

## KEY INFORMATION ON THE CURRENT STATE OF THE CROATIAN PENSION INSURANCE SYSTEM - February 2020 (payment in March 2020)

*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	500396	2.717,23	31 07 25	74 09	411532	3.133,14	31 06 06	74 10	46,10	42,32
Old age pension for long-term insurees - Art. 35	33149	3.646,98	42 07 15	65 00	28946	3.847,49	42 07 18	64 11	56,61	2,98
Old age pension transformed from disability pension <sup>1</sup>	84568	2.393,00	24 10 27	73 09	72819	2.701,81	24 06 28	73 07	39,76	7,49
<b>Total old age pension</b>	<b>618113</b>	<b>2.722,73</b>	<b>31 03 16</b>	<b>74 01</b>	<b>513297</b>	<b>3.112,24</b>	<b>31 01 18</b>	<b>74 01</b>	<b>45,80</b>	<b>52,79</b>
Early pension	200136	2.600,91	35 11 08	67 03	163843	2.902,96	35 08 23	66 10	42,72	16,85
Early pension because of the employer's bankruptcy - Art. 36	318	2.854,06	35 06 21	62 00	310	2.863,99	35 06 26	62 00	42,14	0,03
<b>Overall old age</b>	<b>818567</b>	<b>2.693,00</b>	<b>32 05 06</b>	<b>72 05</b>	<b>677450</b>	<b>3.061,51</b>	<b>32 02 29</b>	<b>72 04</b>	<b>45,05</b>	<b>69,67</b>
Disability pension <sup>1</sup>	111885	2.043,74	21 11 13	61 04	105650	2.136,18	22 00 10	61 02	31,43	10,87
Survivor's pension	219347	2.050,84	28 04 05	72 09	189261	2.280,36	28 03 10	72 08	33,55	19,46
<b>TOTAL</b>	<b>1149799</b>	<b>2.507,32</b>	<b>30 07 20</b>	<b>71 05</b>	<b>972361</b>	<b>2.808,93</b>	<b>30 04 12</b>	<b>71 02</b>	<b>41,33</b>	
Average old age ZOMO pension with 40 or more years of qualifying period	102945	3.823,81	42 05 20	74 08	80232	4.640,33	42 05 16	74 04	68,28	
Total average ZOMO pension with 40 or more years of the qualifying period	195181	3.506,50	42 01 24	72 07	156021	4.115,39	42 01 26	72 05	60,56	16,05
Beneficiaries of the minimum pension retired according to ZOMO	259948	1.675,32	26 10 15	-	223830	1.826,25	26 06 11	-	26,87	23,02
Beneficiaries of the maximum pension retired according to the Maximum Pension Act	1749	7.116,28	37 06 19	-	1618	7.415,77	37 08 08	-	109,12	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, 115/18 and 102/19) 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 2020 according to the Pension Insurance Act - NEW BENEFICIARIES</b>										
Old age pension	2426	2.006,32	28 08 26	64 04	1644	2.640,90	28 11 27	64 00	38,86	34,14
Old age pension for long-term insurees - Art. 35	1135	3.181,49	42 02 07	61 09	1049	3.282,88	42 00 21	61 08	48,31	21,79
<b>Total old age pension</b>	<b>3561</b>	<b>2.380,88</b>	<b>30 05 08</b>	<b>63 06</b>	<b>2693</b>	<b>2.890,97</b>	<b>30 11 13</b>	<b>63 01</b>	<b>42,54</b>	<b>55,93</b>
Early pension	754	2.287,65	36 06 08	59 05	608	2.572,98	36 02 19	59 02	37,86	12,63
Early pension because of the employer's bankruptcy - Art. 36	2	3.357,60	35 00 12	60 00	2	3.357,60	35 00 12	60 00	49,41	0,04
<b>Overall old age</b>	<b>4317</b>	<b>2.365,05</b>	<b>31 08 27</b>	<b>62 09</b>	<b>3303</b>	<b>2.832,72</b>	<b>32 02 14</b>	<b>62 04</b>	<b>41,68</b>	<b>68,60</b>
Disability pension	319	1.933,18	24 10 26	54 02	286	2.098,53	24 10 04	53 09	30,88	5,94
Survivor's pension	1513	2.121,15	29 05 21	63 00	1226	2.499,79	29 08 23	62 04	36,78	25,46
<b>TOTAL</b>	<b>6149</b>	<b>2.282,63</b>	<b>30 08 11</b>	<b>62 05</b>	<b>4815</b>	<b>2.704,34</b>	<b>30 11 10</b>	<b>61 10</b>	<b>39,79</b>	

