

## KEY INFORMATION ON THE CURRENT STATE OF THE CROATIAN PENSION INSURANCE SYSTEM - February 2019 (payment in March 2019)

*Note: All amounts are expressed in the Croatian national currency (HRK). The thousands separator is a point and the decimal separator is a comma.*

Type of pension	Number of beneficiaries	Average net pension	Average qualifying period (yy mm dd)	Average age (yy mm)	Not including international agreements					
					Number of beneficiaries	Average net pension	Average qualifying period (yy mm dd)	Average age (yy mm)	Net replacement rate in the Republic of Croatia	Proportion of beneficiaries in total pension beneficiaries according to the Pension Insurance Act
<b>Pension beneficiaries entitled according to the Pension Insurance Act</b>										
Old age pension	498272	2.619,38	31 07 27	74 08	411374	3.010,77	31 05 23	74 08	47,04	42,28
Old age pension for long-term insurees - Art. 35	27883	3.560,58	42 08 07	64 06	24297	3.761,53	42 08 13	64 05	58,77	2,50
Old age pension transformed from disability pension - Art. 58	83253	2.294,74	24 10 22	73 08	71250	2.603,62	24 06 06	73 07	40,68	7,32
<b>Total old age pension</b>	<b>609408</b>	<b>2.618,10</b>	<b>31 02 18</b>	<b>74 00</b>	<b>506921</b>	<b>2.989,52</b>	<b>31 00 06</b>	<b>74 00</b>	<b>46,71</b>	<b>52,10</b>
Early pension	196112	2.498,13	35 10 25	66 07	160160	2.792,48	35 08 08	66 02	43,63	16,46
Early pension because of the employer's bankruptcy - Art. 36	289	2.682,04	35 05 14	61 02	282	2.689,32	35 05 20	61 02	42,02	0,03
<b>Overall old age</b>	<b>805809</b>	<b>2.588,92</b>	<b>32 04 10</b>	<b>72 03</b>	<b>667363</b>	<b>2.942,11</b>	<b>32 01 21</b>	<b>72 01</b>	<b>45,97</b>	<b>68,59</b>
Disability pension	119254	1.970,74	22 01 01	60 10	112781	2.057,68	22 02 05	60 09	32,15	11,59
Survivor's pension	221791	1.984,87	28 03 05	72 06	192799	2.195,12	28 02 16	72 05	34,30	19,82
<b>TOTAL</b>	<b>1146854</b>	<b>2.407,82</b>	<b>30 06 02</b>	<b>71 01</b>	<b>972943</b>	<b>2.691,56</b>	<b>30 02 16</b>	<b>70 10</b>	<b>42,06</b>	
Average <b>old age</b> ZOMO pension with 40 or more years of qualifying period	100658	3.663,22	42 04 01	74 06	77935	4.467,38	42 03 18	74 04	69,80	
<b>Total average ZOMO pension with 40 or more years of the qualifying period</b>	<b>186986</b>	<b>3.372,70</b>	<b>42 00 25</b>	<b>72 06</b>	<b>148914</b>	<b>3.972,74</b>	<b>42 00 22</b>	<b>72 05</b>	<b>62,07</b>	<b>15,31</b>
Beneficiaries of the <b>minimum</b> pension retired according to ZOMO	253097	1.568,89	26 08 15	-	218649	1.705,48	26 04 04	-	26,65	22,47
Beneficiaries of the <b>maximum</b> pension retired according to the Maximum Pension Act	1770	6.817,28	37 05 08	-	1632	7.122,37	37 07 18	-	111,29	0,17

Number of beneficiaries not including Active Military Personnel (DVO), Police Officers (PO) and Authorised Officials (OSO).

