 3,000.00 26,858 1,000.01 - 3,0		Old age pension for long-term insurees (Art. 35 of ZOMO)			16,213		3,383.31	
Early age pension (Art. 36 of ZOMO – bankruptcy)   180   2,569.23     Invalidity pension (ZOMO)   128,612   1,853.69     Survivor's pension (ZOMO)   227,043   1,889.93     TOTAL ZOMO   1,139,779   2,266.77     Active military persons, police officers and authorized public officials   14,534   3,530.83     Croatian homeland war veterans and their family members   71,769   5,144.62     Croatian Defense Council (HVO)   6,815   2,839.95     TOTAL   1,232,897   2,452.36     STATUS AS OF:   28 February 2017   31 March 2017     NUMBER OF INSUREES   1,437,782   1,452,052     PENSION BENEFICIARIES AND INSUREES NUMBER RATIO   11.1.17   11.1.18     Share of total ZOMO pension beneficiaries with 40 and more years of qualifying period in the total number of ZOMO pension beneficiaries with 40 and more years of qualifying period in the total number of ZOMO pension beneficiaries of qualifying period in the total number of ZOMO pension beneficiaries with 40 and more years of qualifying period in the total number of ZOMO pension beneficiaries with 40 and more years of qualifying period in the total number of ZOMO pension beneficiaries with 40 and more years of qualifying period in the total number of ZOMO pension beneficiaries with 40 and more years of qualifying period in the total number of ZOMO pension beneficiaries with 40 and more years of qualifying period in the total number of ZOMO pension beneficiaries with 40 and more years of qualifying period in the total number of ZOMO pension beneficiaries with 40 and more years of qualifying period in the total number of ZOMO pension beneficiaries with 40 and more years of qualifying period in the total number of ZOMO pension beneficiaries with 40 and more years of qualifying period in the total number of ZOMO pension beneficiaries with 40 and more years of qualifying period in the total number of ZOMO pension beneficiaries with 40 and more years of qualifying period in the total number of ZOMO pension beneficiaries with 40 and more years of qualifying period in the total number		Old ag	ge pension transform	ned from disability pension	n (Art. 58 of ZOMO)	85,546		2,180.40
Invalidity pension (ZOMO)   128,612   1,853.69   Survivor's pension (ZOMO)   227,043   1,889,93   1,889,93   1,889,93   227,043   1,889,93   1,889,93   1,889,93   2,266.77   Active military persons, police officers and authorized public officials   14,534   3,530.83   Croatian homeland war veterans and their family members   71,769   5,144.62   Croatian Defense Council (HVO)   6,815   2,839,95   TOTAL   1,232,897   2,452.36   STATUS AS OF:   28 February 2017   31 March 2017   NUMBER OF INSUREES   1,437,782   1,452,052   PENSION BENEFICIARIES AND INSUREES NUMBER RATIO   1:1.17   1:1.18   Share of total ZOMO pension beneficiaries with 40 and more years of qualifying period in the total number of ZOMO pension beneficiaries (%)   Share of old-age ZOMO pension beneficiaries with 40 and more years of qualifying period in the total number of ZOMO pension beneficiaries   14.89		Early a	age pension (ZOMO	0)		181,925		2,354.40
