

## KEY INFORMATION ON THE CURRENT STATE OF THE CROATIAN PENSION INSURANCE SYSTEM - August 2019 (payment in September 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	497959	2.709,57	31 08 02	74 09	409943	3.121,18	31 06 05	74 09	48,62	42,23
Old age pension for long-term insurees - Art. 35	30488	3.664,74	42 07 28	64 09	26588	3.868,40	42 08 01	64 08	60,26	2,74
Old age pension transformed from disability pension <sup>1</sup>	84584	2.391,66	24 11 14	73 08	72667	2.704,98	24 07 11	73 06	42,13	7,49
<b>Total old age pension</b>	<b>613031</b>	<b>2.713,21</b>	<b>31 03 10</b>	<b>74 01</b>	<b>509198</b>	<b>3.100,80</b>	<b>31 01 05</b>	<b>74 01</b>	<b>48,30</b>	<b>52,45</b>
Early pension	197907	2.598,57	35 11 04	67 00	161739	2.903,13	35 08 18	66 06	45,22	16,66
Early pension because of the employer's bankruptcy - Art. 36	301	2.842,01	35 06 06	61 08	294	2.850,47	35 06 12	61 07	44,40	0,03
<b>Overall old age</b>	<b>811239</b>	<b>2.685,29</b>	<b>32 04 29</b>	<b>72 04</b>	<b>671231</b>	<b>3.053,06</b>	<b>32 02 16</b>	<b>72 03</b>	<b>47,56</b>	<b>69,14</b>
Disability pension <sup>1</sup>	114998	2.046,12	21 11 20	61 01	108624	2.138,40	22 00 17	60 11	33,31	11,19
Survivor's pension	220495	2.052,76	28 03 19	72 07	190978	2.276,14	28 02 28	72 06	35,45	19,67
<b>TOTAL</b>	<b>1146732</b>	<b>2.499,57</b>	<b>30 07 01</b>	<b>71 03</b>	<b>970833</b>	<b>2.797,89</b>	<b>30 03 19</b>	<b>71 00</b>	<b>43,58</b>	
Average old age ZOMO pension with 40 or more years of qualifying period	102047	3.787,08	42 04 27	74 07	79192	4.609,69	42 04 20	74 03	71,80	
Total average ZOMO pension with 40 or more years of the qualifying period	191849	3.485,40	42 01 11	72 06	153067	4.097,27	42 01 11	72 04	63,82	15,77
Beneficiaries of the minimum pension retired according to ZOMO	255121	1.670,60	26 09 09	-	219902	1.819,31	26 04 29	-	28,34	22,65
Beneficiaries of the maximum pension retired according to the Maximum Pension Act	1737	7.071,94	37 07 03	-	1609	7.360,30	37 08 20	-	114,65	0,17

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

<sup>1</sup> Application of Art. 175 par. 7 and Art. 58 of the Pension Insurance Act (Official Gazette 157/13, 151/14, 33/15, 93/15, 120/16, 18/18, 62/18 and 115/18) and the application of Art. 36 and 202 of the Act on the Rights of Croatian Homeland War Veterans and their Family Members (Official Gazette 121/17) to beneficiaries who acquired their pension entitlements under general regulations, but whose pensions were determined according to the stated Act.

