

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

TYPES OF PENSION SCHEMES	November 2017 ( <u>payment in December 2017</u> )	
	TOTAL NUMBER OF BENEFICIARIES	AVERAGE PENSION AMOUNTS
Old age pension (ZOMO <sup>1</sup> )	497,971	2,544.35
Old age pension for long-term insurees (Art. 35 of ZOMO)	19,514	3,447.25
Old age pension transformed from disability pension (Art. 58 of ZOMO)	85,137	2,221.93
Early age pension (ZOMO)	186,072	2,401.63
Early age pension (Art. 36 of ZOMO – bankruptcy)	224	2,592.94
Invalidity pension (ZOMO)	125,900	1,896.71
Survivor's pension (ZOMO)	224,845	1,925.11
<b>TOTAL ZOMO</b>	<b>1,139,663</b>	<b>2,318.72</b>
Active military persons, police officers and authorized public officials	14,446	3,655.47
Croatian homeland war veterans and their family members	70,949	5,582.16
Croatian Defense Council (HVO)	6,800	2,935.23
<b>TOTAL</b>	<b>1,231,858</b>	<b>2,525.75</b>
<b>STATUS AS OF:</b>		
	31 October 2017	30 November 2017
<b>NUMBER OF INSUREES</b>	1,496,040	1,485,757
<b>PENSION BENEFICIARIES AND INSUREES NUMBER RATIO</b>	1:1.21	1 : 1.21
Share of total ZOMO pension beneficiaries with 40 and more years of qualifying period in the <b>total</b> number of ZOMO pension beneficiaries (%)	15.37	15.40
Share of <b>old-age</b> ZOMO pension beneficiaries with 40 and more years of qualifying period in the total number of ZOMO pension beneficiaries (%)	19.95	19.93

for November 2017 ( <u>payment in December 2017</u> )	No of Beneficiaries	Average Pension before Tax and Surtax	Average Qualifying Period	<b>PENSION AMOUNTS - ZOMO</b> (for Nov. 2017 – <u>payment in Dec. 2017</u> )	No of Beneficiaries	Average Pension before Tax and Surtax
<b>Maximum Pension Amount</b>	1,754	6,606.61	37 06 07	up to 500.00	94,228	231.79
<b>Minimum Pension Amount</b>	238,433	1,501.57	26 04 03	500.01 – 1,000.00	86,198	779.42
				1,000.01 – 1,500.00	125,107	1,276.24
				1,500.01 – 2,000.00	178,244	1,753.57
				2,000.01 – 3,000.00	365,365	2,406.67
				3,000.01 – 4,000.00	168,252	3,456.64
				4,000.01 – 5,000.00	74,553	4,412.80
				5,000.01 – 6,000.00	29,472	5,402.61
				6,000.01 – 7,000.00	9,770	6,432.83
				7,000.01 – 8,000.00	4,823	7,443.98
				more than 8,000.00	3,651	9,158.04
				<b>TOTAL</b>	<b>1,139,663</b>	<b>2,318.72</b>
<b>Net salary in the Republic of Croatia for October 2017</b>						
<b>Current Pension Value</b>						
<b>Current Pension Value (min.)</b>						
Total pension expenditure in 2017 (planned) – in billion HRK						
Total expenditure in 2017 (planned) – in billion HRK						

<sup>1</sup> ZOMO – Croatian Pension Insurance Act

PENSION BENEFICIARIES	For November 2017 (payment in December 2017)			
	Int'l agreements included		Int'l agreements excluded	
	HRK	%	HRK	%
Average ZOMO pension <b>in total</b> and its ratio to salary for October 2017	2,318.72	38.56	2,584.33	42.97
Average <b>old-age</b> ZOMO pension and its ratio to net salary for October 2017	2,498.24	41.54	2,835.75	47.15
Average <b>old-age</b> ZOMO pension <b>with 40 and more years of qualifying period</b> and its ratio to net salary for October 2017	3,539.04	58.85	4,308.17	71.64
	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 08	33 08 08	29 11 17
Old-age for long-term insurees (Art, 35 of ZOMO)	42 08 16	42 09 24	42 00 01
Old age pens, transformed from disab, pens, (Art, 58 of ZOMO)	24 11 07	26 08 12	22 10 16
Early old-age	35 09 23	38 00 02	33 06 09
Early old-age (Art, 36 of ZOMO - bankruptcy)	35 05 19	36 10 17	33 03 13
Invalidity	22 02 06	22 10 22	20 10 08
Survivor's	28 02 05	23 03 03	28 06 12
<b>TOTAL</b>	<b>30 03 19</b>	<b>32 00 11</b>	<b>29 00 03</b>

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 09
Old-age for long-term insurees (Art, 35 of ZOMO)	64 00	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 11	68 01	63 07
Early old-age (Art, 36 of ZOMO - bankruptcy)	60 05	61 11	58 02
Invalidity	60 02	60 10	58 09
Survivor's	72 04	53 11	73 08
<b>TOTAL</b>	<b>70 09</b>	<b>70 03</b>	<b>71 02</b>

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 03
Survivor's	18 01	-	-

\*As of 30 November 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 04 05	30 01 01	30 07 22
Old-age for long-term insurees (Art, 35 of ZOMO)	42 07 25	42 09 24	41 10 15
Early old-age	36 09 02	37 10 08	35 08 13
Early old-age (Art, 36 of ZOMO - bankruptcy)	34 11 22	36 09 04	33 02 06
Invalidity	24 01 19	24 10 28	22 05 21
Survivor's	30 01 10	25 00 01	30 09 05
<b>TOTAL</b>	<b>32 05 17</b>	<b>33 03 20</b>	<b>31 08 23</b>

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	63 11	64 09	63 00
Old-age for long-term insurees (Art, 35 of ZOMO)	61 11	62 02	60 09
Early old-age	59 03	60 11	57 09
Early old-age (Art, 36 of ZOMO - bankruptcy)	58 05	60 00	56 09
Invalidity	53 08	54 06	51 11
Survivor's	62 03	40 10	64 11
<b>TOTAL</b>	<b>61 09</b>	<b>61 02</b>	<b>62 03</b>

BENEFICIARIES ENTITLED TO PENSION BENEFIT FOR THE FIRST TIME IN 2017 (ZOMO)*		
TYPE OF PENSION	No, of beneficiaries	Average pension
Old-age	17,739	2,286.57
Old-age for long-term insurees (Art, 35 of ZOMO)	4,844	3,385.20
Early old-age	8,757	2,372.73
Early old-age (Art, 36 of ZOMO - bankruptcy)	60	2,497.01
Invalidity	2,754	1,844.92
Survivor's	10,128	1,916.53
<b>TOTAL</b>	<b>44,282</b>	<b>2,311.97</b>

PENSION BENEFICIARIES WHOSE PENSION BENEFIT ENTITLEMENT CEASED IN 2017 AS A CONSEQUENCE OF DEATH*	
Number of beneficiaries	Average pension before tax and surtax
42,783	2,210.78