

## Survivors

### Applicable statutory basis

#### ALBANIA

Law No. 7703, dated 11.5.1993 "For the social insurance in Republic of Albania" ( amended), by Law no.104/2014, date 31.07.2014, which has come into force on 1 January 2015.

#### ARMENIA

- Civil Code.
- Labour Code.
- Law on "State Pensions".  
22 December , 2010
- Law on "State Benifits".  
12 December , 2013
- RA Government resolution No. 665 of May 5, 2011,
- RA Government resolution No 635 of 26 June, 2010,
- RA Government resolution No 1734 of 30 December, 2010,
- RA Government resolution No. 1489 of 26 December, 2013

#### AZERBAIJAN

- Decree of the President of the Republic of Azerbaijan on "The increasing of pensions" (1 August 2003).
- Pension Law 1993 (amended 1997 and 1998).
- Social Insurance Law (18 February 1997).
- Labor pension law 2006.
- Social allowance law 2006.
- Law on Pension Provision for military servicemen (1992).

#### BOSNIA AND HERZEGOVINA

Federation of BiH  
Law on Pension and Disability Insurance ("Official Gazette of the Federation of Bosnia and Herzegovina", no. 13/18)  
Republika Srpska  
-Law on Pensions and Disability Insurance of Republic of Srpska (Official Gazette of RS 134/11),  
Brcko District  
- Employees chose whether to be affiliated with the system in the Federation of Bih or Republic of Srpska

#### GEORGIA

-Resolution N279 of Government of Georgia „On defining social package” 23.07.2012 (in force from 1.09.2013)  
Civil Code Of Georgia.

#### MONTENEGRO

Law on Pension and Disability Insurance, 2003  
amended in 2004/2007/2008/2010/2011/2012/2013/2014/2015/2016  
Law on Contributions for Mandatory Social Insurance, 2007  
amended in 2008/2009/2010/2011/2012/2013/2015/2017

## NORTH MACEDONIA

Law on pension and disability insurance (Official Gazette No. 98/2012), as amended on several occasions

Law on Mandatory Fully Funded Pension Insurance (Official Gazette No. 29/2002), as amended on several occasions

Law on Payment of Pensions and Pension Benefits from Fully Funded Pension Insurance (Official Gazette No. 11/2012)

Law on Obligatory Social Insurance Contributions (Official Gazette No.142/2008)

The laws are supplemented by extensive guidelines

## REPUBLIC OF MOLDOVA

Law No. 156-XIV, of 14.10.1998, State Pension System, entered into force on 1.1.1999.

Law No. 489-XIV, of 8.7.1999, on the public social insurance scheme.

Law no. 544-XIII of 20 July 1995 on Statute of Judges

- Law No. 290 of 16.12.2016 On Amendments and Addenda to Some Legislative Acts.

Government Decision no. 165 of March 21, 2017 for the approval of the Regulation on the methodology of calculating the pensions and the methodology of confirming the contributory periods for the pensions establishment.

- Law No. 499-XIV, of 14.7.1999, on State social benefits for certain categories of citizens, with later amendments

## RUSSIAN FEDERATION

Federal Law of the Russian Federation of December 15, 2001 No 167-FZ "On Obligatory Pension Insurance in the Russian Federation"; Federal Law «About State Pension Provision in the Russian Federation» of December 15, 2001 No. 166-FZ. Federal Law «About State Pensions in the Russian Federation» of December 17, 2001 No. 173-FZ;

Law of the Russian Federation of May 15, 1991 No. 1244-1 «About Social Protection of Citizens Affected by Radiation Due to Chernobyl NPP Disaster» (It shall not apply from 01.01.2015 with the exception of the rules governing the calculation of the size of labor pensions and rules to be applied in order to determine the size of the insurance pensions so far as it does not contradict the Federal Law 400-FZ dd December 28, 2013 "On Insurance Pensions");

Federal Law of November 26, 1998 No. 175-FZ «About Social Protection of Citizens of the Russian Federation Affected by Radiation Due to Accident in 1957 at Mayak Production Association and Radioactive Waste Dumping at the Techa River»;

Federal Law No. 385-FZ of 22.11.2016 "On a lump sum payment to citizens receiving a pension"

Federal Law "On Changes in the Legislative Acts of the Russian Federation and Loss of Validity of Some Legislative Acts of the Russian Federation in Connection with Adoption of the Federal Laws "On Changes in the Federal Law About the Basic Principles of the Legislative (Representative) and Executive State Power Bodies of the Russian Federation Constituents" and "About the Basic Principles of the Local Self-Governance Organization in the Russian Federation" of August 22, 2004 No. 122- FZ;

Federal Law "About Making Amendments in Some Russian Federation Legislation Acts Concerning State Support to the Citizens with Children", No. 207-FZ, of December 5, 2006;

Federal Law «About Making Amendments in Some Russian Federation Legislation Acts in Order to Increase Material Support for Some Categories of Citizens», No 244-FZ, dated November 1, 2007;

Federal Law «On the Budget of the Social Insurance Fund of the Russian Federation for 2008 and for the Planning Period of 2009-2010» of July 21, 2007 No. 183-FZ;

Federal Law «On the Budget of the Pension Fund of the Russian Federation for 2008 and for the Planning Period of 2009-2010» of July 21;

Federal Law of July 24, 2009 No. 212-FZ "On Insurance Contributions to the Pension Fund of the Russian Federation, Social Insurance Fund of the Russian Federation, Federal Compulsory Medical Insurance Fund and Local Compulsory Medical Insurance Funds".