Type of pension	Number of beneficiaries	Average net pension	Average qualifying period (yy mm dd)	Average age (yy mm)	Not including international agreements					
					Number of beneficiaries	Average net pension	Average qualifying period (yy mm dd)	Average age (yy mm)	Net replacement rate in the Republic of Croatia	Proportion of NEW beneficiaries in the total of NEW pension beneficiaries according to the Pension Insurance Act
<b>Pension beneficiaries entitled to pension FOR THE FIRST TIME in 2019 according to the Pension Insurance Act - NEW BENEFICIARIES</b>										
Old age pension	2686	2.169,29	30 00 29	63 09	1950	2.748,44	30 07 00	63 04	42,94	25,78
Old age pension for long-term insurees - Art. 35	1874	3.518,02	42 09 24	62 02	1727	3.603,51	42 09 29	62 02	56,30	22,83
<b>Total old age pension</b>	<b>4560</b>	<b>2.723,57</b>	<b>34 06 26</b>	<b>63 01</b>	<b>3677</b>	<b>3.150,04</b>	<b>35 06 16</b>	<b>62 10</b>	<b>49,22</b>	<b>48,62</b>
Early pension	2352	2.664,17	37 07 08	59 04	2154	2.781,08	37 07 06	59 02	43,45	28,48
Early pension because of the employer's bankruptcy - Art. 36	2	3.282,65	33 10 00	58 06	2	3.282,65	33 10 00	58 06	51,29	0,03
<b>Overall old age</b>	<b>6914</b>	<b>2.703,53</b>	<b>35 08 01</b>	<b>61 10</b>	<b>5833</b>	<b>3.013,84</b>	<b>36 04 08</b>	<b>61 06</b>	<b>47,09</b>	<b>77,13</b>
Disability pension	410	1.724,55	23 00 03	54 00	350	1.935,64	23 01 19	53 07	30,24	4,63
Survivor's pension	1661	2.013,97	30 02 29	63 01	1380	2.304,45	30 04 16	62 07	36,01	18,25
<b>TOTAL</b>	<b>8985</b>	<b>2.531,38</b>	<b>34 00 03</b>	<b>61 08</b>	<b>7563</b>	<b>2.834,50</b>	<b>34 06 23</b>	<b>61 04</b>	<b>44,29</b>	

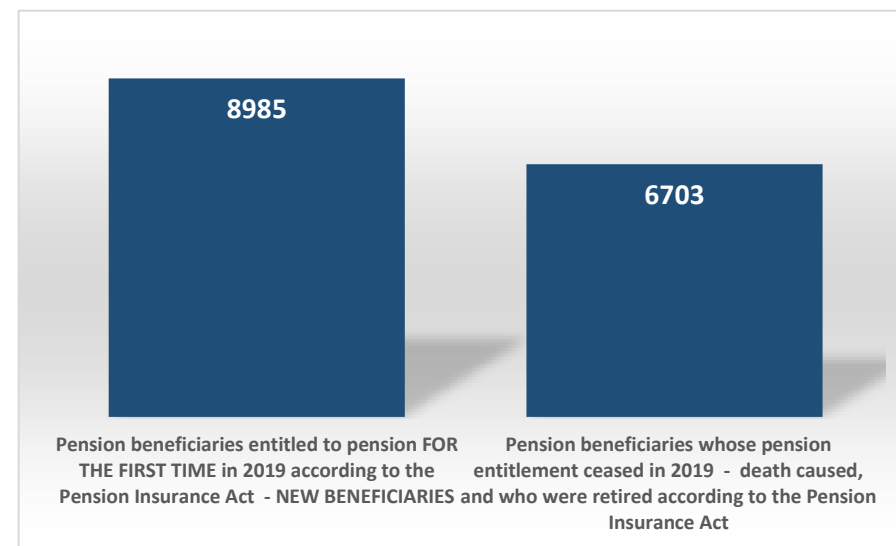
Number of beneficiaries not including pension beneficiaries entitled to pension for the first time and granted an advance payment and the beneficiaries receiving Active Military Personnel (DVO), Police Officers (PO) and Authorised Officials (OSO) pensions.