Survivor's pension (ZOMO)   227,043   1,889.93     TOTAL ZOMO   1,139,779   2,266.77     Active military persons, police officers and authorized public officials   14,534   3,530.83     Croatian homeland war veterans and their family members   71,769   5,144.62     Croatian Defense Council (HVO)   6,815   2,839.95     TOTAL   1,232,897   2,452.36     STATUS AS OF:   28 February 2017   31 March 2017     NUMBER OF INSUREES   1,437,782   1,452,052     PENSION BENEFICIARIES AND INSUREES NUMBER RATIO   1:1.17   1:1.18     Share of total ZOMO pension beneficiaries with 40 and more years of qualifying period in the total number of ZOMO pension beneficiaries (%)   14.89   14.89     Share of old-age ZOMO pension beneficiaries with 40 and more years of qualifying period in the total number of ZOMO pension beneficiaries (%)   19.71   19.70     Share of old-age ZOMO pension beneficiaries with 40 and more years of qualifying period in the total number of ZOMO pension beneficiaries (%)   19.71   19.70     Share of old-age ZOMO pension beneficiaries with 40 and more years of qualifying period in the total number of ZOMO pension beneficiaries (%)   19.71   19.70     Share of old-age ZOMO pension beneficiaries with 40 and more years of qualifying period in the total number of ZOMO pension beneficiaries (%)   19.71   19.70     Share of old-age ZOMO pension beneficiaries with 40 and more years of qualifying period in the total number of ZOMO pension beneficiaries (%)   19.71   19.70     Share of old-age ZOMO pension beneficiaries with 40 and more years of qualifying period in the total number of ZOMO pension beneficiaries (%)   19.71   19.70     Share of old-age ZOMO pension beneficiaries with 40 and more years of qualifying period in the total number of ZOMO pension beneficiaries with 40 and more years of qualifying period in the total number of ZOMO pension beneficiaries with 40 and more years of qualifying period in the total number of ZOMO pension beneficiaries with 40 and more years of qualifying period in the total number		Early a	age pension (Art. 3	6 of ZOMO – bankruptcy	)	180		2,569.23
TOTAL ZOMO		Invalid	dity pension (ZOM	0)		128,612		1,853.69
Active military persons, police officers and authorized public officials  Croatian homeland war veterans and their family members  Croatian Defense Council (HVO)  6,815  2,839,95  TOTAL  STATUS AS OF:  28 February 2017  31 March 2017  NUMBER OF INSUREES  PENSION BENEFICIARIES AND INSUREES NUMBER RATIO  Share of total ZOMO pension beneficiaries with 40 and more years of qualifying period in the total number of ZOMO pension beneficiaries (%)  Share of old-age ZOMO pension beneficiaries with 40 and more years of qualifying period in the total number of ZOMO pension beneficiaries of qualifying period in the total number of ZOMO pension beneficiaries (%)  For March 2017  Youngent in April 2017)  No of Beneficiaries  Average Pension before Tax and Surtax  Qualifying Period  (for March 2017 - payment in April 2017)  No of Beneficiaries  Average Pension before Tax and Surtax  Qualifying Period  (for March 2017 - payment in April 2017)  No of Beneficiaries  Average Pension Amount  1,718  6,364.52  37 06 05  up to 500.01 - 1,000.00  95,069  um Pension Amount  230,910  1,461.15  26 01 09  500.01 - 1,000.00  322,211  3,000.01 - 1,000.00  322,211  3,000.01 - 2,000.00  26,953  lary in the Republic of Croatia for February 2017  5,894  1,490.00  1,000.01 - 3,000.00  226,953  1,000.01 - 3,000.00  226,953  1,000.01 - 3,000.00  226,953  1,000.01 - 3,000.00  226,953  22,211  23,000.01 - 3,000.00  24,294  24,294  25,052  28 February 2017  29 PENSION AMOUNTS - 20MO  10 PENSION					227,043		1,889.93	
Croatian homeland war veterans and their family members   71,769   5,144.62				TOTAL ZOMO		1,139,779		2,266.77