Federal Law «On Compulsory Social Insurance against Accidents at Work and Occupational Diseases» of July 24, 1998, No. 125-FZ.

Federal Law of July 24, 2009 No. 213-FZ «On Changes in Some Legislative Acts of the Russian Federation and Loss of Validity of Some Legislative Acts (Provisions of Legislative Acts) of the Russian Federation in Connection with Adoption of the Federal Law «On Insurance Contributions to the Pension Fund of the Russian Federation, Social Insurance Fund of the Russian Federation, Federal Compulsory Medical Insurance Fund and Local Compulsory Medical Insurance Funds».

Federal Law from December 2, 2013 N 320-FZ "On the budget of the Pension Fund of the Russian Federation for 2014 and the planning period of 2015 and 2016"

Federal law of 28.12.2013 ? 400-FZ «On insurance pensions»

01.12.2014

Federal Law of 01.12.2014 ? 385-FZ «On budget of the Pension Fund of the Russian Federation for 2015 and planning period of 2016 and 2017»

## SERBIA

Law on Pension and Disability Insurance, 2003.  
Revised 2004/2005/2006/2009/2010/2012/2013/2014/2018  
Law on Compulsory Social Insurance Contributions, 2004  
Revised 2005/2006/2009/2011/2013/2014/2015/2016/2017/2018  
The Budget System Law, 2009, Revised 2010/2011/2012/2013/2014/2015/2016/2017/2018

#### TURKEY

Civil Servants first insured before 01.10.2008:  
-Civil Servants' Retirement Pensions Act of 08.06.1949 No. 5434 amended.  
-Civil Servants' Act of 14.07.1965 No. 657, amended.

Civil Servants first insured after 01.10.2008:  
Social Insurances and Universal Health Insurance Law No:5510 dated 31/05/2006  
(Same as workers)

Workers:  
-Social Insurance Act of 1964, No:506 amended.  
-Social Insurances for Agricultural Workers Law No:2925 dated 17/10/1983  
Social Insurances and Universal Health Insurance Law No:5510 dated 31/05/2006.

#### UKRAINE

Law of Ukraine "On mandatory State Pension Insurance", # 1058-IV dated July 9, 2003

## Basic principles

#### ALBANIA

Social insurance scheme funded by contributions with entitlement conditional upon a minimum period of contributions fulfilled by the deceased person.

#### ARMENIA

Survivors Labour Pension:  
providing benefits based on length of service of the deceased.  
Survivors Benefit:  
providing benefits in case the deceased person had no length of service

#### AZERBAIJAN

Social insurance notional defined contribution (NDC), and social assistance system.

#### BOSNIA AND HERZEGOVINA

Federation of BiH and Republic of Srpska- Compulsory social insurance system financed by contributions from employers and employees and providing earnings related benefits linked to insurance period.  
- Funds for pension and invalid insurance are secured by insured people, employers and the budget of Republic of Srpska or budget and other resources in Federation BiH.

District Brcko  
- The people of the District of Brcko do not have their own separate pension system but choose to be affiliated to the scheme in either the Federation of BiH or Republic of Srpska

#### GEORGIA

Survivor's pensions are granted to children till age of 18, regardless bread-winner's death is caused by industrial injury, occupational sickness, or a non-work related sickness or injury. Paid from State budget.

#### MONTENEGRO

Social insurance system is financed from contributions paid by the insured persons, employers, and in special cases funds for social insurance are provided for by the state.  
Conditions for becoming entitled are years of age and minimum insurance service period. The amount of the compensation depends on the length of the insurance service period and the realized wage.

#### NORTH MACEDONIA

Providing social security to family members in case of the death of the insured person/pensioner within the family, benefit is known as a "Family Pension". The same benefit is paid to those who die due to work-related illness or injury as those who die owing to non-work related circumstances. However, those whose death is work related do not have to satisfy any qualifying period.

#### REPUBLIC OF MOLDOVA

For insured person:

The survivor's pension is granted regardless of the duration of the contribution period if the death of the breadwinner has occurred as a result of an accident at work or an occupational disease.

Survivor pension shall be granted if the deceased received an old-age or disability pension or met the conditions for receiving a disability pension.

The surviving spouse entitled to a own pension and meeting all conditions set forth by the law to obtain a survivor pension after his/her spouse's death, can choose the most advantageous among the two options.

#### RUSSIAN FEDERATION

Dependent family members who are incapable of working have a right to a pension in the event of the loss of the breadwinner.

There are two types of survivor pensions: labor survivor pension and state social pension.

#### SERBIA

Compulsory social insurance scheme for the active population financed by contributions on a pay as you go basis. Any deficit is covered by the state budget. Benefits depend on age of the survivor and previous earnings and duration of insurance of the deceased. Benefits for work and non-work related death are the same but when the deceased was a victim of work-related incapacity no condition relating to minimum qualifying periods is applied and the benefit is calculated on the basis of 40 years of insurance.

#### TURKEY

Civil Servants:

Social insurance based system providing benefits that are indirectly earnings related and that is financed by contributions from the employer state body and the employee; state covers as well the deficits.

Workers:

Social insurance based system providing earnings related benefits financed by contributions from employers and employees; state as third payer covers the deficit.