Type of pension	Number of beneficiaries	Average net pension	Average length of retirement (yy mm)
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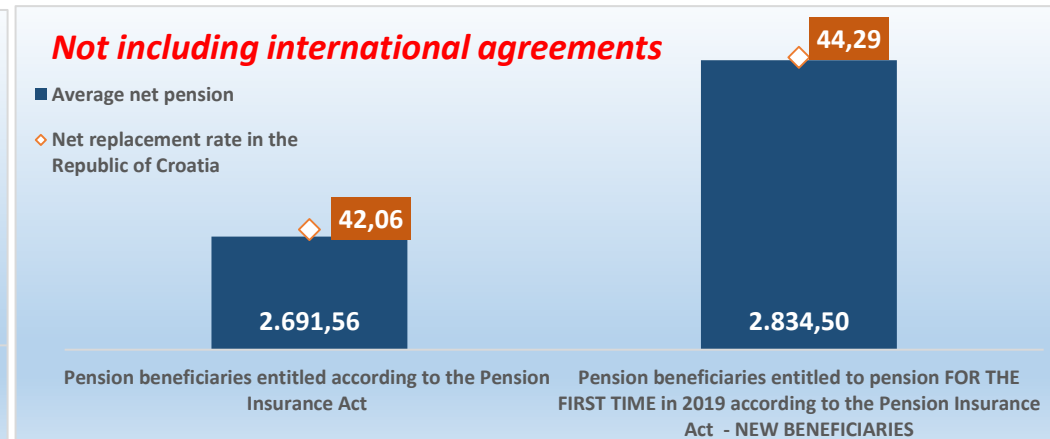
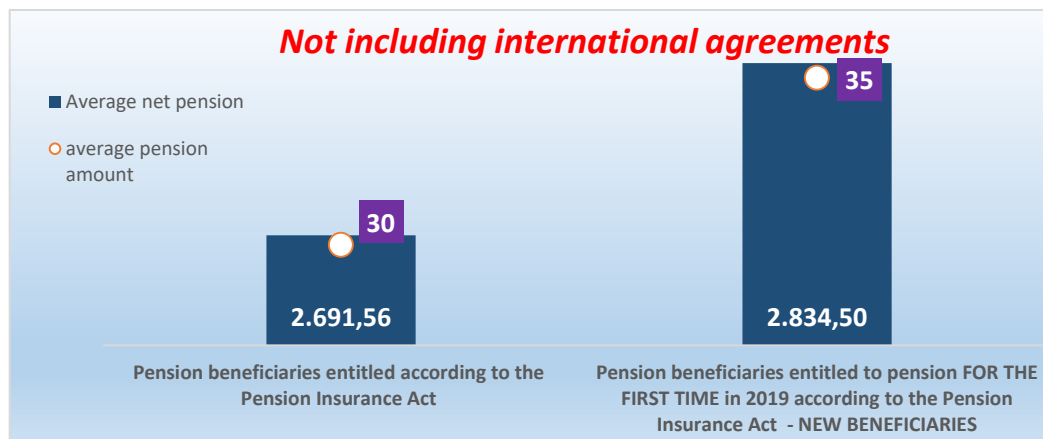
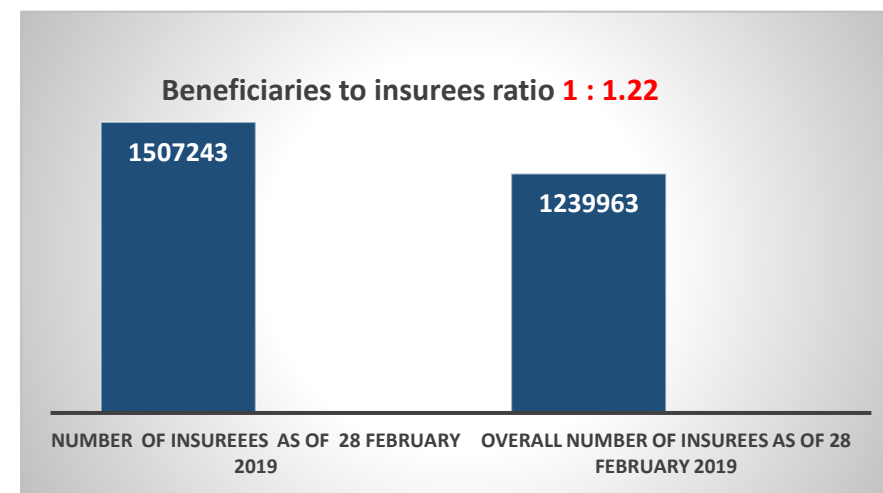
**Pension beneficiaries whose pension entitlement ceased in 2019 - death caused, and who were retired according to the Pension Insurance Act**

Old age	4362	2.532,58	21 08
Disability	608	2.120,40	18 06
Survivor's	1733	2.118,58	18 07
<b>TOTAL</b>	<b>6703</b>	<b>2.388,16</b>	<b>-</b>

Number of beneficiaries not including Active Military Personnel (DVO), Police Officers (PO) and Authorised Officials (OSO).