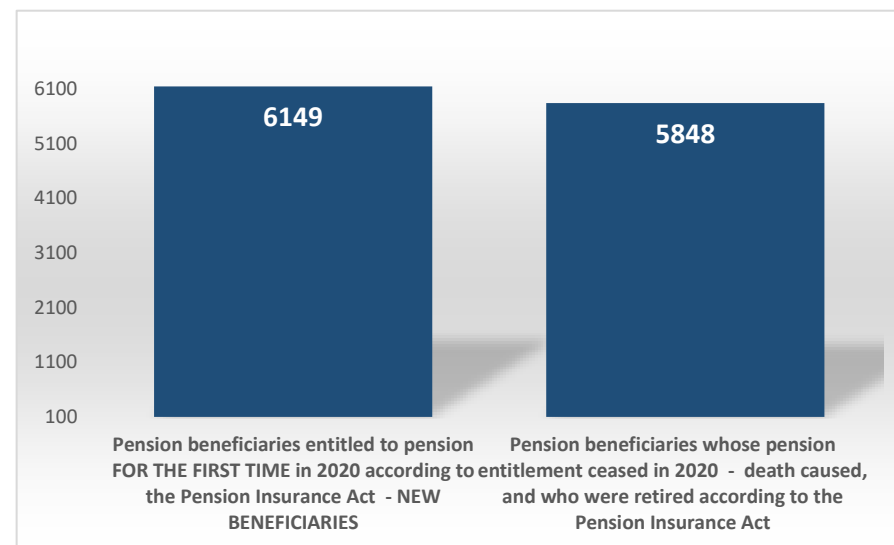
Number of beneficiaries not including pension beneficiaries entitled to pension for the first time and granted an advance payment and the beneficiaries receiving Active Military Personnel (DVO), Police Officers (PO) and Authorised Officials (OSO) pensions.

