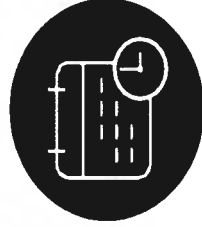


How to apply?

The application for the payment of a part of the survivors' pension can be filed in all regional services/offices of HZMO, post offices throughout the Republic of Croatia, Pension Information Centers or online through e-Usluge of HZMO, within the e-Gradani platform.

You may download the application form on the HZMO website or buy it in an Official Gazette store (Narodne novine). The application form is also available in all post offices throughout the Republic of Croatia and regional services/offices of HZMO.



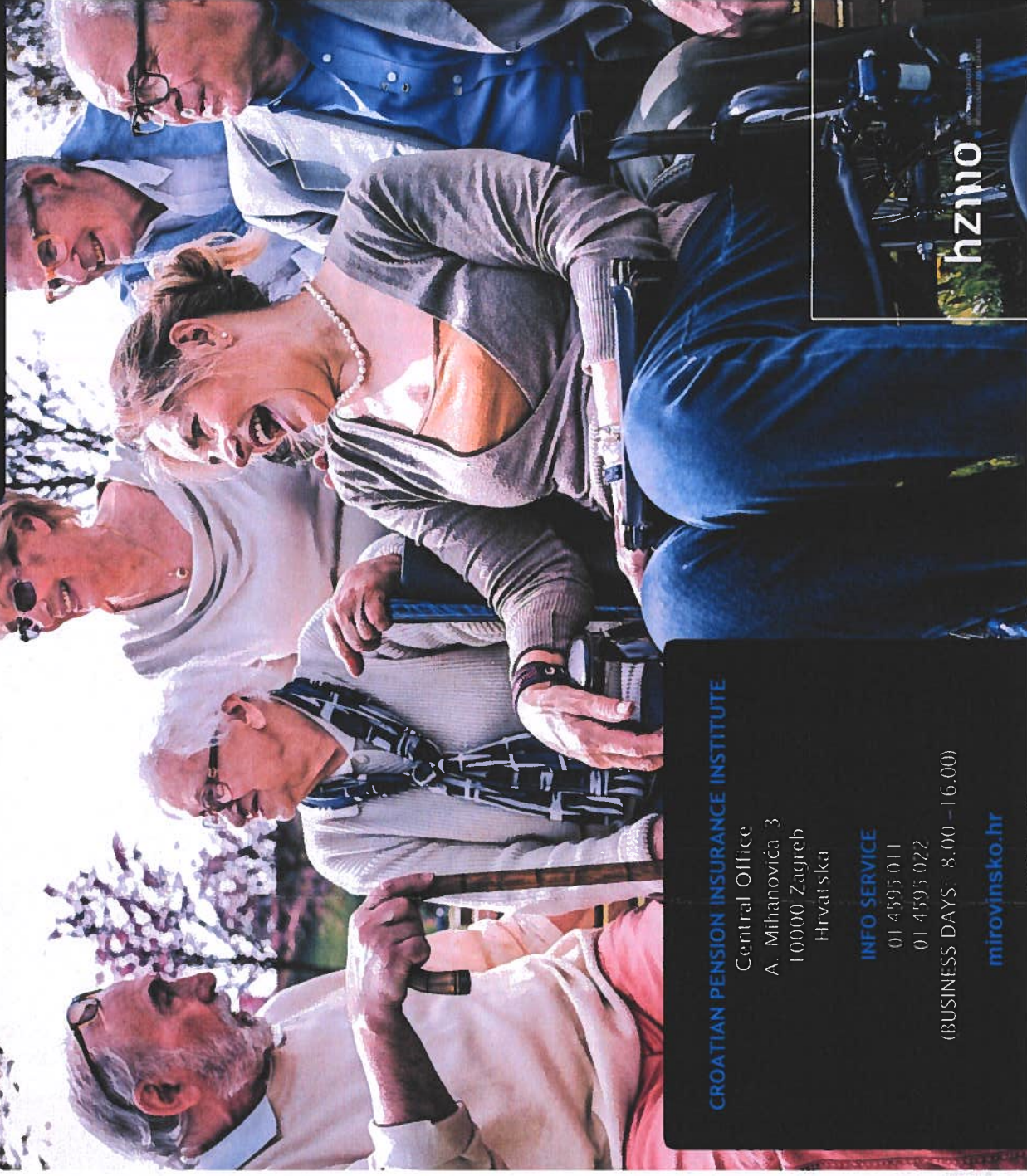
Application deadline

A beneficiary of an old-age, early-age or disability pension, who is also entitled to a survivor's pension, may apply for the payment of a part of the survivor's pension throughout 2023 with payment being due from 1 January 2023.