NUMBER of insurees as of 28 February 2019	<b>1507243</b>
OVERALL number of insurees as of 28 February 2019	<b>1239963</b>
Beneficiaries to insurees ratio	<b>1:1,22</b>
Average net wage in the Republic of Croatia for January 2019 (source: State Bureau of Statistics)	<b>6.400</b>
Current value of pension (CVP), 1 January 2019	66,35
Minimum value of pension per 1 year of qualifying period, 1 January 2019	64,34
Total pension expenditure in 2019 - in HRK billions (plan)	40,10
Total expenditure for 2019, incl. child benefit - in HRK billions (plan)	42,30



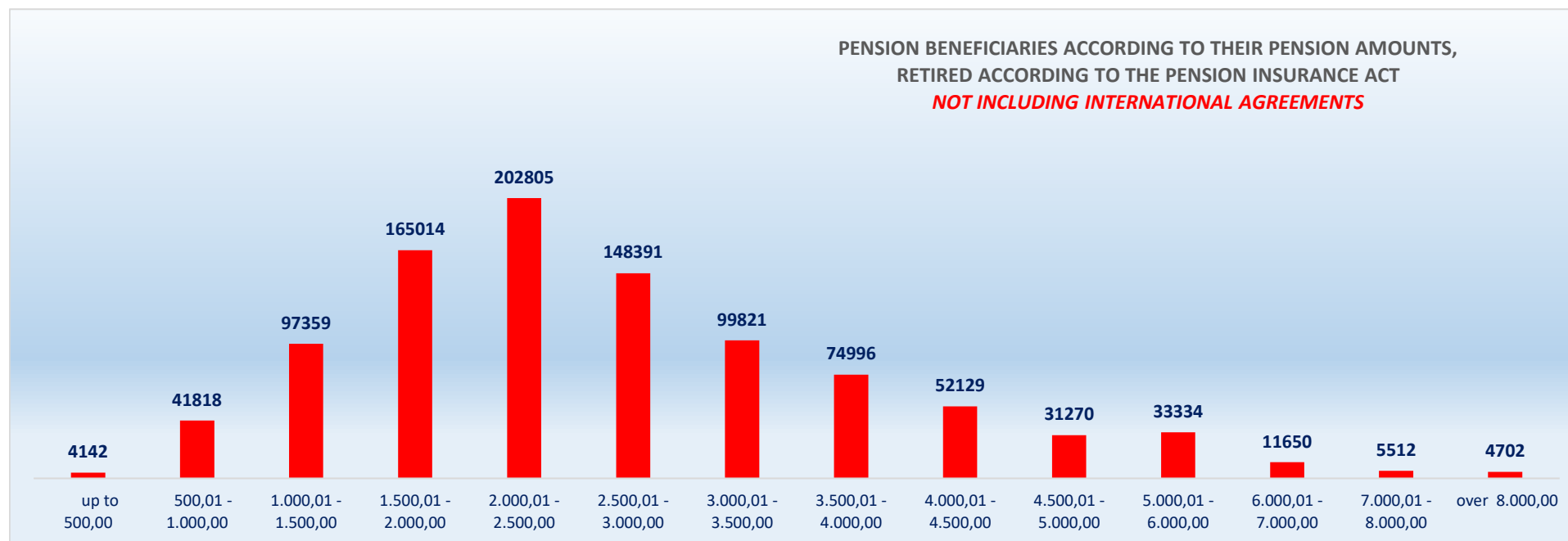
**PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, RETIRED ACCORDING TO THE PENSION INSURANCE ACT**