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	14171	2.576,17	30 10 02	64 00	11243	3.073,18	31 05 01	63 10	47,87	41,11
Old age pension for long-term insurees - Art. 35	4313	3.556,81	42 06 13	62 00	3885	3.690,44	42 06 09	61 11	57,48	14,21
<b>Total old age pension</b>	<b>18484</b>	<b>2.804,99</b>	<b>33 05 12</b>	<b>63 06</b>	<b>15128</b>	<b>3.231,70</b>	<b>34 01 23</b>	<b>63 04</b>	<b>50,34</b>	<b>55,31</b>
Early pension	5886	2.699,37	37 03 00	59 09	5209	2.880,42	37 02 13	59 07	44,87	19,05
Early pension because of the employer's bankruptcy - Art. 36	17	3.524,59	36 04 22	59 04	17	3.524,59	36 04 22	59 04	54,90	0,06
<b>Overall old age</b>	<b>24387</b>	<b>2.780,00</b>	<b>34 04 16</b>	<b>62 07</b>	<b>20354</b>	<b>3.142,04</b>	<b>34 11 12</b>	<b>62 04</b>	<b>48,94</b>	<b>74,42</b>
Disability pension	1622	1.800,56	23 03 12	54 00	1363	2.041,00	23 06 06	53 06	31,79	4,98
Survivor's pension	6718	2.118,74	30 01 10	62 09	5632	2.408,23	30 02 29	62 01	37,51	20,59
<b>TOTAL</b>	<b>32727</b>	<b>2.595,72</b>	<b>32 11 12</b>	<b>62 03</b>	<b>27349</b>	<b>2.936,05</b>	<b>33 04 22</b>	<b>61 10</b>	<b>45,73</b>	

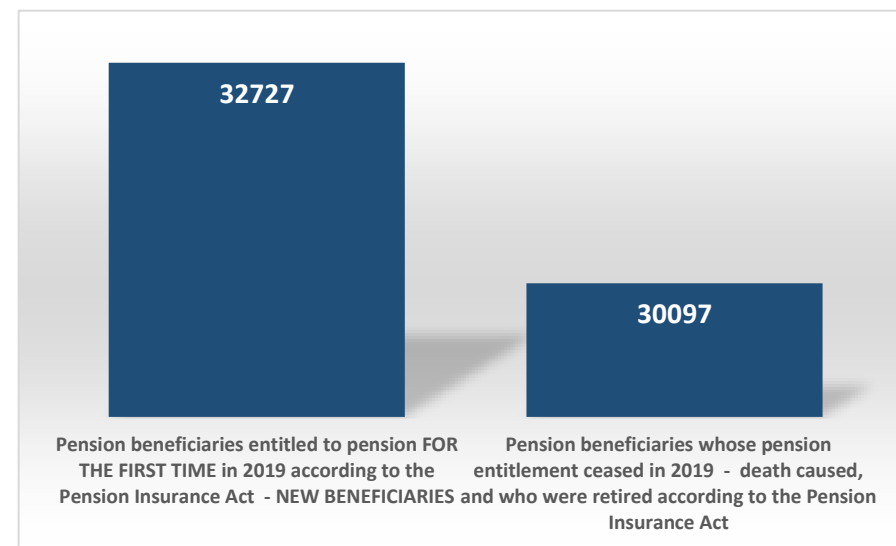
Number of beneficiaries not including pension beneficiaries entitled to pension for the first time and granted an advance payment and the beneficiaries receiving Active Military Personnel (DVO), Police Officers (PO) and Authorised Officials (OSO) pensions.