A pension beneficiary (old-age, early-age or disability pension) who has not been granted the survivor's pension is entitled to the payment of a part of the survivor's pension from the first day of the month following the application date for six months retroactively. However, not before the date the eligibility conditions for the survivor's pension are fulfilled, i.e. not earlier than 1 January 2023.

A beneficiary of a survivor's pension, who has not been granted the right to old-age pension, is entitled to the payment of a part of the survivor's pension from the first day of the month following the application date for six months retroactively. However, not before the date the eligibility conditions for the survivor's pension are fulfilled, i.e. not earlier than 1 January 2023.

New Model of Survivors' Pensions from 1 January 2023



CROATIAN PENSION INSURANCE INSTITUTE

Central Office
A. Mihanovića 3
10000 Zagreb
Hrvatska

INFO SERVICE

01 4595 011

01 4595 022

(BUSINESS DAYS: 8.00 – 16.00)

mirovinsko.hr

The Act on Amendment to the Pension Insurance Act of 1 January 2023 amended the model of survivors' pensions intending to increase beneficiaries' total pension income by enabling the receipt of a part of the survivor's pension together with the person's old-age, early-age or disability pension.

The minimum pension was increased by 3 %.

What is changing?

1. **The pension factor for calculating the amount of the survivor's pension is increased as follows:**
 - from the previous 0.7 to 0.77 for one family member
 - from the previous 0.8 to 0.88 for two family members
 - from the previous 0.9 to 1.0 for three family members
 - from the previous 1.0 to 1.1 for four or more family members.

Note: All survivors' pensions are increased by 10 %.

An increase in the pension factor is also foreseen for the beneficiaries entitled to the survivor's pension under special regulations.

Starting from 1 January 2023, the Croatian Pension Insurance Institute (HZMO) will determine the survivors' pensions with an increased pension factor by virtue of its office, without bringing a new pension decision. Therefore, it is not necessary to apply for the above mentioned increase.

2. **The minimum pension is increased by 3 %.**
3. **A family member (married/common-law partner / divorced dependent spouse / same-sex life partner or informal same-sex life partner) may receive a part of the survivor's pension along with their old-age, early-age or disability pension.**

Eligibility requirement for receiving a part of the survivor's pension:

- a married/common-law partner / divorced dependant spouse / same-sex life partner / informal same-sex life partner completed 65 years of life
- the widow/widower is the only beneficiary of the survivor's pension
- the total pension under the mandatory pension insurance in the Republic of Croatia does not exceed the amount of 80 actual pension values (AVM).

An exception to the requirement of being the only beneficiary of the survivor's pension: it is possible to receive a part of the survivor's pension in addition to the personal pension in cases where the survivor's pension is received by both the widow/widower and the family members with established total loss of work capacity or general incapacity for work or by a child with the determined status of a disabled person.

How is the corresponding part of the survivor's pension calculated?

- The amount of a part of the survivor's pension is set at 27 % of the survivor's pension determined for one family member, with the minimum and maximum amounts being prescribed.
- The minimum amount is calculated as the sum of three actual pension values (but not more than 50 % of the corresponding survivor's pension) and the maximum amount of the part of the survivor's pension – if the sum of old age, early age or disability pension and part of the survivor's pension exceed 80 actual pension values (AVM) – will be calculated in the amount of the difference up to 80 actual pension values (the actual pension value – AVM – is adjusted twice a year, on the 1st of January and 1st of July).

Calculation of the part of the survivor's pension for beneficiaries of the minimum or the maximum pension: if the minimum or the maximum rate of the survivor's pension is paid, such pension will be taken as the basis for the calculation of the part of the survivor's pension.

Who should apply?

The application for a part of the survivor's pension should be filed by:

- **beneficiaries who have already been granted both rights (to old-age or early age or disability pension and survivor's pension) should only apply for the payment of a part of the survivor's pension**
- **beneficiaries who have already been granted the right to old-age or early age or disability pension, but have not been granted the right to survivor's pension, should file two applications: for a survivor's pension and the part of the survivor's pension**
- **beneficiaries who have been granted the right to a survivor's pension, but not to an old-age pension, should submit two applications: an application for an old-age pension and an application for the part of the survivor's pension.**

