

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

TYPES OF PENSION SCHEMES	October 2017 (payment in November 2017)	
	TOTAL NUMBER OF BENEFICIARIES	AVERAGE PENSION AMOUNTS
Old age pension (ZOMO ¹)	499,098	2,541.71
Old age pension for long-term insurees (Art. 35 of ZOMO)	19,145	3,447.37
Old age pension transformed from disability pension (Art. 58 of ZOMO)	85,287	2,220.75
Early age pension (ZOMO)	185,488	2,402.09
Early age pension (Art. 36 of ZOMO – bankruptcy)	211	2,610.27
Invalidity pension (ZOMO)	126,416	1,897.01
Survivor's pension (ZOMO)	224,627	1,925.97
TOTAL ZOMO	1,140,272	2,317.44
Active military persons, police officers and authorized public officials	14,422	3,655.14
Croatian homeland war veterans and their family members	70,951	5,577.65
Croatian Defense Council (HVO)	6,803	2,935.09
TOTAL	1,232,448	2,524.19
STATUS AS OF:		
	30 September 2017	31 October 2017
NUMBER OF INSUREES	1,514,241	1,496,040
PENSION BENEFICIARIES AND INSUREES NUMBER RATIO	1:1.23	1:1.21
Share of total ZOMO pension beneficiaries with 40 and more years of qualifying period in the total number of ZOMO pension beneficiaries (%)	15.30	15.37
Share of old-age ZOMO pension beneficiaries with 40 and more years of qualifying period in the total number of ZOMO pension beneficiaries (%)	19.93	19.95

for October 2017 (payment in November 2017)	No of Beneficiaries	Average Pension before Tax and Surtax	Average Qualifying Period
Maximum Pension Amount	1,748	6,601.28	37 06 12
Minimum Pension Amount	237,091	1,500.10	26 03 25

Net salary in the Republic of Croatia for September 2017 5,958

Current Pension Value	63.29
Current Pension Value (min.)	61.36
Total pension expenditure in 2017 (planned) – in billion HRK	37.4
Total expenditure in 2017 (planned) – in billion HRK	39.3

PENSION AMOUNTS - ZOMO (for Oct. 2017 – payment in Nov. 2017)	No of Beneficiaries	Average Pension before Tax and Surtax
up to 500.00	94,698	232.18
500.01 – 1,000.00	86,606	778.80
1,000.01 – 1,500.00	125,030	1,276.21
1,500.01 – 2,000.00	177,739	1,753.72
2,000.01 – 3,000.00	365,568	2,406.30
3,000.01 – 4,000.00	168,412	3,456.70
4,000.01 – 5,000.00	74,575	4,413.26
5,000.01 – 6,000.00	29,442	5,402.01
6,000.01 – 7,000.00	9,769	6,433.01
7,000.01 – 8,000.00	4,809	7,443.88
more than 8,000.00	3,624	9,157.40
TOTAL	1,140,272	2,317.44

¹ ZOMO – Croatian Pension Insurance Act

PENSION BENEFICIARIES	For October 2017 (payment in November 2017)			
	Int'l agreements included		Int'l agreements excluded	
	HRK	%	HRK	%
Average ZOMO pension in total and its ratio to salary for September 2017	2,317.44	38.90	2,584.46	43.38
Average old-age ZOMO pension and its ratio to net salary for September 2017	2,496.20	41.90	2,836.06	47.60
Average old-age ZOMO pension with 40 and more years of qualifying period and its ratio to net salary for September 2017	3,524.47	59.16	4,306.47	72.28
	Number of beneficiaries		Average 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	
Beneficiaries residing in the RoC. who receive their pension from abroad (data referring to 12 states that HZMO disposes with for 2015)	180,526		€ 273.39/2,088.18 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 11	33 08 13	29 11 17
Old-age for long-term insurees (Art, 35 of ZOMO)	42 08 15	42 09 23	42 00 03
Old age pens, transformed from disab, pens, (Art, 58 of ZOMO)	24 11 05	26 08 11	22 10 12
Early old-age	35 09 22	38 00 03	33 06 04
Early old-age (Art, 36 of ZOMO - bankruptcy)	35 06 22	36 10 17	33 04 00
Invalidity	22 02 06	22 10 23	20 10 06
Survivor's	28 02 10	23 03 19	28 06 15
TOTAL	30 03 18	32 00 11	29 00 00

PENSION BENEFICIARY'S AVERAGE AGE (ZOMO)*	total (yy mm dd)	men (yy mm dd)	women (yy mm dd)
Old-age	74 05	75 02	73 08
Old-age for long-term insurees (Art, 35 of ZOMO)	63 11	64 02	62 06
Old age pens, transformed from disab, pens, (Art, 58 of ZOMO)	73 04	74 02	72 04
Early old-age	65 10	68 01	63 07
Early old-age (Art, 36 of ZOMO - bankruptcy)	60 06	61 11	58 01
Invalidity	60 01	60 10	58 08
Survivor's	72 05	54 00	73 09
TOTAL	70 09	70 03	71 02

YEARS OF ENTITLEMENT TO PENSION BENEFIT (ZOMO)*	total (yy mm dd)	men (yy mm dd)	women (yy mm dd)
Old-age and early old-age	21 00	18 11	24 00
Invalidity	18 04	17 03	22 02
Survivor's	18 02	-	-

*As of 31 October 2017

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	30 05 20	30 02 01	30 09 26
Old-age for long-term insurees (Art, 35 of ZOMO)	42 07 22	42 09 21	41 10 18
Early old-age	36 09 19	37 10 17	35 08 29
Early old-age (Art, 36 of ZOMO - bankruptcy)	35 01 12	36 09 02	33 03 12
Invalidity	23 11 19	24 09 08	22 02 23
Survivor's	30 02 13	25 00 06	30 10 02
TOTAL	32 06 19	33 04 18	31 09 27

AVERAGE AGE OF PENSION BENEFICIARIES ENTITLED TO PENSION AS OF 2017 (ZOMO)*	total (yy mm dd)	men (yy mm dd)	women (yy mm dd)
Old-age	64 00	64 09	63 01
Old-age for long-term insurees (Art, 35 of ZOMO)	61 11	62 02	60 08
Early old-age	59 04	60 11	57 09
Early old-age (Art, 36 of ZOMO - bankruptcy)	58 06	60 00	56 09
Invalidity	53 07	54 05	51 11
Survivor's	62 10	41 03	65 05
TOTAL	61 11	61 03	62 06

BENEFICIARIES ENTITLED TO PENSION BENEFIT FOR THE FIRST TIME IN 2017 (ZOMO)*		
TYPE OF PENSION	No, of beneficiaries	Average pension
Old-age	15,738	2,298.69
Old-age for long-term insurees (Art, 35 of ZOMO)	4,451	3,390.54
Early old-age	7,795	2,377.54
Early old-age (Art, 36 of ZOMO - bankruptcy)	51	2,523.35
Invalidity	2,451	1,827.90
Survivor's	8,978	1,925.00
TOTAL	39,464	2,323.45

PENSION BENEFICIARIES WHOSE PENSION BENEFIT ENTITLEMENT CEASED IN 2017 AS A CONSEQUENCE OF DEATH*	
Number of beneficiaries	Average pension before tax and surtax
38,502	2,216.79