Type of pension	Number of beneficiaries	Average net pension	Average length of retirement (yy mm)
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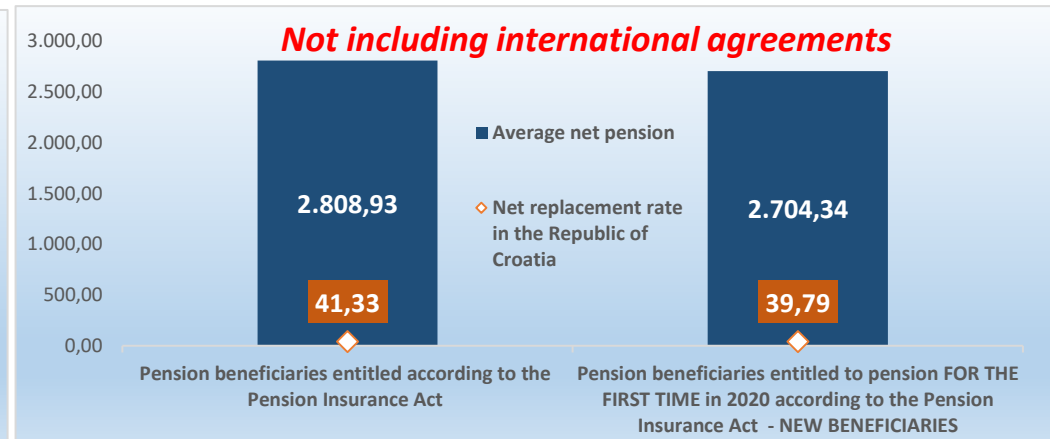
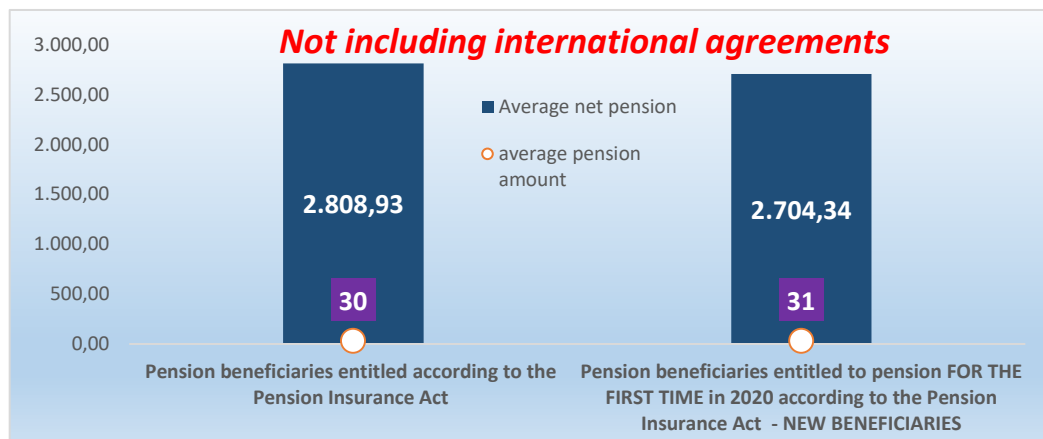
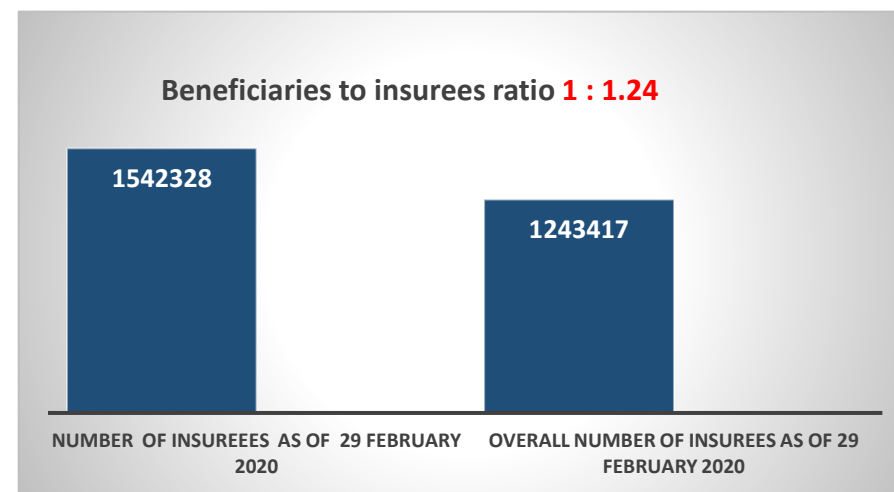
**Pension beneficiaries whose pension entitlement ceased in 2020 - death caused, and who were retired according to the Pension Insurance Act**

Old age	3835	2.589,29	21 09
Disability	501	2.345,73	19 04
Survivor's	1512	2.178,33	18 07
<b>TOTAL</b>	<b>5848</b>	<b>2.462,17</b>	<b>-</b>