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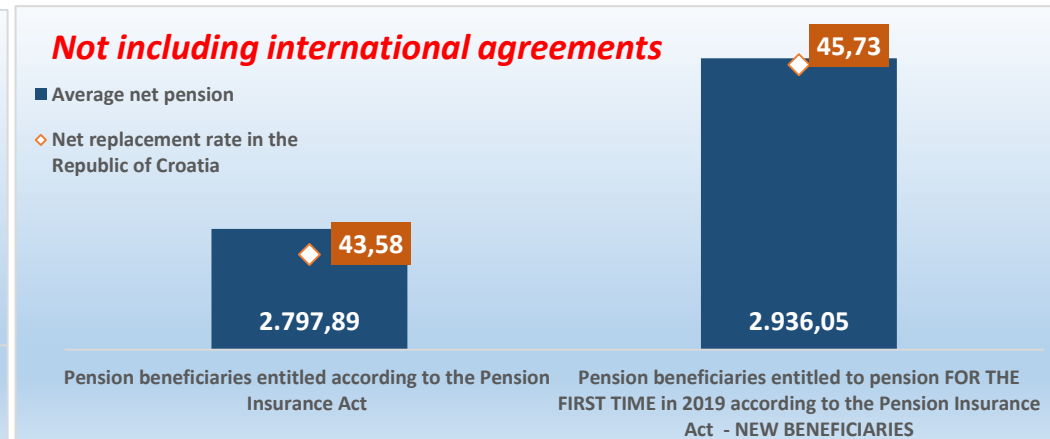
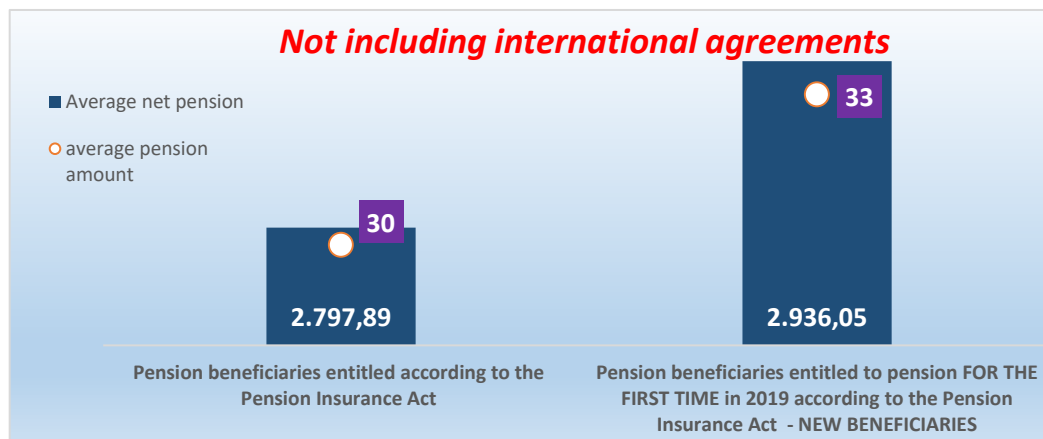
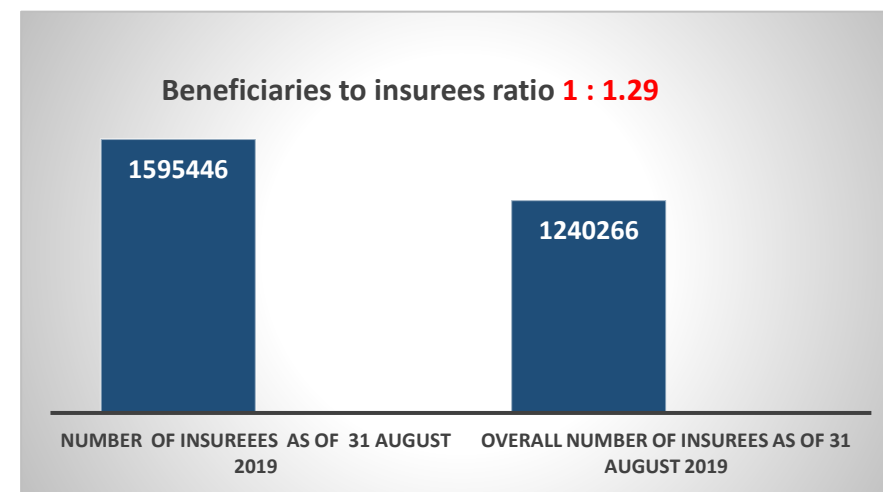
**Pension beneficiaries whose pension entitlement ceased in 2019 - death caused, and who were retired according to the Pension Insurance Act**

Old age	19405	2.497,59	21 03
Disability	2899	2.216,36	18 07
Survivor's	7793	2.165,23	18 05
<b>TOTAL</b>	<b>30097</b>	<b>2.384,44</b>	<b>-</b>