Croatian Defense Council (HVO)   6,815   2,839.95     TOTAL   1,232,897   2,452.36     STATUS AS OF:   28 February 2017   31 March 2017     NUMBER OF INSUREES   1,437,782   1,452,052     PENSION BENEFICIARIES AND INSUREES NUMBER RATIO   1:1.17   1:1.18     Share of total ZOMO pension beneficiaries with 40 and more years of qualifying period in the total number of ZOMO pension beneficiaries (%)   Share of old-age ZOMO pension beneficiaries with 40 and more years of qualifying period in the total number of ZOMO pension beneficiaries (%)   19.71   19.70     For March 2017   No of Beneficiaries   Average Pension before Tax and Surtax   Qualifying Period (for March 2017 – payment in April 2017)   No of Beneficiaries   Average Pension Amount   1,718   6,364.52   37 06 05   up to 500.00   95,069   num Pension Amount   230,910   1,461.15   26 01 09   500.01 – 1,000.00   88,004   1,500.01 – 2,000.00   226,953   alary in the Republic of Croatia for February 2017   5,894   2,000.01 – 3,000.00   322,211   3,000.01 – 4,000.00   164,138   nt Pension Value   61.99   4,000.01 – 5,000.00   26,858   nt Pension Value (min.)   60.10   5,000.01 – 8,000.00   4,294   more than 8,000.00   2,871		Active	e military persons, p	oolice officers and authori	zed public officials	14,534		3,530.83
STATUS AS OF: 28 February 2017 31 March 2017		Croati	an homeland war	veterans and their family	members	71,769		5,144.62
NUMBER OF INSUREES   1,437,782   1,452,052     PENSION BENEFICIARIES AND INSUREES NUMBER RATIO   1:1.17   1:1.18     Share of total ZOMO pension beneficiaries with 40 and more years of qualifying period in the total number of ZOMO pension beneficiaries with 40 and more years of qualifying period in the total number of ZOMO pension beneficiaries of qualifying period in the total number of ZOMO pension beneficiaries with 40 and more years of qualifying period in the total number of ZOMO pension beneficiaries with 40 and more years of qualifying period in the total number of ZOMO pension   19.71   19.70		Croati	an Defense Counci	il (HVO)		6,815		2,839.95
NUMBER OF INSUREES   1,437,782   1,452,052     PENSION BENEFICIARIES AND INSUREES NUMBER RATIO   1:1.17   1:1.18     Share of total ZOMO pension beneficiaries with 40 and more years of qualifying period in the total number of ZOMO pension beneficiaries (%)   14.89   14.89     Share of old-age ZOMO pension beneficiaries with 40 and more years of qualifying period in the total number of ZOMO pension beneficiaries of qualifying period in the total number of ZOMO pension beneficiaries (%)   19.71   19.70     For March 2017   No of Beneficiaries   Average Pension before Tax and Surtax   Qualifying Period   (for March 2017 – payment in April 2017)   Respectively (for March 2017 – payment in April		TOTAL				1,232,897		2,452.36
PENSION BENEFICIARIES AND INSUREES NUMBER RATIO   1:1.17   1:1.18		STATUS AS OF			STATUS AS OF:	28 February 2017	3:	1 March 2017
Share of total ZOMO pension beneficiaries with 40 and more years of qualifying period in the total number of ZOMO pension beneficiaries (%)  Share of old-age ZOMO pension beneficiaries with 40 and more years of qualifying period in the total number of ZOMO pension beneficiaries of qualifying period in the total number of ZOMO pension beneficiaries (%)  for March 2017     ayment in April 2017)  No of Beneficiaries  Average Pension before Tax and Surtax     Qualifying Period (for March 2017 – payment in April 2017)  Beneficiaries  Mo of Beneficiaries  Tax and Surtax     Qualifying Period (for March 2017 – payment in April 2017)  Beneficiaries  Tax and Surtax     Qualifying Period (for March 2017 – payment in April 2017)  Beneficiaries  Tax and Surtax     Qualifying Period (for March 2017 – payment in April 2017)  Tax and Surtax     To 6 05  Tax and Surtax     Qualifying Period (for March 2017 – payment in April 2017)  Tax and Surtax     To 6 05  Tax and Surtax     To 6		NUMBER OF INSUREES			1,437,782		1,452,052	