**NOT INCLUDING INTERNATIONAL AGREEMENTS**

situation: 28 February 2019

Pension amounts	Total			Old age pension			Disability pension			Survivor's pension		
	No of beneficiaries	Average pension	Average qualifying period	No of beneficiaries	Average pension	Average qualifying period	No of beneficiaries	Average pension	Average qualifying period	No of beneficiaries	Average pension	Average qualifying period
up to 500,00	4142	334,13	15 04 19	945	288,57	16 03 01	2205	331,99	14 10 13	992	382,28	15 09 14
500,01 - 1.000,00	41818	839,07	15 01 02	19480	838,97	16 01 00	5178	814,89	13 03 23	17160	846,49	14 06 08
1.000,01 - 1.500,00	97359	1.259,40	19 00 24	48233	1.253,32	19 03 02	18178	1.285,11	15 09 19	30948	1.253,77	20 08 15
1.500,01 - 2.000,00	165014	1.746,80	26 07 13	98359	1.743,07	27 02 11	31114	1.737,36	22 10 05	35541	1.765,37	28 03 27
2.000,01 - 2.500,00	202805	2.215,47	29 02 17	124297	2.219,95	30 05 12	28911	2.214,54	23 06 22	49597	2.204,78	29 05 11
2.500,01 - 3.000,00	148391	2.747,33	33 06 01	106767	2.753,97	34 05 29	15782	2.749,11	25 05 29	25842	2.718,83	34 03 21
3.000,01 - 3.500,00	99821	3.241,79	35 02 18	79785	3.244,87	35 08 04	6219	3.232,32	27 05 03	13817	3.228,30	35 11 17
3.500,01 - 4.000,00	74996	3.749,99	36 08 20	63818	3.750,04	37 00 18	2730	3.730,23	29 01 25	8448	3.755,93	36 05 11
4.000,01 - 4.500,00	52129	4.230,79	38 00 14	46695	4.231,88	38 03 28	1106	4.216,28	29 09 00	4328	4.222,75	36 11 19
4.500,01 - 5.000,00	31270	4.729,76	38 03 17	28079	4.729,30	38 06 17	574	4.728,97	29 06 15	2617	4.734,94	37 06 13
5.000,01 - 6.000,00	33334	5.452,90	38 02 01	29975	5.453,11	38 03 29	542	5.440,80	29 04 25	2817	5.452,98	38 02 05
6.000,01 - 7.000,00	11650	6.425,95	38 03 06	11014	6.427,05	38 03 22	160	6.415,40	29 07 18	476	6.404,12	40 01 24
7.000,01 - 8.000,00	5512	7.472,40	38 10 00	5312	7.476,13	38 10 07	61	7.407,36	28 07 05	139	7.358,60	42 07 25
over 8.000,00	4702	9.213,41	41 04 01	4604	9.209,88	41 04 25	21	9.405,65	30 01 18	77	9.371,55	40 06 15
<b>TOTAL</b>	<b>972943</b>	<b>2.691,56</b>	<b>30 02 16</b>	<b>667363</b>	<b>2.942,11</b>	<b>32 01 21</b>	<b>112781</b>	<b>2.057,68</b>	<b>22 02 05</b>	<b>192799</b>	<b>2.195,12</b>	<b>28 02 16</b>

Number of beneficiaries not including Active Military Personnel (DVO), Police Officers (PO) and Authorised Officials (OSO).



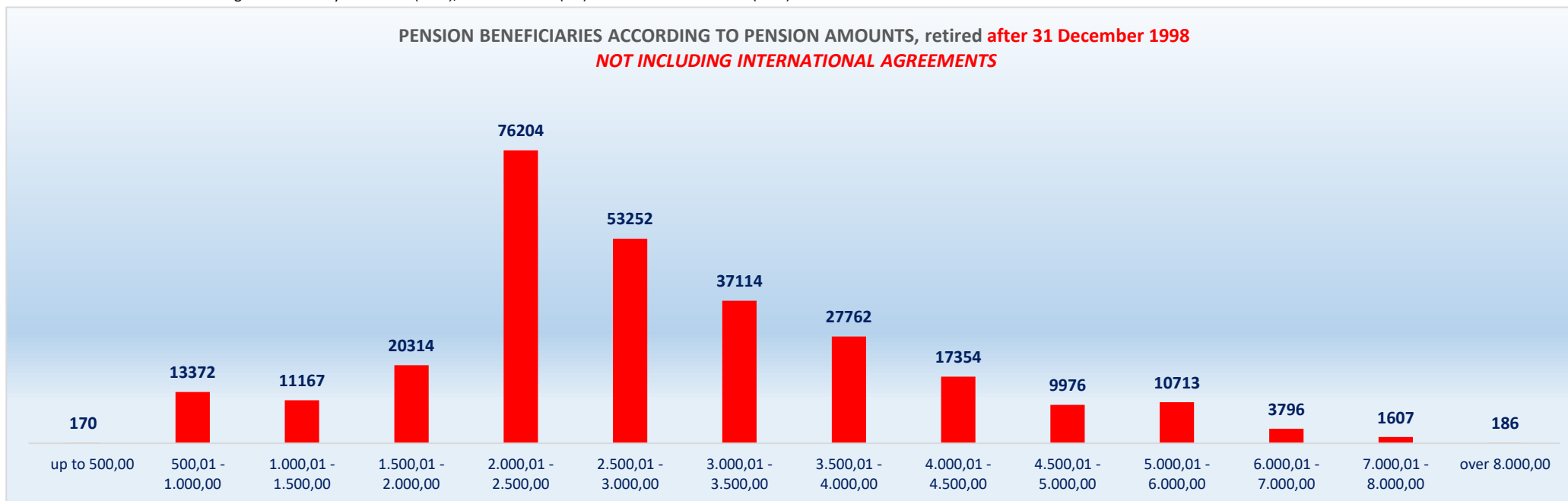
**PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, retired before 31 December 1998**  
**NOT INCLUDING INTERNATIONAL AGREEMENTS**