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



NUMBER of insureees as of 31 August 2019	<b>1595446</b>
OVERALL number of insurees as of 31 August 2019	<b>1240266</b>
Beneficiaries to insurees ratio	<b>1:1,29</b>
Average net wage in the Republic of Croatia for July 2019 (source: State Bureau of Statistics)	<b>6.420</b>
Current value of pension (CVP), 1 July 2019	67,97
Minimum value of pension per 1 year of qualifying period, 1 July 2019	67,97
Total pension expenditure in 2019 - in HRK billions (plan)	40,10
Total expenditure for 2019, incl. child benefit - in HRK billions (plan)	42,30

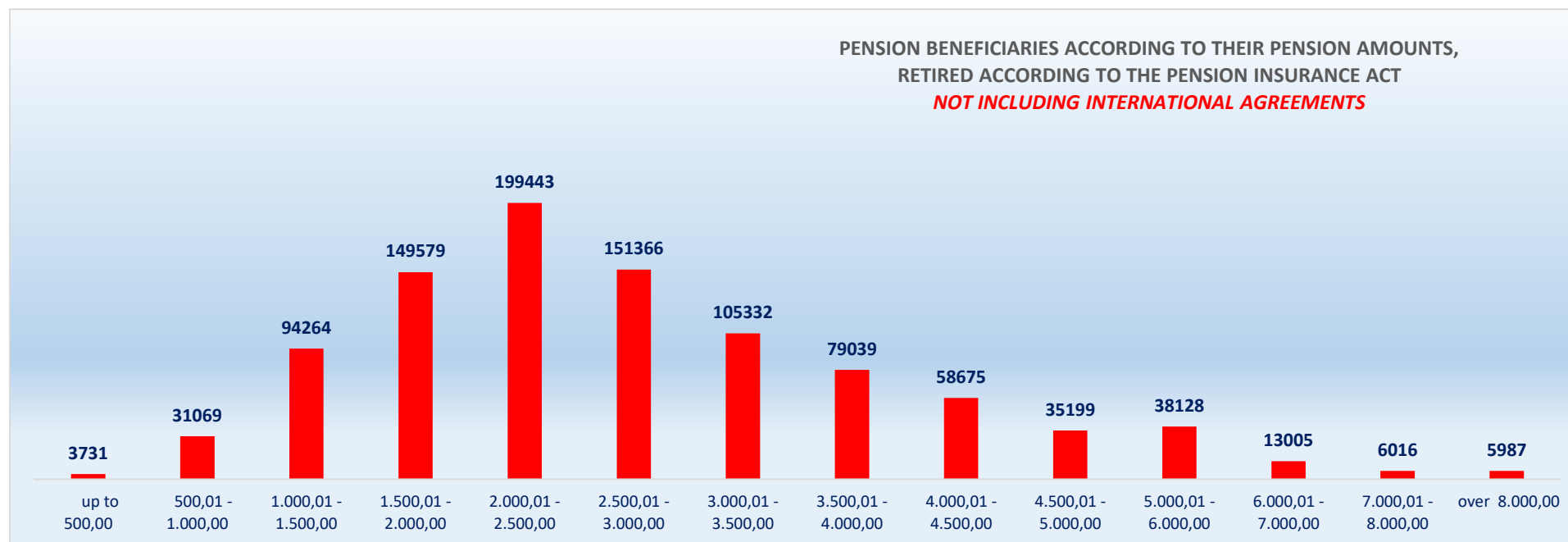


**PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, RETIRED ACCORDING TO THE PENSION INSURANCE ACT  
NOT INCLUDING INTERNATIONAL AGREEMENTS**