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



NUMBER of insurees as of 29 February 2020	1542328
OVERALL number of insurees as of 29 February 2020	1243417
Beneficiaries to insurees ratio	1:1,24
Average net wage in the Republic of Croatia for January 2020 (source: State Bureau of Statistics)	6.796
Current value of pension (CVP), 1 January 2020	68,45
Minimum value of pension per 1 year of qualifying period, 1 January 2020	68,45
Total pension expenditure in 2020 - in HRK billions (plan)	42,60
Total expenditure for 2020, incl. child benefit - in HRK billions (plan)	44,50



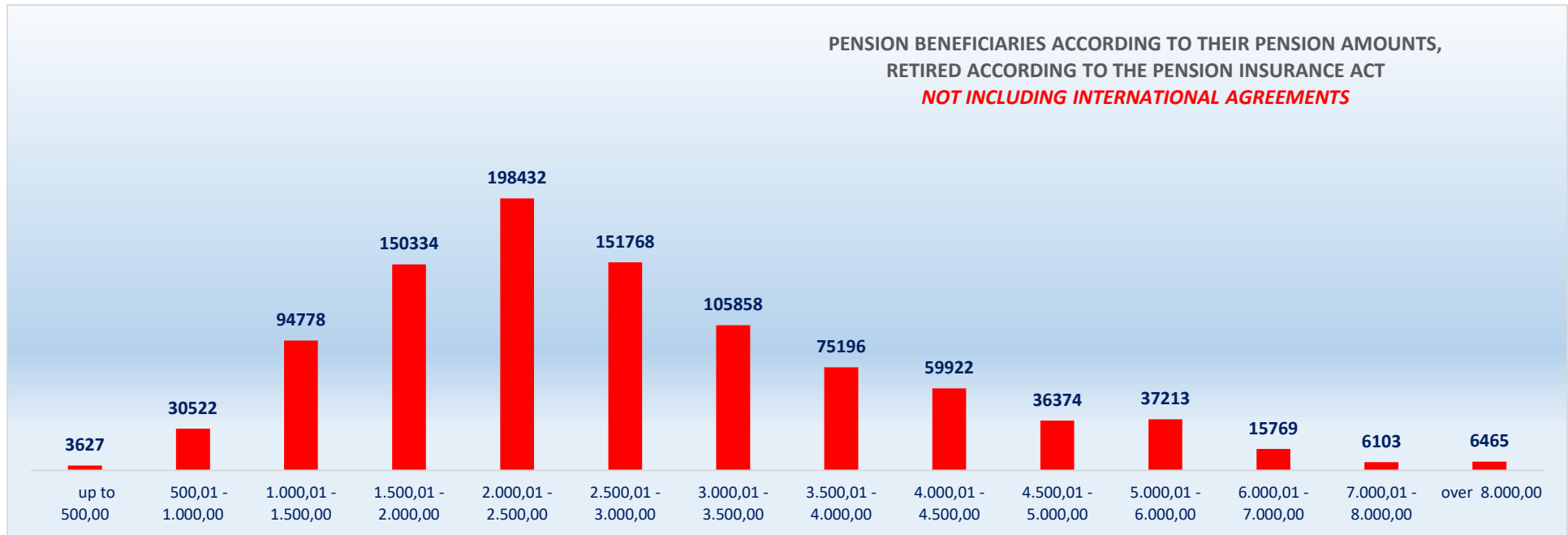
**PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, RETIRED ACCORDING TO THE PENSION INSURANCE ACT**