Qualifying period in the total number of ZOMO pension beneficiaries (%)   Share of old-age ZOMO pension beneficiaries with 40 and more years of qualifying period in the total number of ZOMO pension beneficiaries with 40 and more years of qualifying period in the total number of ZOMO pension beneficiaries (%)    For March 2017		PENSI	ON BENEFICIARIES	AND INSUREES NUMBE	R RATIO	1:1.17		1:1.18
of qualifying period in the total number of ZOMO pension beneficiaries (%)  for March 2017 Average Pension before Tax and Surtax Qualifying Period (for March 2017 — payment in April 2017)  mum Pension Amount 1,718 6,364.52 37 06 05  mum Pension Amount 230,910 1,461.15 26 01 09 500.01 – 1,000.00 95,069  mum Pension Amount 1,500.00 131,786  1,500.01 – 2,000.00 226,953  alary in the Republic of Croatia for February 2017 5,894 2,000.01 – 3,000.00 322,211  3,000.01 – 4,000.00 164,138  ent Pension Value (min.) 61.99 4,000.01 – 5,000.00 26,858  mit Pension Value (min.) 60.10 5,000.01 – 7,000.00 8,013  pension expenditure in 2017 (planned) – in billion HRK 37.4 6,000.01 – 7,000.00 4,294  more than 8,000.00 2,871		qualif	qualifying period in the <b>total</b> number of ZOMO pens		•			14.89
Tax and Surtax   Qualifying Period   (for March 2017 – payment in April 2017)   Beneficiaries   No of Beneficiaries   Tax and Surtax   Qualifying Period   (for March 2017 – payment in April 2017)   Beneficiaries   No of Beneficiaries   No o		of qua	alifying period in the		· ·			19.70
### Pension Amount   230,910   1,461.15   26 01 09   500.01 – 1,000.00   88,004   1,000.01 – 1,500.00   131,786   1,500.01 – 2,000.00   226,953   2,000.01 – 3,000.00   322,211   3,000.01 – 4,000.00   164,138   2,000.01 – 3,000.00   164,138   2,000.01 – 3,000.00   164,138   2,000.01 – 3,000.00   26,858   2,000		<u>7</u> )	No of Beneficiaries					
1,000.01 – 1,500.00 131,786 1,500.01 – 2,000.00 226,953  salary in the Republic of Croatia for February 2017 5,894 2,000.01 – 3,000.00 322,211 3,000.01 – 4,000.00 164,138  ent Pension Value 61.99 4,000.01 – 5,000.00 69,582  ent Pension Value (min.) 60.10 5,000.01 – 6,000.00 26,858  I pension expenditure in 2017 (planned) – in billion HRK 37.4 6,000.01 – 7,000.00 8,013  I expenditure in 2017 (planned) – in billion HRK 39.3 7,000.01 – 8,000.00 4,294  more than 8,000.00 2,871	imum Pension Amo	ount	1,718	6,364.52	37 06 05	up to 500.00		95,069
1,500.01 – 2,000.00 226,953  salary in the Republic of Croatia for February 2017 5,894 2,000.01 – 3,000.00 322,211  3,000.01 – 4,000.00 164,138  ent Pension Value 61.99 4,000.01 – 5,000.00 69,582  ent Pension Value (min.) 5,000.01 – 6,000.00 26,858  I pension expenditure in 2017 (planned) – in billion HRK 37.4 6,000.01 – 7,000.00 8,013  I expenditure in 2017 (planned) – in billion HRK 39.3 7,000.01 – 8,000.00 4,294  more than 8,000.00 2,871	mum Pension Amo	unt	230,910	1,461.15	26 01 09	500.01 - 1,000.00		88,004