situation: 31 August 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	3731	328,39	15 03 20	940	296,01	16 04 16	2114	337,92	14 07 04	677	343,58	16 01 24
500,01 - 1.000,00	31069	830,76	14 11 06	11163	786,56	16 05 18	4408	814,05	13 05 28	15498	867,35	14 03 02
1.000,01 - 1.500,00	94264	1.258,61	18 03 19	50976	1.249,71	18 05 15	14730	1.287,19	15 00 00	28558	1.259,75	19 08 25
1.500,01 - 2.000,00	149579	1.768,46	25 07 01	87589	1.776,89	26 02 08	29961	1.762,42	21 07 19	32029	1.751,08	27 07 15
2.000,01 - 2.500,00	199443	2.234,59	28 10 21	121608	2.242,72	30 00 04	28229	2.235,95	23 04 25	49606	2.213,87	29 02 24
2.500,01 - 3.000,00	151366	2.758,68	33 03 04	107534	2.767,86	34 03 00	15789	2.763,63	25 07 24	28043	2.720,70	33 09 05
3.000,01 - 3.500,00	105332	3.237,38	34 11 23	82874	3.240,92	35 05 20	7232	3.213,69	27 01 03	15226	3.229,39	35 10 23
3.500,01 - 4.000,00	79039	3.743,75	36 05 13	67188	3.745,41	36 09 25	3186	3.717,06	28 06 21	8665	3.740,69	36 05 07
4.000,01 - 4.500,00	58675	4.224,77	37 08 23	51559	4.228,36	38 00 11	1421	4.199,13	29 07 20	5695	4.198,70	36 08 25
4.500,01 - 5.000,00	35199	4.728,89	38 04 17	31766	4.728,76	38 07 26	663	4.731,30	29 03 06	2770	4.729,77	37 04 12
5.000,01 - 6.000,00	38128	5.453,02	38 03 19	34163	5.453,17	38 05 26	604	5.436,53	29 04 12	3361	5.454,51	38 00 08
6.000,01 - 7.000,00	13005	6.431,18	38 02 26	12247	6.433,10	38 03 21	193	6.414,45	29 05 28	565	6.395,32	39 08 29
7.000,01 - 8.000,00	6016	7.455,51	38 11 26	5769	7.459,09	38 11 27	62	7.410,18	28 11 29	185	7.359,34	42 03 14
over 8.000,00	5987	9.218,85	40 09 11	5855	9.217,09	40 10 09	32	9.127,01	29 04 06	100	9.351,39	39 11 06
<b>TOTAL</b>	<b>970833</b>	<b>2.797,89</b>	<b>30 03 19</b>	<b>671231</b>	<b>3.053,06</b>	<b>32 02 16</b>	<b>108624</b>	<b>2.138,40</b>	<b>22 00 17</b>	<b>190978</b>	<b>2.276,14</b>	<b>28 02 28</b>

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



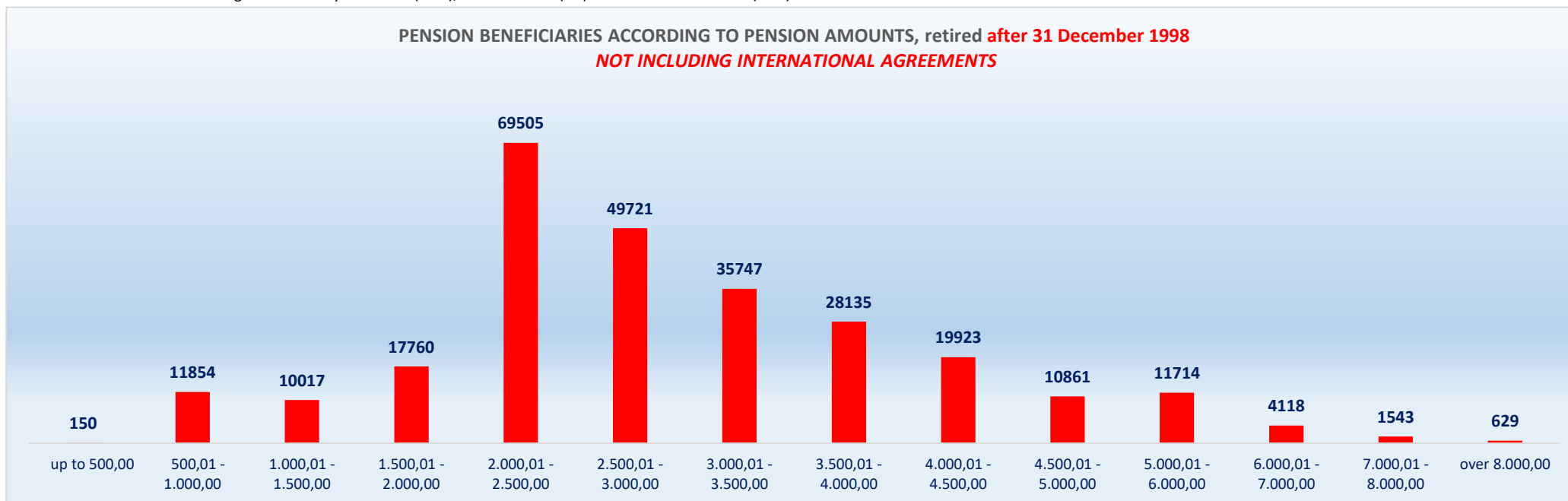
**PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, retired before 31 December 1998**  
**NOT INCLUDING INTERNATIONAL AGREEMENTS**