**NOT INCLUDING INTERNATIONAL AGREEMENTS**

situation: 29 February 2020

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	3627	328,03	15 01 23	954	296,14	16 03 09	1996	337,96	14 03 14	677	343,67	16 02 08
500,01 - 1.000,00	30522	833,13	14 10 16	10773	789,99	16 05 08	4290	814,10	13 04 10	15459	868,47	14 02 23
1.000,01 - 1.500,00	94778	1.258,86	18 03 15	51905	1.250,56	18 05 05	14450	1.288,02	14 11 08	28423	1.259,18	19 09 05
1.500,01 - 2.000,00	150334	1.769,33	25 07 15	89080	1.777,98	26 02 16	29492	1.762,40	21 07 23	31762	1.751,50	27 08 04
2.000,01 - 2.500,00	198432	2.234,87	28 11 29	122355	2.242,98	30 01 05	27134	2.235,70	23 05 09	48943	2.214,15	29 03 19
2.500,01 - 3.000,00	151768	2.759,70	33 03 22	108815	2.768,70	34 03 05	15350	2.765,15	25 07 28	27603	2.721,19	33 10 05
3.000,01 - 3.500,00	105858	3.237,23	35 00 11	83750	3.240,75	35 06 08	7020	3.212,47	27 01 23	15088	3.229,26	35 11 04
3.500,01 - 4.000,00	75196	3.737,34	36 05 16	63950	3.738,72	36 09 29	3008	3.715,64	28 06 17	8238	3.734,54	36 05 02
4.000,01 - 4.500,00	59922	4.227,57	37 09 04	52743	4.230,67	38 00 21	1392	4.198,91	29 07 21	5787	4.206,17	36 08 18
4.500,01 - 5.000,00	36374	4.727,81	38 06 06	32895	4.727,92	38 09 14	630	4.728,08	29 04 11	2849	4.726,51	37 04 19
5.000,01 - 6.000,00	37213	5.436,46	38 04 24	33430	5.435,99	38 07 05	568	5.418,20	29 03 00	3215	5.444,60	38 00 02
6.000,01 - 7.000,00	15769	6.385,97	38 03 04	14650	6.391,19	38 04 02	223	6.385,42	29 03 00	896	6.300,69	39 03 02
7.000,01 - 8.000,00	6103	7.445,07	39 00 05	5821	7.447,77	39 00 01	67	7.422,70	29 09 27	215	7.378,75	42 01 27
over 8.000,00	6465	9.219,78	40 08 29	6329	9.218,00	40 09 22	30	9.087,12	29 00 28	106	9.363,38	40 03 05
<b>TOTAL</b>	<b>972361</b>	<b>2.808,93</b>	<b>30 04 12</b>	<b>677450</b>	<b>3.061,51</b>	<b>32 02 29</b>	<b>105650</b>	<b>2.136,18</b>	<b>22 00 10</b>	<b>189261</b>	<b>2.280,36</b>	<b>28 03 10</b>

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



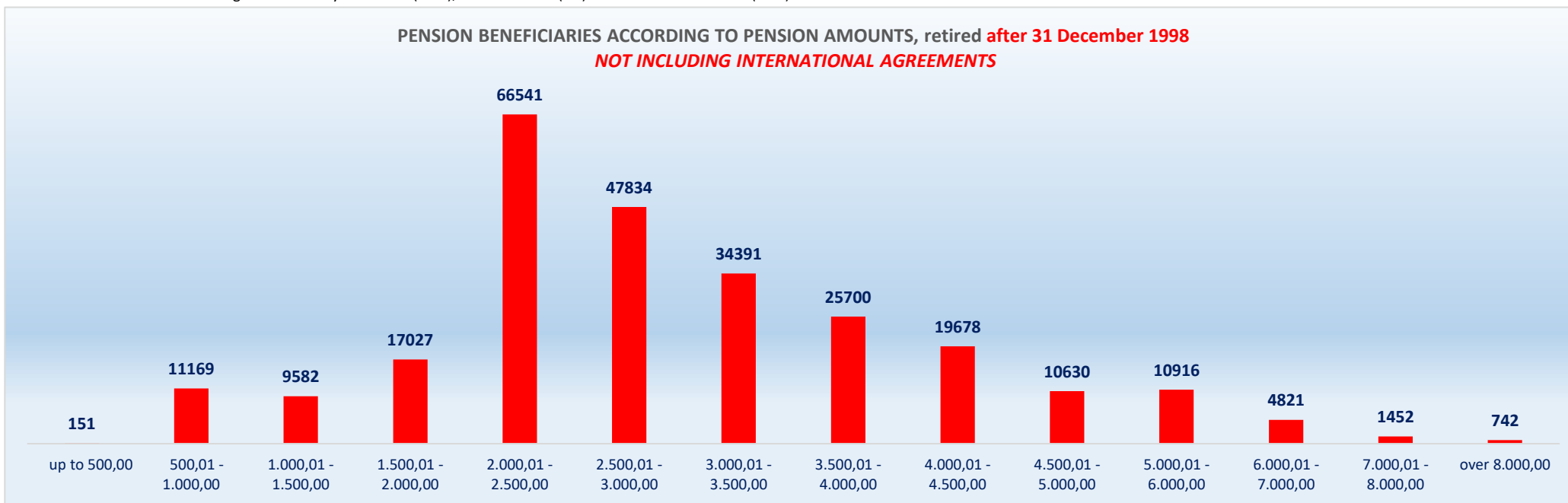
**PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, retired before 31 December 1998**  
**NOT INCLUDING INTERNATIONAL AGREEMENTS**