alary in the Republic of Croatia for February 2017       5,894       2,000.01 – 3,000.00       322,211         3,000.01 – 4,000.00       164,138         ent Pension Value       61.99       4,000.01 – 5,000.00       69,582         nt Pension Value (min.)       60.10       5,000.01 – 6,000.00       26,858         pension expenditure in 2017 (planned) – in billion HRK       37.4       6,000.01 – 7,000.00       8,013         expenditure in 2017 (planned) – in billion HRK       39.3       7,000.01 – 8,000.00       4,294         more than 8,000.00       2,871						1,000.01 - 1,500.00		131,786
3,000.01 – 4,000.00 164,138  Int Pension Value 61.99 4,000.01 – 5,000.00 69,582  Int Pension Value (min.) 60.10 5,000.01 – 6,000.00 26,858  Int Pension expenditure in 2017 (planned) – in billion HRK 37.4 6,000.01 – 7,000.00 8,013  Interpretation value (min.) expenditure in 2017 (planned) – in billion HRK 37.4 6,000.01 – 7,000.00 8,013  Interpretation value (min.) expenditure in 2017 (planned) – in billion HRK 37.4 6,000.01 – 7,000.00 8,013  Interpretation value (min.) expenditure in 2017 (planned) – in billion HRK 37.4 6,000.01 – 7,000.00 8,013  Interpretation value (min.) expenditure in 2017 (planned) – in billion HRK 37.4 6,000.01 – 7,000.00 2,871						1,500.01 - 2,000.00		226,953
Int Pension Value       61.99       4,000.01 – 5,000.00       69,582         Int Pension Value (min.)       60.10       5,000.01 – 6,000.00       26,858         Int Pension Value (min.)       37.4       6,000.01 – 7,000.00       8,013         Int Pension Value (min.)       37.4       6,000.01 – 7,000.00       8,013         Int Pension Value (min.)       37.4       6,000.01 – 7,000.00       8,013         Int Pension Value (min.)       37.4       6,000.01 – 7,000.00       8,013         Int Pension Value (min.)       39.3       7,000.01 – 8,000.00       4,294         Int Pension Value (min.)       39.3       7,000.01 – 8,000.00       2,871	alary in the Repul	blic of	Croatia for Februa	ry 2017	5,894	2,000.01 - 3,000.00		322,211
ent Pension Value (min.)  I pension expenditure in 2017 (planned) – in billion HRK  I expenditure in 2017 (planned) – in billion HRK  37.4  39.3  7,000.01 – 6,000.00  8,013  7,000.01 – 8,000.00  4,294  more than 8,000.00  2,871						3,000.01 - 4,000.00		164,138
pension Value (min.) 60.10 5,000.01 – 6,000.00 26,858 pension expenditure in 2017 (planned) – in billion HRK 37.4 6,000.01 – 7,000.00 8,013 expenditure in 2017 (planned) – in billion HRK 39.3 7,000.01 – 8,000.00 4,294 more than 8,000.00 2,871	ent Pension Value				61.99	4,000.01 - 5,000.00		69,582
expenditure in 2017 (planned) – in billion HRK 39.3 7,000.01 – 8,000.00 4,294 more than 8,000.00 2,871	nt Pension Value (				60.10			26,858
more than 8,000.00 2,871	pension expendit				37.4	6,000.01 - 7,000.00		8,013
	l expenditure in 20	17 (pl	anned) – in billion l	HRK	39.3	7,000.01 - 8,000.00		4,294
TOTAL 1,139,779						more than 8,000.00		2,871
						TOTAL		1,139,779

<sup>&</sup>lt;sup>1</sup> ZOMO – Croatian Pension Insurance Act

PENSION BENEFICIARIES		For March 2017 (payment in Aril 2017)			
		Int'l agreements included		Int'l agreements excluded	
		%	HRK	%	
Average ZOMO pension in total and its ratio to salary for February 2017	2,266.77	38.46	2,524.10	42.82	
Average old-age ZOMO pension and its ratio to net salary for February 2017	2,443.63	41.46	2,773.26	47.05	
Average old-age ZOMO pension with 40 and more years of qualifying period and its ratio to net salary for February 2017	3,436.69	58.31	4,199.56	71.25	
	Number of b	peneficiaries	Average	e pension	