situation: 28 February 2019

Pension amounts	Total			Old age pension			Disability pension			Survivor's pension		
	No of beneficiaries	Average pension	Average qualifying period	No of beneficiaries	Average pension	Average qualifying period	Average pension	Average pension	Average qualifying period	No of beneficiaries	Average pension	Average qualifying period
up to 500,00	170	387,25	13 01 01	47	315,04	19 07 29	2	416,85	04 11 09	121	414,80	10 08 04
500,01 - 1.000,00	13372	759,00	15 04 04	9695	753,17	16 06 13	268	777,85	10 07 01	3409	774,09	12 04 00
1.000,01 - 1.500,00	11167	1.273,11	18 00 01	5314	1.279,63	18 11 17	595	1.292,52	12 00 28	5258	1.264,32	17 08 22
1.500,01 - 2.000,00	20314	1.777,56	22 08 06	11768	1.781,27	23 03 06	1351	1.789,33	15 09 04	7195	1.769,28	23 00 03
2.000,01 - 2.500,00	76204	2.174,78	25 00 12	48693	2.183,67	25 08 22	5038	2.153,86	15 03 15	22473	2.160,21	25 08 27
2.500,01 - 3.000,00	53252	2.754,53	31 11 08	42956	2.765,13	32 08 08	2713	2.753,04	21 00 24	7583	2.695,04	31 03 14
3.000,01 - 3.500,00	37114	3.248,20	32 11 01	31899	3.249,05	33 02 28	1664	3.273,76	23 07 11	3551	3.228,52	33 04 11
3.500,01 - 4.000,00	27762	3.751,43	34 03 17	24663	3.748,96	34 06 15	853	3.773,47	25 07 25	2246	3.770,23	34 02 13
4.000,01 - 4.500,00	17354	4.225,11	35 00 24	15847	4.225,33	35 02 29	429	4.228,47	26 09 23	1078	4.220,63	35 03 06
4.500,01 - 5.000,00	9976	4.727,83	35 01 06	9207	4.728,51	35 02 20	202	4.723,18	26 11 08	567	4.718,45	35 10 06
5.000,01 - 6.000,00	10713	5.449,13	35 00 22	9943	5.450,72	35 01 12	200	5.450,33	26 10 18	570	5.421,08	36 11 21
6.000,01 - 7.000,00	3796	6.422,54	35 04 28	3696	6.421,96	35 05 27	65	6.426,25	30 01 17	35	6.477,63	36 07 02
7.000,01 - 8.000,00	1607	7.511,08	36 02 15	1569	7.512,96	36 04 15	35	7.442,99	27 09 16	3	7.320,70	48 06 28
over 8.000,00	186	8.943,51	38 02 05	178	8.921,56	38 05 17	7	9.463,50	29 11 22	1	9.210,08	45 07 02
<b>UKUPNO</b>	<b>282987</b>	<b>2.878,69</b>	<b>28 10 19</b>	<b>215475</b>	<b>3.054,14</b>	<b>30 03 13</b>	<b>13422</b>	<b>2.606,53</b>	<b>18 05 12</b>	<b>54090</b>	<b>2.247,28</b>	<b>25 07 26</b>

Number of beneficiaries not including Active Military Personnel (DVO), Police Officers (PO) and Authorised Officials (OSO).

**PENSION BENEFICIARIES ACCORDING TO PENSION AMOUNTS, retired after 31 December 1998**  
**NOT INCLUDING INTERNATIONAL AGREEMENTS**