situation: 29 February 2020

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	151	386,99	13 06 09	45	311,46	19 10 01	2	431,91	04 11 09	104	418,81	10 11 18
500,01 - 1.000,00	11169	772,33	15 02 14	8033	767,59	16 05 13	217	791,59	10 01 21	2919	783,93	12 01 25
1.000,01 - 1.500,00	9582	1.267,26	17 06 05	4623	1.264,95	18 07 04	444	1.298,05	11 04 18	4515	1.266,59	17 00 01
1.500,01 - 2.000,00	17027	1.781,16	22 02 11	9812	1.785,89	22 07 04	1000	1.795,06	15 00 14	6215	1.771,47	22 08 26
2.000,01 - 2.500,00	66541	2.215,83	24 06 22	42704	2.224,19	25 02 07	3997	2.196,54	14 03 01	19840	2.201,72	25 03 09
2.500,01 - 3.000,00	47834	2.779,93	31 05 07	37935	2.794,38	32 02 05	2335	2.787,89	20 09 23	7564	2.705,03	30 08 18
3.000,01 - 3.500,00	34391	3.244,81	32 08 08	29383	3.245,96	32 11 19	1380	3.254,28	23 07 00	3628	3.231,87	33 01 25
3.500,01 - 4.000,00	25700	3.734,42	33 08 29	22991	3.734,52	34 00 11	862	3.725,30	24 01 01	1847	3.737,53	33 10 08
4.000,01 - 4.500,00	19678	4.217,40	34 09 08	17638	4.220,51	34 11 17	543	4.191,97	26 08 18	1497	4.189,96	34 08 17
4.500,01 - 5.000,00	10630	4.726,96	35 00 25	9770	4.727,55	35 02 19	242	4.713,30	27 00 24	618	4.722,97	35 07 20
5.000,01 - 6.000,00	10916	5.433,68	34 11 07	10144	5.434,99	35 00 00	191	5.435,71	26 02 08	581	5.410,04	36 07 06
6.000,01 - 7.000,00	4821	6.398,24	35 00 09	4607	6.406,24	35 01 02	89	6.371,43	29 01 00	125	6.122,50	36 11 04
7.000,01 - 8.000,00	1452	7.420,26	35 11 28	1407	7.422,20	36 01 24	33	7.399,38	28 03 04	12	7.249,90	37 10 01
over 8.000,00	742	8.371,01	36 06 06	726	8.363,44	36 07 29	15	8.658,88	28 10 00	1	9.551,47	45 07 02
<b>UKUPNO</b>	<b>260634</b>	<b>2.990,87</b>	<b>28 10 08</b>	<b>199818</b>	<b>3.170,71</b>	<b>30 02 17</b>	<b>11350</b>	<b>2.725,25</b>	<b>18 02 16</b>	<b>49466</b>	<b>2.325,39</b>	<b>25 06 21</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**