situation: 31 August 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	150	389,90	13 06 08	43	317,86	20 00 09	2	431,91	04 11 09	105	418,60	11 00 04
500,01 - 1.000,00	11854	771,53	15 02 22	8570	766,57	16 05 11	235	792,22	10 04 16	3049	783,87	12 02 04
1.000,01 - 1.500,00	10017	1.267,00	17 06 20	4842	1.264,37	18 07 18	485	1.295,26	11 06 28	4690	1.266,78	17 00 21
1.500,01 - 2.000,00	17760	1.780,91	22 02 23	10146	1.785,57	22 08 01	1134	1.796,41	15 04 18	6480	1.770,89	22 09 03
2.000,01 - 2.500,00	69505	2.215,67	24 07 03	44217	2.224,01	25 03 07	4547	2.197,53	14 08 09	20741	2.201,85	25 03 22
2.500,01 - 3.000,00	49721	2.779,65	31 05 19	39190	2.794,58	32 03 02	2572	2.782,77	20 10 27	7959	2.705,10	30 09 02
3.000,01 - 3.500,00	35747	3.245,28	32 08 21	30430	3.246,63	33 00 06	1507	3.253,78	23 06 08	3810	3.231,07	33 02 08
3.500,01 - 4.000,00	28135	3.740,92	33 10 15	25172	3.741,35	34 02 01	932	3.723,52	24 01 14	2031	3.743,65	33 10 25
4.000,01 - 4.500,00	19923	4.213,85	34 09 23	17802	4.217,61	35 00 03	580	4.192,86	26 08 23	1541	4.178,39	34 11 06
4.500,01 - 5.000,00	10861	4.728,85	35 00 08	9980	4.729,32	35 02 06	261	4.713,67	27 00 02	620	4.727,53	35 07 02
5.000,01 - 6.000,00	11714	5.452,49	34 11 29	10845	5.452,86	35 00 13	217	5.440,17	26 07 28	652	5.450,30	36 09 14
6.000,01 - 7.000,00	4118	6.440,11	35 01 27	4011	6.441,49	35 03 00	75	6.411,71	29 02 29	32	6.334,69	37 06 03
7.000,01 - 8.000,00	1543	7.451,39	36 02 01	1496	7.455,29	36 04 06	34	7.373,80	28 00 12	13	7.205,03	37 00 05
over 8.000,00	629	8.407,23	36 05 28	610	8.392,31	36 08 26	17	8.804,89	29 04 10	2	9.577,98	23 02 13
<b>UKUPNO</b>	<b>271677</b>	<b>2.979,57</b>	<b>28 10 14</b>	<b>207354</b>	<b>3.159,71</b>	<b>30 03 04</b>	<b>12598</b>	<b>2.706,74</b>	<b>18 04 13</b>	<b>51725</b>	<b>2.323,86</b>	<b>25 07 09</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**