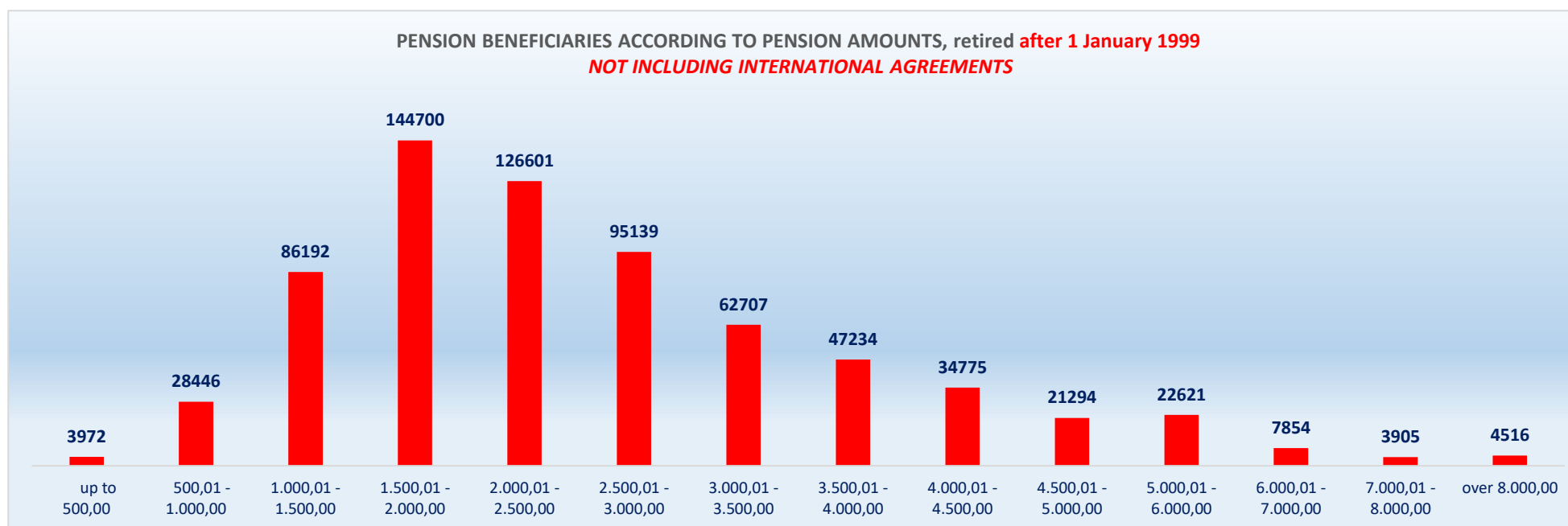
**PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, retired before 1 January 1999**  
**NOT INCLUDING INTERNATIONAL AGREEMENTS**

situation: 28 February 2019

Pension amounts	Total			Old age pension			Disability pension			Survivor's pension		
	No of beneficiaries	Average pension	Average qualifying period	No of beneficiaries	Average pension	Average qualifying period	Average pension	Average pension	Average qualifying period	No of beneficiaries	Average pension	Average qualifying period
up to 500,00	3972	331,85	15 05 26	898	287,18	16 00 21	2203	331,91	14 10 16	871	377,76	16 05 29
500,01 - 1.000,00	28446	876,71	14 11 23	9785	923,97	15 07 16	4910	816,91	13 05 17	13751	864,44	15 00 21
1.000,01 - 1.500,00	86192	1.257,63	19 02 14	42919	1.250,07	19 03 16	17583	1.284,86	15 11 05	25690	1.251,62	21 03 24
1.500,01 - 2.000,00	144700	1.742,48	27 02 02	86591	1.737,88	27 08 28	29763	1.735,00	23 01 28	28346	1.764,38	29 08 05
2.000,01 - 2.500,00	126601	2.239,96	31 09 01	75604	2.243,32	33 06 09	23873	2.227,34	25 03 17	27124	2.241,71	32 06 16
2.500,01 - 3.000,00	95139	2.743,30	34 04 19	63811	2.746,46	35 08 26	13069	2.748,29	26 04 11	18259	2.728,71	35 06 16
3.000,01 - 3.500,00	62707	3.238,00	36 06 22	47886	3.242,08	37 03 11	4555	3.217,18	28 05 29	10266	3.228,22	36 09 23
3.500,01 - 4.000,00	47234	3.749,14	38 01 12	39155	3.750,73	38 07 17	1877	3.710,58	30 04 18	6202	3.750,76	37 02 27
4.000,01 - 4.500,00	34775	4.233,63	39 06 04	30848	4.235,25	39 10 25	677	4.208,56	31 03 19	3250	4.223,46	37 06 11
4.500,01 - 5.000,00	21294	4.730,67	39 09 16	18872	4.729,68	40 01 26	372	4.732,11	30 10 01	2050	4.739,50	38 00 00
5.000,01 - 6.000,00	22621	5.454,68	39 07 26	20032	5.454,29	39 11 10	342	5.435,23	30 10 14	2247	5.461,07	38 05 28
6.000,01 - 7.000,00	7854	6.427,60	39 08 00	7318	6.429,62	39 09 03	95	6.407,98	29 03 14	441	6.398,29	40 05 09
7.000,01 - 8.000,00	3905	7.456,49	39 11 02	3743	7.460,69	39 10 24	26	7.359,41	29 08 06	136	7.359,43	42 06 06
over 8.000,00	4516	9.224,52	41 05 19	4426	9.221,48	41 06 08	14	9.376,73	30 02 19	76	9.373,68	40 05 20
<b>UKUPNO</b>	<b>689956</b>	<b>2.614,81</b>	<b>30 09 06</b>	<b>451888</b>	<b>2.888,69</b>	<b>33 00 11</b>	<b>99359</b>	<b>1.983,54</b>	<b>22 07 27</b>	<b>138709</b>	<b>2.174,78</b>	<b>29 02 13</b>