#### UKRAINE

Survivor's pension shall be granted to the dependent members of the deceased breadwinner in case they are unable to work. Furthermore it is required that at the date of his/her death, the breadwinner had an insurance record that would have made him/her eligible for an invalidity pension or was him/herself a pensioner or was belonging to a category of individuals as defined by the Act.

Survivor's pension shall be granted to children irrespective the fact of whether they were dependents of the deceased person. On the other for parents and the spouse of the deceased it will be verified whether they were depending upon the deceased person.

## Field of application

#### ALBANIA

#### ARMENIA

Survivors Labour Pension:  
employees,  
self-employed persons, and  
owners of agricultural land.

Survivors - Benefit:  
whole population

#### AZERBAIJAN

All workers residing in Azerbaijan, including self-employed persons, members of collective farms, landowners, and foreign citizens.

#### BOSNIA AND HERZEGOVINA

Federation of BiH and Republic of Srpska See Table VI 'Old Age'

#### GEORGIA

All citizens (children) of Georgia.

#### MONTENEGRO

Persons paying contributions for pension and disability insurance: the employed, self-employed persons and farmers.

#### NORTH MACEDONIA

employees,  
self employed persons,  
farmers, and  
pensioners

#### REPUBLIC OF MOLDOVA

Persons entitled to a survivor's pension are children and the surviving spouse.

#### RUSSIAN FEDERATION

Labor Survivor Pension  
Employees and self-employed persons.  
State Social Survivor Pension: (see Chapter 11 - Sufficient Funds Guarantee; Section 2 – Specific non-contributory minimums-III Other specific non-contributory minimums).  
Employees and self-employed persons.  
Servicemen.  
Citizens of the Russian Federation, irrespective of the place of residence, and foreign citizens permanently residing in the country.  
Unless otherwise specified by an international agreement.

#### SERBIA

Compulsory insured persons (see Table VI 'Old Age: Field of Application'), and  
beneficiaries of old age and invalidity pensions.

#### TURKEY

Civil Servants: civil Servants.

Workers: workers

UKRAINE

All residents.

## Exemptions from compulsory social insurance

ALBANIA

None.

ARMENIA

Survivors Pension:  
None.

AZERBAIJAN

None.

BOSNIA AND HERZEGOVINA

Federation of BiH and Republic of Srpska None

GEORGIA

None.

MONTENEGRO

None

NORTH MACEDONIA

None.

REPUBLIC OF MOLDOVA

None.

RUSSIAN FEDERATION

None.

SERBIA

See Table V "Invalidity: Exemptions from Compulsory Social Insurance".

TURKEY

Civil Servants: none.

Workers: none.

UKRAINE

None.

## Entitled persons

### Surviving spouse, divorced spouse, surviving partner, children, other persons

#### ALBANIA

widows, and  
widowers

#### ARMENIA

##### Survivors Pension:

widows and widowers, children, and any person if at the time of death, s-he is not employed nor in receipt of any pension and cares for the deceased's children, brothers, sisters or grandchildren who are under 14 years of age.

#### AZERBAIJAN

Eligible survivors include a retired spouse or a spouse with a Group I or II disability, a non-working spouse caring for a child of the deceased younger than age 18, children younger than age 18 (age 23 if a full-time student, no limit if disabled before age 18).

Other eligible survivors include dependent parents who are retired or have a Group I or II disability and a parent, grandparent, or sibling who does not work but cares for one or more of the deceased's children, siblings, or grandchildren younger than age 8.

#### BOSNIA AND HERZEGOVINA

##### Federation of BiH

The right to family pension has:

- the surviving spouse (widow or widower),
- a divorced spouse, if the right to be served with the court's final judgment has been granted,
- a child, born in marriage or out of wedlock, and a adopted child,
- stepson/step daughter if the insured person or the beneficiary of the pension died,
- a child-grand-child without both parents if the insured person or the pensioner supported it.

##### Republika Srpska

- surviving spouse
- divorced spouse, if the right to support has been determined by a court decision
- children (up to age of 26, or child with disability)
- parents, if they were depending upon the insured person and they are min. 60 years of age (men) or 50 years of age (women).

#### GEORGIA

- children

#### MONTENEGRO

Spouse (widower, widow), and divorced spouse if he/she was supported by the deceased;

Children (born in and out of wedlock or adopted and stepchildren who were supported by the deceased).

#### NORTH MACEDONIA

widow,  
widower  
divorced spouse  
legitimate / illegitimate children  
foster children  
adopted children  
grand- and stepchildren  
parents.

#### REPUBLIC OF MOLDOVA

In case of insured or retired person death, surviving children and spouse are entitled to a survivor pension provided the following conditions are met:

Children:

- below the age of 18;
- if pursuing their studies in a legally organized educational institution, but not beyond the age of 23.

Surviving spouse:

- if at the moment or within 5 years after the insured person's death, the surviving spouse reached the standard retirement age or if survivor spouse was assigned a severe or significant disability degree, provided marriage lasted at least 15 years with no ulterior marriages;
- if taking care of children below age 3 of the deceased, during unemployment periods or child care leaves for children below age 3.

In case of uninsured person:

The allowance for children in the case of the loss of the breadwinner shall be established for persons under the age of 18 (students and secondary education institutions, specialty and higher education institutions, except for non-frequency education, - until graduation of the respective education institution, but no more than until the age of 23) if they are not in full state maintenance.

#### RUSSIAN FEDERATION

#### SERBIA

Widow,  
widower, and  
ex-spouse granted maintenance by the court.  
Children (legitimate and illegitimate, foster, adopted and stepchildren)  
Brothers, sisters, parents, stepfather and stepmother, adopting parents.