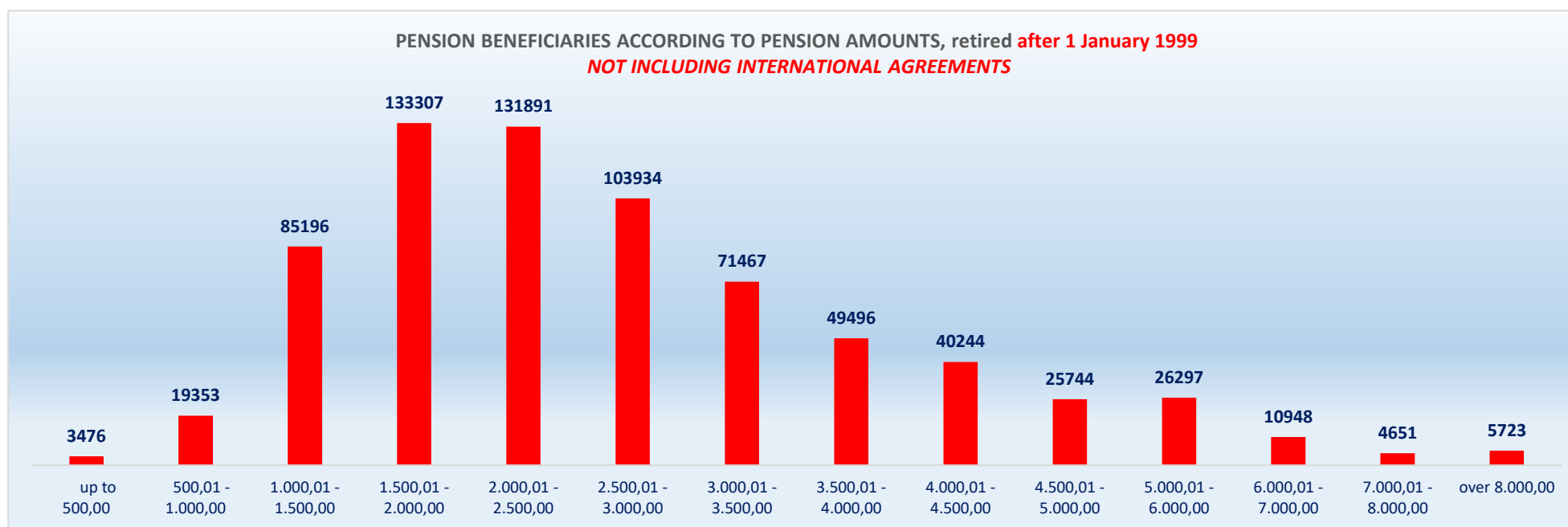


**PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, retired after 1 January 1999**  
**NOT INCLUDING INTERNATIONAL AGREEMENTS**