Beneficiaries receiving a proportional share of their Croatian pension in Croatia, according to EU Regulations or international social security agreements (as of 31 December 2016)	164,858 756.65 kn		.65 kn		
Beneficiaries residing in the RoC, who receive their pension from abroad (data referring to 12 states that HZMO disposes with for 2015)	180	,526	€ 273.39/	<sup>2</sup> ,088.18 kn	

AVERAGE QUALIFYING PERIOD OF THE PENSION BENEFICIARIES (ZOMO)*	total (yy mm dd)	men (yy mm dd)	women (yy mm dd)
Old-age	31 08 07	33 09 11	29 10 14
Old-age for long-term insurees (Art. 35 of ZOMO)	42 08 17	42 09 18	42 00 16
Old age pens. transformed from disab. pens. (Art. 58 of ZOMO)	24 11 10	26 09 04	22 09 26
Early old-age	35 09 09	38 00 02	33 05 03
Early old-age (Art. 36 of ZOMO - bankruptcy)	35 08 19	36 11 20	33 04 23
Invalidity	22 02 11	22 10 29	20 10 14
Survivor's	28 01 01	23 00 02	28 05 13
TOTAL	30 02 07	31 11 15	28 10 21
PENSION BENEFICIARY'S AVERAGE AGE (ZOMO)*	total (yy mm dd)	men (yy mm dd)	women (yy mm dd)
Old-age	74 02	75 01	73 06
Old-age for long-term insurees (Art. 35 of ZOMO)	63 07	63 09	62 03
Old age pens. transformed from disab. pens. (Art. 58 of ZOMO)	73 02	74 00	72 02
Early old-age	65 06	67 09	63 02
Early old-age (Art. 36 of ZOMO - bankruptcy)	60 02	61 06	57 09
Invalidity	59 10	60 07	58 04
Survivor's	72 01	53 03	73 05
TOTAL	70 06	70 00	70 11
YEARS OF ENTITLEMENT TO	total	men	women
PENSION BENEFIT (ZOMO)*	(yy mm dd)	(yy mm dd)	(yy mm dd)
Old-age and early old-age	21 06	19 05	24 05
Invalidity	19 03	18 02	22 07
Survivor's	18 05	-	-

AVERAGE QUALIFYING PERIOD OF PENSION BENEFICIARIES ENTITLED TO PENSION IN 2017 (ZOMO)*	total (yy mm dd)	men (yy mm dd)	women (yy mm dd)
Old-age	28 01 22	28 01 00	28 02 26
Old-age for long-term insurees (Art. 35 of ZOMO)	42 06 05	42 07 09	41 11 08
Early old-age	36 08 09	37 08 18	35 08 08
Early old-age (Art. 36 of ZOMO - bankruptcy)	36 03 04	37 03 25	33 11 10
Invalidity	22 11 19	23 07 03	21 07 04
Survivor's	30 08 18	25 02 01	31 03 20
TOTAL	30 11 27	31 00 13	30 11 09
AVERAGE AGE OF PENSION BENEFICIARIES ENTITLED TO PENSION AS OF 2017 (ZOMO)*	total (yy mm dd)	men (yy mm dd)	women (yy mm dd)
PENSION AS OF 2017 (ZOMO)*	(yy mm dd)	(yy mm dd)	(yy mm dd)
PENSION AS OF 2017 (ZOMO)* Old-age	(yy mm dd) 64 01	(yy mm dd) 65 00	(yy mm dd) 62 08
PENSION AS OF 2017 (ZOMO)*  Old-age Old-age for long-term insurees (Art. 35 of ZOMO)	(yy mm dd) 64 01 61 10	(yy mm dd) 65 00 62 00	(yy mm dd) 62 08 60 08
PENSION AS OF 2017 (ZOMO)*  Old-age Old-age for long-term insurees (Art. 35 of ZOMO)  Early old-age	(yy mm dd) 64 01 61 10 59 02	(yy mm dd) 65 00 62 00 60 10	(yy mm dd) 62 08 60 08 57 07
PENSION AS OF 2017 (ZOMO)*  Old-age Old-age for long-term insurees (Art. 35 of ZOMO)  Early old-age Early old-age (Art. 36 of ZOMO - bankruptcy)	(yy mm dd) 64 01 61 10 59 02 58 11	(yy mm dd) 65 00 62 00 60 10 60 00	(yy mm dd) 62 08 60 08 57 07 56 06

## BENEFICIARIES ENTITLED TO PENSION BENEFIT FOR THE FIRST TIME IN 2017 (ZOMO)\*

TYPE OF PENSION	No. of beneficiaries	Average pension
Old-age	3,338	1,727.81
Old-age for long-term insurees (Art. 35 of ZOMO)	1,475	3,203.63
Early old-age	1,632	2,109.12
Early old-age (Art. 36 of ZOMO - bankruptcy)	16	2,554.75
Invalidity	766	1,678.73
Survivor's	2,876	1,862.13
TOTAL	10,103	2,040.69

\*As of 31 March 2017

PENSION BENEFICIARIES WHOSE PENSION BENEFIT ENTITLEMENT CEASED IN 2017 AS A CONSEQUENCE OF DEATH\*

Number of beneficiaries Average pension before tax and surtax

12,124 2,127.82