#### TURKEY

Civil Servants:

- widows;
- widowers;
- children;
- parents.

Workers:

- widows;
- widowers
- children;
- parents.

#### UKRAINE

Widow and  
widower.

## Conditions

### Deceased insured person

#### ALBANIA

Insured at time of death or died within the calendar year of the insurance expiration.

#### ARMENIA



Survivors Labour Pension:

Depending on the age of the deceased person, the length of service should be at least:

up to 23 years of age 2 years

23- 26 3 years

26-29 4 years

29 -32 5 years

32 -35 6 years

35 -38 7 years

38-41 8 years

41-44 9 years

Over 44 years of age 10 years

Survivors Social Pension:

None.

#### AZERBAIJAN

Entitled to receipt of a social allowance or labour pension.

#### BOSNIA AND HERZEGOVINA

Federation of BiH and Republic of Srpska- at time of death the deceased was or would have been entitled to an old age or invalidity pension

- no conditions applies if death is a consequence of employment injury or occupational disease.

#### GEORGIA

No minimum periods of insurance.

#### MONTENEGRO

A deceased insured person who had at least five years of accrued insurance service or at least ten years of pension service or who was eligible to old-age or disability pension;  
a deceased beneficiary of an old-age or disability pension.

#### NORTH MACEDONIA

Family members are entitled to a family pension providing that the insured deceased:

- had at least 5 years of insurance service or had at least 10 years of pension service, or
- had met the requirements for old-age or invalidity pension, or
- had been the recipient of old-age or invalidity pension.

If the death of the insured was caused by a work-related injury or occupation illness, the members of the family are entitled to a family pension regardless of the length of pension service of the insured.

#### REPUBLIC OF MOLDOVA

Survivor pension shall be granted if the deceased received an old-age or disability pension or met the conditions for receiving a disability pension

#### RUSSIAN FEDERATION

Disabled family members of the deceased bread winner are:

- children, brothers, sisters and grandchildren of the deceased breadwinner younger than 18 as well as children, brothers, sisters and grandchildren of the deceased breadwinner studying full-time in principal educational programs in organizations engaged in educational activities including foreign organizations located outside the territory of the Russian Federation if being sent to study in accordance with international treaties of the Russian Federation till the end of this training but not longer than 23 years of age; or children, brothers, sisters and grandchildren of the deceased breadwinner and grandchildren of the deceased breadwinner older than 18 if they have become disabled before 18. At the same time brothers, sisters and grandchildren of the deceased breadwinner are recognized disabled family members if they do not have employable parents;
- a parent, spouse or grandfather, grandmother of the deceased breadwinner regardless of age and disability as well as brother, sister or child of the deceased breadwinner, at the age of 18 if they take care for children, siblings or grandchildren of the deceased breadwinner under the age of 14 and eligible for insurance old-age survivors' pension and do not work; parents and spouse of the deceased breadwinner if they have reached the age of 60 and 55 (men and women, respectively) or when they are disabled;

grandparents of the deceased breadwinner if they have reached the age of 60 and 55 (men and women, respectively) or when they are disabled in the absence of persons obliged to support them in accordance with the legislation of the Russian Federation.

Disabled parents and spouse of the deceased breadwinner that are not his/her dependants are entitled to the insurance survivor pension if they lost their source of livelihood, regardless of time passed since his/her death.

Adoptive parents have the right to insurance survivor pension on the same basis as parents and adopted children - on the same basis as native children.

Minor children entitled to insurance survivor pension keep that right in case of their adoption.

Stepfather and stepmother are entitled to the insurance survivor pension on the same basis as his/her father and mother if they brought up and support the deceased stepson or stepdaughter at least five years. Stepson and stepdaughter are entitled to the insurance survivor pension on the same basis as native children if they were brought up and supported by the deceased stepfather or stepmother.

Social survivor pension is granted to children under the age of 18 and older children if they are studying full-time in principal educational programs in organizations engaged in educational activities till the end of this training but not longer than 23 years of age if they have lost one or both parents and if they are children of deceased single mother.

#### SERBIA

- beneficiary of old age or invalidity pension, or
- economically active persons who established a minimum insurance record of 5 years or eligible for an old age or invalidity pension (when the deceased was a victim of work-related incapacity no condition relating to minimum qualifying periods is applied and the benefit is calculated on the basis of 40 years of insurance).

#### TURKEY

##### Civil Servants:

In principle, a pension is awarded to the spouse, children and parents,

- if the deceased person had at least 5 qualifying years of service.
- when the decease was due to work related reasons (as described by the law) no qualifying period is needed.
- when the deceased person was already entitled to an pension (old age or invalidity)

##### Workers:

For the dependants of the deceased insured person to receive survivor's pension, the following conditions must be fulfilled:

- either the retirement or invalidity pension has been awarded to the insured person or entitlement has been acquired,
- retirement or invalidity pension has been suspended because of restart of work,
- the insured person has to prove at least 5 years of insurance period and 900 days paid contributions or 1800 premium days without insurance period for the invalidity, old-age and death insurance schemes throughout this insurance period.

#### UKRAINE

Insured person must have either been in receipt of or entitled to an old age/invalidity pension at the time of death.

## Surviving spouse

#### ALBANIA

Caring for a child of the deceased aged up to 8 years of age,

- disabled, or
- aged over 55 years (widow) or 60 years (widower).