Number of beneficiaries not including Active Military Personnel (DVO), Police Officers (PO) and Authorised Officials (OSO).

**PENSION BENEFICIARIES ACCORDING TO PENSION AMOUNTS, retired after 1 January 1999**  
**NOT INCLUDING INTERNATIONAL AGREEMENTS**



**BENEFICIARIES WHOSE PENSIONS WERE APPROVED AND/OR DETERMINED UNDER SPECIAL REGULATIONS**

situation: 28 February 2019

No	Type of beneficiary	No of beneficiaries	Average pension	Average qualifying period
0	1	2	3	4
1.	Authorised officials in internal affairs, judicial officers and workers engaged in demining work: <b>a)</b> authorised officials in internal affairs and the judiciary retired according to the regulations in force until entry in force of the Act on the Rights Arising from Pension Insurance of Active Military Personnel (DVO), Police Officers (PO) and Authorised Officials (OSO) <b>b)</b> police officers and authorized officials with special duties and authorizations within the security and intelligence system of the Republic of Croatia who retired according to the Act on the Rights Arising from Pension Insurance of Active Military Personnel, Police Officers and Authorised Officials (DVO, PS and OSO) <b>c)</b> workers engaged in demining work	8888	4.194,50	32 01 20
		7848	4.104,06	34 02 05
		361	4.947,96	30 11 26
2.	Active military personnel - DVO	15168	3.773,84	30 06 04
3.	Croatian Homeland Army veterans mobilised from 1941 to 1945	4799	2.416,16	33 00 02
4.	Former political prisoners	2973	3.854,23	33 02 18
5.	Croatian Veterans from the Homeland War - ZOHBDR (Act on the Rights of Croatian Homeland War Veterans and their Family Members )	71180	5.746,83	18 08 07
6.	Pensions approved under general regulations and determined according to the Act on the Rights of Croatian Homeland War Veterans and their Family Members (ZOHBDR), in 2017 (Art. 27, 35, 48 and 49, paragraph 2)	37839	2.587,98	27 10 00
7.	Former Yugoslav People's Army members - JNA	5885	3.200,18	-
8.	Former Yugoslav People's Army members - JNA - Art. 185 of Pension Insurance Act (ZOMO)	141	3.111,59	37 09 10
9.	National Liberation War veterans - NOR	11087	2.828,84	29 03 09
10.	Members of the Croatian Parliament, members of the Government, judges of the Constitutional Court and the Auditor General	668	9.774,42	33 01 29
11.	Members of the Parliamentary Executive Council and administratively retired federal civil servants (relates to the former SFRY)	99	3.239,05	28 07 17
12.	Former officials of federal bodies o the former SFRJ - Article 38 of the Pension Insurance Act (ZOMO)	35	3.676,81	-
13.	Full members of the Croatian Academy of Sciences and Arts - HAZU	143	8.833,34	41 08 28
14.	Miners from the Istrian coal mines "Tupljak" d.d. Labin	256	3.791,73	29 08 23
15.	Workers professionally exposed to asbestos	868	3.076,14	27 09 27
16.	Insurees - crew members on a ship in international and national navigation - Article 129, paragraph 2 of the Maritime Code	168	2.041,01	29 05 10
17.	Members of the Croatian Defence Council - HVO	6761	3.064,75	07 02 27
<b>TOTAL</b>		<b>175167</b>	<b>-</b>	<b>-</b>