situation: 29 February 2020

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	3476	325,47	15 02 19	909	295,38	16 01 01	1994	337,87	14 03 18	573	330,03	17 01 21
500,01 - 1.000,00	19353	868,22	14 08 02	2740	855,66	16 04 21	4073	815,30	13 06 12	12540	888,14	14 08 20
1.000,01 - 1.500,00	85196	1.257,91	18 04 18	47282	1.249,15	18 04 29	14006	1.287,70	15 00 14	23908	1.257,79	20 03 10
1.500,01 - 2.000,00	133307	1.767,82	26 00 21	79268	1.777,00	26 08 02	28492	1.761,26	21 10 18	25547	1.746,64	28 10 18
2.000,01 - 2.500,00	131891	2.244,48	31 02 28	79651	2.253,06	32 09 06	23137	2.242,47	25 00 08	29103	2.222,62	32 01 02
2.500,01 - 3.000,00	103934	2.750,38	34 02 03	70880	2.754,95	35 04 23	13015	2.761,07	26 05 23	20039	2.727,30	34 11 19
3.000,01 - 3.500,00	71467	3.233,59	36 01 23	54367	3.237,93	36 10 27	5640	3.202,24	27 09 26	11460	3.228,43	36 09 03
3.500,01 - 4.000,00	49496	3.738,86	37 10 13	40959	3.741,08	38 04 19	2146	3.711,76	30 00 06	6391	3.733,68	37 01 24
4.000,01 - 4.500,00	40244	4.232,54	39 02 09	35105	4.235,78	39 07 09	849	4.203,35	31 00 08	4290	4.211,83	37 04 24
4.500,01 - 5.000,00	25744	4.728,16	39 11 08	23125	4.728,07	40 03 12	388	4.737,30	30 08 06	2231	4.727,49	37 10 19
5.000,01 - 6.000,00	26297	5.437,62	39 10 07	23286	5.436,43	40 02 00	377	5.409,33	30 08 29	2634	5.452,22	38 03 19
6.000,01 - 7.000,00	10948	6.380,56	39 08 14	10043	6.384,29	39 10 06	134	6.394,71	29 04 10	771	6.329,57	39 07 22
7.000,01 - 8.000,00	4651	7.452,81	39 11 24	4414	7.455,93	39 11 07	34	7.445,34	31 03 28	203	7.386,36	42 05 01
over 8.000,00	5723	9.329,82	41 03 16	5603	9.328,73	41 04 05	15	9.515,36	29 04 01	105	9.361,59	40 02 16
<b>UKUPNO</b>	<b>711727</b>	<b>2.742,30</b>	<b>30 11 05</b>	<b>477632</b>	<b>3.015,83</b>	<b>33 01 07</b>	<b>94300</b>	<b>2.065,28</b>	<b>22 05 16</b>	<b>139795</b>	<b>2.264,43</b>	<b>29 02 24</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: 29 February 2020

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	8507	4.353,84	32 00 28
		8406	4.254,10	34 08 28
		542	4.191,97	31 01 07
2.	Active military personnel - DVO	15640	3.888,18	30 07 28
3.	Croatian Homeland Army veterans mobilised from 1941 to 1945	3976	2.486,51	33 00 03
4.	Former political prisoners	2795	3.967,40	33 01 15
5.	Croatian Veterans from the Homeland War - ZOHBDR (Act on the Rights of Croatian Homeland War Veterans and their Family Members )	71253	5.921,87	18 07 27
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)	43071	2.757,30	28 06 07
7.	Former Yugoslav People's Army members - JNA	5368	3.297,01	-
8.	Former Yugoslav People's Army members - JNA - Art. 185 of Pension Insurance Act (ZOMO)	142	3.196,00	37 07 21
9.	National Liberation War veterans - NOR	9476	2.924,07	29 04 13
10.	Members of the Croatian Parliament, members of the Government, judges of the Constitutional Court and the Auditor General	673	10.033,88	33 01 10
11.	Members of the Parliamentary Executive Council and administratively retired federal civil servants (relates to the former SFRY)	94	3.335,27	28 06 14
12.	Former officials of federal bodies o the former SFRJ - Article 38 of the Pension Insurance Act (ZOMO)	33	3.839,90	-
13.	Full members of the Croatian Academy of Sciences and Arts - HAZU	140	9.126,90	41 10 25
14.	Miners from the Istrian coal mines "Tupljak" d.d. Labin	254	3.931,51	29 08 13
15.	Workers professionally exposed to asbestos	869	3.188,11	27 08 27
16.	Insurees - crew members on a ship in international and national navigation - Article 129, paragraph 2 of the Maritime Code	178	2.118,07	29 02 25
17.	Members of the Croatian Defence Council - HVO	6725	3.253,00	07 01 19
<b>TOTAL</b>		<b>178142</b>	-	-