#### ARMENIA

##### Survivors Pension:

- spouse who have reached the old retirement benefit age or are recognized as disabled, provided they are not employed;
- spouse, regardless of his or her age, provided he or she is the caretaker of the deceased breadwinner's child, brother, sister or grandchild. and registered in the same home address

#### AZERBAIJAN

- Widow or widower who is over the retirement age or disabled;
- Non-working widow or widower, caring for child of deceased if that child is under the age of 8 years.
- Widow or widower of someone killed in war.
- Widow and widower of parliamentarian or public servant.

## BOSNIA AND HERZEGOVINA

Federation of BiH and Republic of Srpska

Widow:

- aged 50 or over,
- caring for children entitled to survivors' pension, or
- disabled

Widower

- aged 60 in Republic of Srpska and Federation of BiH,
- caring for children entitled to survivors' pension, or
- disabled

## GEORGIA

None

## MONTENEGRO

A widower, i.e. a widow shall be entitled to a survivor's pension, provided that:

he/she reached the age of 52 prior to the death of his/her spouse;

prior to the death of his/her spouse or within one year following the death of his/her spouse he/she became totally incapable of working;

Following the death of the spouse, he/she has parental duty over one or more children themselves entitled to a survivor's pension (based upon the insurance record of the deceased)

A widower, i.e. a widow who has become totally incapable of working while exercising his/her right on the above mentioned basis shall remain entitled to a survivor's pension as long as the incapability exists;

A widow who is pregnant, as well as a widow who gave birth to the child of a deceased insured person or beneficiary after his death, shall also be entitled to a survivor's pension, commencing from the death of the insured person or beneficiary.

Where the child was stillborn or dies prior to reaching the age of six months, the widow shall be entitled to a survivor's pension until expiry of the six months following the birth.

## NORTH MACEDONIA

A widow/widower is entitled to a survivor pension providing that:

- he/she was 50 years old at the time of the death of the spouse;
- he/she was incapable to work prior to the death of the spouse or if such incapability occurred within one year following the spouses death;
- after the death of the spouse, he/she is left with one or more children entitled to a family pension from the spouse, and he/she assumes parental care of those children; or
- Survivor pension can also be granted as soon as the widow(er) reaches the age of 50 provided that he/she was at least 45 years of age by the time of the spouse's death, or if he/she became incapable to work.

- The widow is entitled to family pension from the day of death of the spouse, if she was pregnant on the day of the death of the spouse or whose child was born after the death of the deceased.

## REPUBLIC OF MOLDOVA

Surviving spouse:

- if at the moment or within 5 years after the insured person's death, the surviving spouse reached the standard retirement age or if survivor spouse was assigned a severe or significant disability degree, provided marriage lasted at least 15 years with no ulterior marriages;
- if taking care of children below age 3 of the deceased, during unemployment periods or child care leaves for children below age 3.

The surviving spouse entitled to an own pension and meeting all conditions set forth by the law to obtain a survivor pension after his/her spouse's death, can choose the most advantageous among the two options.

## RUSSIAN FEDERATION

Insurance survival pension is given to deceased' dependent family member incapable for work. Insurance pension is set regardless of the length of pensionable service of the deceased with at least one day of duly confirmed pensionable service. If the deceased insured person did not have pensionable service and also if the incapacitated family member committed a criminal act caused that caused the decease of the breadwinner, as established in a judicial procedure, a social survivor pension

shall be granted

State survivor pension in case of loss of the breadwinner-serviceman:

- the spouse of the deceased breadwinner, if he reached the age of 60 and 55 (men and women respectively ) or is disabled;
- the spouse of the deceased breadwinner, irrespective of age and ability to work, if he/she takes care of children, brothers or sisters of the deceased and they have not reached the age of 14 and are entitled to a survivor's pension, and does not work
- widows of servicemen who died during military conscription service due to military trauma, who did not enter into a new marriage if they reached the age of 55

State survivor pension in case of loss of a breadwinner who were a victim of the Chernobyl nuclear power plant accident:

- spouse (wife, husband) if he/she takes care of children of the deceased) and they have not reached the age of 14, regardless of employment;
- spouse (wife, husband), regardless of dependency and regardless of time since the death of the breadwinner, after 50 years of age (women) , and 55 years of age (men) or before the occurrence of disability.

#### SERBIA

- Widow aged 53,
- Widower aged 58,
- Widow or widower with full working incapability that occurred before the death of the spouse or within one year of that date.
- Widow or widower who has parental duty over a child/children who is/are entitled to a survivor's pension on their own account (for as long as the child/children receive/s the pension).
- If widow reaches the age of 53 and her right to family pension has not expired yet, she permanently retains the right to the pension.
- If widower reaches age of 58 and his right to family pension has not expired yet, he permanently retains the right to the pension.
- If a widow has not reached the age of 53 but has reached age of 45 at the moment of the spouse's death, she shall acquire the right to pension when she reaches 53 - this provision does not apply to widowers.

#### TURKEY

Pension is paid to the spouse who was married with the insured person when he/she died.

#### UKRAINE

Reached the pension age or is an invalid.

### Divorced spouse

#### ALBANIA

#### ARMENIA

#### AZERBAIJAN

None.

#### BOSNIA AND HERZEGOVINA

Federation of BiH and Republic of Srpska-divorced spouse shall be able to obtain the survivor pension, if the right to support has been determined by a court decision

#### GEORGIA

None

#### MONTENEGRO

Divorced spouse is entitled to survivor's pension if he/she was supported by the deceased insured person or pension beneficiary.