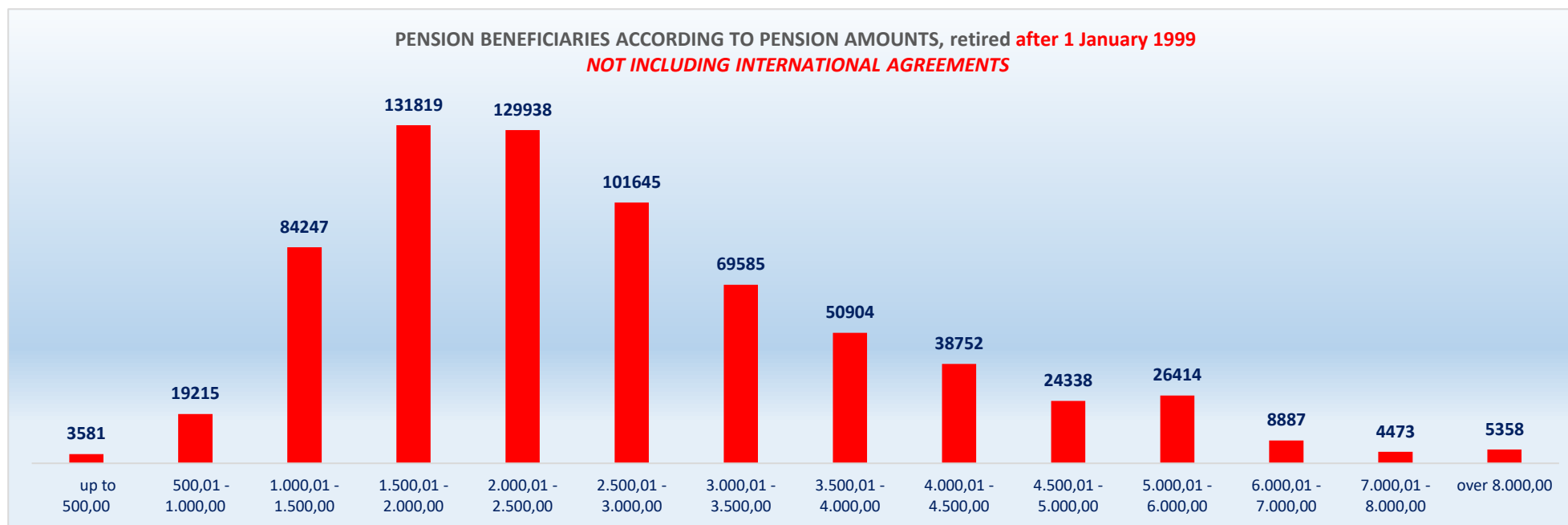


**PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, retired after 1 January 1999**  
**NOT INCLUDING INTERNATIONAL AGREEMENTS**