#### NORTH MACEDONIA

Surviving divorced spouse receiving maintenance can obtain the survivors pension.  
In case the spouse from later marriage is entitled to survivors pension, the divorced spouse has the right to the survivors pension as co-recipient.

#### REPUBLIC OF MOLDOVA

None

#### RUSSIAN FEDERATION

None.

#### SERBIA

If granted maintenance by the court.

#### TURKEY

Civil Servants:  
None

Workers:  
None

#### UKRAINE

As an exception in specific situations such as combination of several factors (bad state of health, lack of the means of subsistence and lack of legal applicants (relatives in the first line)

### Surviving partner or cohabitant

#### ALBANIA

#### ARMENIA

#### AZERBAIJAN

None.

#### BOSNIA AND HERZEGOVINA

#### GEORGIA

None

#### MONTENEGRO

Is not entitled to survivor's pension.

#### NORTH MACEDONIA

Not applicable.

REPUBLIC OF MOLDOVA

None

RUSSIAN FEDERATION

None

SERBIA

Not applicable.

TURKEY

Civil Servants:  
Not Applicable  
Workers:  
Not Applicable

UKRAINE

None.

## Children

ALBANIA

Under 18 years of age (25 if disabled or full-time students) and previously dependent upon the deceased.

ARMENIA

Survivors Labour Pension:  
- a child under 18 years (23 years of age for a full-time students).  
- a disabled child aged 18 or above, provided he or she has been recognized as disabled before reaching the age of 18 and has a 3rd category limitation of working capacity and is not employed;

AZERBAIJAN

Normal : under 18 years;  
Full time students : under 23 years;  
Disabled children : unlimited.

BOSNIA AND HERZEGOVINA

Federation of BiH:  
After the age of 15, the child has the right to family retirement until the end of regular education, but no later than 26 years of age.

Republika Srpska:  
-normal: 15 years  
-full-time students: 26 years  
-disabled children: unlimited

GEORGIA

Up till the age of 18 years

MONTENEGRO

A child shall become entitled to a survivor's pension and shall have a right to it up to the age of 19, or 25 if attending education. Regardless of age when the child is unable to live independently and/or to work.  
For children who were older than the age of 19 (25) years, at the moment of the decease, it is required that that were dependent upon the insured person.  
A disabled child will become entitled to a survivor's pension and shall have a right to it as of the day of termination of employment, or self-employment.

#### NORTH MACEDONIA

Children are entitled to a family pension when:

- aged up to 15 years or 26 if they are studying full-time, or
- they were incapable of work before the death of the parent or the incapacity due to a disability occurred within one year as of the death of the parent.
- If a child becomes incapable of working while receiving the family pension then s/he will receive that pension permanently.

Grandchildren and orphans who were taken care of by the deceased, if they were not working nor receiving a pension at the time of the death;

#### REPUBLIC OF MOLDOVA

Children:

- below the age of 18;
- if pursuing their studies in a legally organized educational institution, but not beyond the age of 23.

#### RUSSIAN FEDERATION

See point "Surviving spouse, divorced spouse, surviving partner, children, other persons"

#### SERBIA

Children up to 15 years of age,  
children up to 26 years of age if students,  
child who has to interrupt education because of illness can continue receiving pension after the above mentioned age but for a maximum period equal to the period of interruption,  
males whose education is discontinued due to military service can receive pension up to 27 years of age, and  
disabled child with no income are entitled till their death.  
Marriage of the beneficiary do not affect his/her entitlement to benefit.

#### TURKEY

Civil Servants:

Female unmarried children may receive orphan's pension without the imposition of any age conditions. Male children may receive orphan's pension up to the age of 18, or 20 if they are in secondary education and 25 if they pursue higher education. Pension ceases if the female child beneficiary marries.

On the other hand, pension is paid without the imposition of any age or education conditions to sick and handicapped children for whom the Health Board has decided that their sickness or handicap prevents them from working. Payment of orphan's pension continues even after the marriage of such children.

Female and male children no longer receive the pension when they start a job or getting income or pension due to his/her own insurance.

Workers:

Same as above for civil servants.

#### UKRAINE

Age limit:

normal: 18 years

those who are invalid before reaching 18 years: unlimited

full-time students: 23 years.

### Other persons

#### ALBANIA

The parents, grandparents and stepparents, provided they:

- shared the same household with the deceased for at least one year before death,
- have no other people obliged to take care of them, and
- have reached 65 years of age or are incapable of work.
- have no other benefits from mandatory scheme of social insurance

Nephews and nieces when dependent upon the deceased and shared the same household with the deceased.

#### ARMENIA

#### AZERBAIJAN

Parents are entitled, if:

- their child is killed in war, regardless whether that child supported them or not;
- they have reached retirement age or are disabled and were dependent on the deceased before death;
- regardless of age or previous dependency if they do not work and care for one or more of the deceased's children who are under 8 years of age.

Brothers and sisters, if:

they fall below the age limits described under "conditions: children" above and do not have parents who are capable of work; they do not work but care for one or more of deceased's children, brothers, sisters or grandchildren who are aged under 8 years old.

Grandparents, if:

they do not work but care for one or more of deceased's children, brothers, sisters or grandchildren who are aged under 8 years old;  
there is no one else capable of caring for them.

Grandchildren, if:

they fall below the age limits describe under 'Conditions: Children' above and do not have parents who are capable of work.

#### BOSNIA AND HERZEGOVINA

Federation BiH

The widow and widower of martyrs-women or killed defenders have the right to a family pension when they reach 45 or 60 years of age.

- Members of the civilian victim's family of war receive financial compensation (parents, spouses and children according to the statutory criteria)

Republika Srpska:

Not applicable

#### GEORGIA

None

#### MONTENEGRO

None

#### NORTH MACEDONIA

The parent is 55 years of age at the date of the insured person's death, or

is younger than 55 and is permanently incapable of work;

in the time of the death of the deceased he/she was not in employment or was not a pension beneficiary; the cadastral income per family member was not higher than 25% of the national average net wage in the last year; other income per family member was not higher than 25% of the national average net wage in the last year

#### REPUBLIC OF MOLDOVA

Persons entitled to a survivor's pension are just children and the surviving spouse.



## RUSSIAN FEDERATION

See «Survivor spouse, divorced spouse, survivor partner, children, other persons».

## SERBIA

Dependant children whether related to the deceased or not provided they meet the above mentioned conditions, and parent, step-parent, adoptive parent older than 65 years (men) or 60 years (women), or regardless of age if claimant is incapable of work.

## TURKEY

Civil Servants first insured before 01.10.2008:

Survivor's pension is awarded to the widowed mother of the deceased insured person, if she is in need. Similarly, the pension is awarded to the father of the deceased insured person if he is in need or aged 65 or over, following the date of his/her application to the fund.

Civil Servants first insured after 01.10.2008:

Insured after 01.10.2008 same systems as workers.

Workers:

Parents may receive a pension if:

- there are still enough resources left after the payment to the insured's spouse and children (if the mother and father is over 65 years old they can obtain survivor pension without considering the left over share )
- , and the parents
- tare not entitled to an income and/or pension excluding the income and pension rights granted because of other children
- have less than the net amount of the minimum wage of the income obtained from any kind of earning and revenue.

## UKRAINE

Reached pension age or is an invalid.

# Benefits

## Surviving spouse, divorced spouse, surviving partner

### ALBANIA

50% of the pension the deceased person had or would have had at time of death.

### ARMENIA

Survivors Labour Pensions:

$P = BP + F$ ,

where

- P: monthly pension
- BP: basic pension (16000drams per month)
- F: Coefficient based on 50 % of the Labor portion of the deceased's calculated pension

Survivors Benefit

Benefit =16 000 drams per month

### AZERBAIJAN

Survivors labour pension is calculated the same way as the labour pension for disability.

The total pension amount calculated is divided between the eligible family members.

In case for the family the total amount of the survivor's labour pension of family members, unfit to work, is lower than the minimum amount of labour pension, the minimum amount is paid.

- the Presidential allowance for a member of martyr`s family of 20th January incident– 300 manat

- the Presidential allowance for a member of martyr`s family– 300 manat
- Social allowance – 80 manat

#### BOSNIA AND HERZEGOVINA

Federation of BiH and Republic of Srpska. Survivors pension is defined according to the number of eligible family members, (including the spouse) and divided equally between all those entitled. The pension is based upon the general invalidity or old-age pension the deceased would have been entitled to at the time of death (see Table V Invalidity and Table VI Old age). The survivor's pension is calculated as a percentage of the pension to which the deceased would have been entitled, according to the number of eligible survivor's:

- one survivor: 70%,
- two survivors: 80%,
- three survivors: 90%,
- four or more survivors: 100%

#### GEORGIA

None.

#### MONTENEGRO

A survivor's pension shall be determined on the basis of the old-age or disability pension that the insured person would have been entitled to at the time of death, or on the basis of the pension the beneficiary was entitled to at the time of death, in the percentage that is determined based on the number of family members who are entitled to that pension, as follows:

- for one member 70%;
- for two members 80%;
- for three members 90%;
- for four or more members 100%.

If both a spouse and a divorced spouse of a deceased insured person or beneficiary are entitled to a survivor's pension, one survivor's pension shall be determined in the amount that one family member is entitled to and shall be divided in equal shares.

#### NORTH MACEDONIA

The Family Pension is calculated as a percentage of the old age or invalidity pension that the deceased person did or would have received at the time of his or her death, according to the number of eligible survivors:

- one survivor: 70%, and
- two survivors: 80%,
- three survivors: 90%,
- four or more survivors: 100%

This amount is then divided equally between all survivors.

2nd pillar:

In case of a death of a private pension fund member, there are two situations:

\* If the calculated programme withdrawal is less than the amount of the family pension, then the total assets accumulated to the deceased member's account shall be transferred to the first pillar and will be calculated and paid as regular family pension

\* If the amount of the programme withdrawal is higher than or equal to the amount of family pension calculated within the first pillar, the beneficiary (survivor) may choose either to use the whole amount of accumulated assets standing to the account as a pension paid through programmed withdrawals or to have the assets transferred to the first pillar and be paid a regular family pension.

#### REPUBLIC OF MOLDOVA

The amount of Survivor pension is calculated in the amount of 50% of the old-age or disability pension of the deceased person, for each survivor.

For a parentless orphan, survivor pension amount shall represent total survivor rights calculated for each parent.