situation: 31 August 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	3581	325,81	15 04 18	897	294,96	16 02 08	2112	337,83	14 07 07	572	329,80	17 01 05
500,01 - 1.000,00	19215	867,30	14 08 26	2593	852,64	16 06 15	4173	815,28	13 08 02	12449	887,79	14 09 08
1.000,01 - 1.500,00	84247	1.257,61	18 04 22	46134	1.248,17	18 05 09	14245	1.286,92	15 01 13	23868	1.258,37	20 03 03
1.500,01 - 2.000,00	131819	1.766,79	26 00 12	77443	1.775,75	26 07 29	28827	1.761,08	21 10 19	25549	1.746,05	28 10 11
2.000,01 - 2.500,00	129938	2.244,71	31 02 10	77391	2.253,41	32 09 00	23682	2.243,32	25 00 27	28865	2.222,50	32 01 05
2.500,01 - 3.000,00	101645	2.748,42	34 01 19	68344	2.752,54	35 04 26	13217	2.759,91	26 06 09	20084	2.726,88	34 10 24
3.000,01 - 3.500,00	69585	3.233,33	36 01 06	52444	3.237,60	36 10 18	5725	3.203,14	27 09 28	11416	3.228,83	36 09 01
3.500,01 - 4.000,00	50904	3.745,31	37 10 12	42016	3.747,84	38 04 17	2254	3.714,39	30 00 29	6634	3.739,79	37 02 12
4.000,01 - 4.500,00	38752	4.230,39	39 02 09	33757	4.234,03	39 07 11	841	4.203,46	31 01 16	4154	4.206,24	37 04 21
4.500,01 - 5.000,00	24338	4.728,91	39 10 13	21786	4.728,50	40 02 19	402	4.742,74	30 07 10	2150	4.730,41	37 10 23
5.000,01 - 6.000,00	26414	5.453,26	39 09 10	23318	5.453,31	40 01 00	387	5.434,48	30 10 05	2709	5.455,52	38 03 27
6.000,01 - 7.000,00	8887	6.427,04	39 08 03	8236	6.429,01	39 09 21	118	6.416,18	29 07 23	533	6.398,95	39 10 19
7.000,01 - 8.000,00	4473	7.456,94	39 11 16	4273	7.460,41	39 11 00	28	7.454,36	30 01 21	172	7.371,01	42 08 11
over 8.000,00	5358	9.314,13	41 03 11	5245	9.313,01	41 04 00	15	9.492,08	29 04 01	98	9.346,77	40 03 07
<b>UKUPNO</b>	<b>699156</b>	<b>2.727,30</b>	<b>30 10 12</b>	<b>463877</b>	<b>3.005,39</b>	<b>33 01 00</b>	<b>96026</b>	<b>2.063,84</b>	<b>22 06 02</b>	<b>139253</b>	<b>2.258,42</b>	<b>29 02 19</b>

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



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

situation: 31 August 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)	8674	4.324,96	32 01 09
	<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)	8212	4.229,06	34 07 01
	<b>c)</b> workers engaged in demining work	479	4.358,25	30 09 23
2.	Active military personnel - DVO	15583	3.874,86	30 07 14
3.	Croatian Homeland Army veterans mobilised from 1941 to 1945	4368	2.486,35	33 00 03
4.	Former political prisoners	2882	3.960,42	33 02 16
5.	Croatian Veterans from the Homeland War - ZOHBDR (Act on the Rights of Croatian Homeland War Veterans and their Family Members )	71225	5.924,41	18 08 00
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)	40993	2.738,58	28 03 03
7.	Former Yugoslav People's Army members - JNA	5627	3.303,09	-
8.	Former Yugoslav People's Army members - JNA - Art. 185 of Pension Insurance Act (ZOMO)	139	3.206,49	37 09 12
9.	National Liberation War veterans - NOR	10289	2.923,27	29 03 22
10.	Members of the Croatian Parliament, members of the Government, judges of the Constitutional Court and the Auditor General	669	10.030,37	33 01 22
11.	Members of the Parliamentary Executive Council and administratively retired federal civil servants (relates to the former SFRY)	96	3.328,56	28 06 19
12.	Former officials of federal bodies o the former SFRJ - Article 38 of the Pension Insurance Act (ZOMO)	34	3.761,75	-
13.	Full members of the Croatian Academy of Sciences and Arts - HAZU	142	9.025,39	41 09 15
14.	Miners from the Istrian coal mines "Tupljak" d.d. Labin	255	3.928,64	29 09 04
15.	Workers professionally exposed to asbestos	868	3.190,34	27 09 17
16.	Insurees - crew members on a ship in international and national navigation - Article 129, paragraph 2 of the Maritime Code	168	2.122,77	29 03 19
17.	Members of the Croatian Defence Council - HVO	6726	3.182,00	07 02 04
<b>TOTAL</b>		<b>177429</b>	<b>-</b>	<b>-</b>