#### RUSSIAN FEDERATION

The amount of the insurance survivor pension (except for the survivor pension for orphans who lost both parents or for orphans of a deceased single mother), the amount of the insurance survivor pension for each unemployable family member of the deceased breadwinner is determined with the help of the following formula:

$IPs = IPC \times VPC$ ,

IPs – the amount of the insurance survivor pension;

IPC – individual pensionable coefficient of the deceased breadwinner;

VPC - value of one pensionable coefficient defined as of the day the insurance survivor pension was granted.

Thus, a correction factor (K) applies during calculation of IPC. K is equal to the ratio of standard length of pensionable service of deceased breadwinner (in months) as of the day of breadwinner's death to 180 months. Standard length of pensionable service until reaching by the deceased breadwinner the age of 19 years is 12 months and it is increased by 4 months for each full year of age starting from 19 years, however, not more than up to 180 months

The IPC is calculated with the help of ?N. It is the number of unemployable family members of the deceased breadwinner as of the day the insurance survival pension is granted to the unemployable family members.

Maximum number of individual pensionable coefficients (points) taking into account in the size of amount of pension for calendar year is limited: 2017 - not more than 8,26.

RIIP - increase rate of the individual pensionable coefficient while calculating the amount of insurance survivor pensions. This rate is used when the deceased breadwinner did not apply for insurance old-age pension (including early) after the creation of the right to the said pension; in case of breadwinner's refusal to get the granted old age pension.

At the same time the insurance survivor pension has a fixed payment (FP). In the abovementioned cases, a multiplying factor is applied to the fixed payment . Moreover, survivor pension and FP have different increase factors.

From 01.02.2015 the fixed payment to the insurance survivor pension is 2402,56 rubles per month.

#### SERBIA

Benefit level is determined as a percentage of the pension, which was or would have been granted to deceased at the time of death. Percentage varies depending on number of family members eligible for this benefit:

single member: 70%

two members: 80%

3 members: 90%

four or more members: 100%

These amounts are shared equally among entitled family members.

If members of the extended family are also eligible then the above scale is used just for immediate family members. Members of the extended family may obtain any remaining difference between the money paid to the immediate family and the full pension level.

If divorced spouse and current spouse are both eligible at the same time, the pension is determined as 70% and shared equally between them.

The benefit is not means-tested.

Besides, in accordance with the decree adopted by the government conclusion in November 2018, all pension beneficiaries received a lump sum of 3,000 RSD in December 2018.

"Money amount as pension increase" – See Table VI "Old Age".

#### TURKEY

Civil Servants first insured before 01.10.2008:

The pension is calculated as a percentage of the invalidity or old-age pension to which the deceased was or would have been entitled. If there are dependant spouse and children, the total of pensions payable cannot exceed 100% of the deceased's pension.

Rates applicable for spouse's pension are indicated below:

-75% for widowed spouses without children

-50% for spouses who are civil servants or in receipt of old-age pension

-if there is a child, 60% for the spouse and 30% for the child

-if there are two children, 50% for the spouse and 25% for each child.

Civil Servants first insured after 01.10.2008:

Insured after 01.10.2008 same systems as workers.

Workers:

-%50 for widow/widower

-75% for widowed spouses

without children,

receiving no income due to his/her own insurance status,

not working under the Law No:5510 or under legislation of a foreign country

-25% for each child

-50% to each of the children who are left both motherless and fatherless or suffer such status at a later date due to death of insurance holder

50% to each of the children whose mothers and fathers do not have marriage connection or whose fathers and mothers have marriage connection at the time of decease but mother or father is married later on and the ones who are the sole right holders receiving pension

-50% to each adopted children

Benefits are not means-tested (except for the benefits of parents of deceased person).

Civil Servants:

Pensions are paid quarterly in advance (If they want, they can receive their pension monthly. However, if they choose the monthly payment, it cannot be paid quarterly again.).

Workers:

Pensions are paid monthly.

#### UKRAINE

Survivor's pension is paid as a percentage of the pension to which the deceased was or would have been entitled. The percentage depends on the number of entitled persons. The amount is then shared equally between all entitled survivors:

one entitled person: 50% of pension

two or more entitled people 100% of pension

### Surviving spouse: remarriage

#### ALBANIA

Rights to survivor's pension terminates.

#### ARMENIA

Benefit continues to be paid.

#### AZERBAIJAN

Pension terminated upon remarriage.

#### BOSNIA AND HERZEGOVINA

Federation of BiH

- Widow aged less than 50

Republika Srpska

- Widow aged less than 50 or widower less than 60 will no longer be entitled to survivor's pension, the benefits is being suspended, unless totally incapable of work.

#### GEORGIA

None

#### MONTENEGRO

Not affecting the recognized right.

#### NORTH MACEDONIA

Family Pension continues to be paid.

#### REPUBLIC OF MOLDOVA

Survivor's benefit is not payable if the surviving spouse remarries.

#### RUSSIAN FEDERATION

Pension is retained on remarriage.

#### SERBIA

No influence on status and level of survivors pension.

#### TURKEY

In case of remarriage of the survivor spouse, the pension is suspended.

#### UKRAINE

Pension continues to be paid.

### Orphan children : having lost one parent; having lost both parents

#### ALBANIA

Entitled to a portion of the pension the deceased person had or would have had at time of death. 25% for each child, increased to 50% if there are no other survivors.

#### ARMENIA

Having lost one parent;  
See "Benefits: Surviving spouse" above.

Having lost both parents:

$$P = BP \times 5 + (n1 + n2) \times F,$$

where

- P: monthly pension
- BP: basic pension (16000 drams per month)
- n1 and n2: Labor portion of the deceased parents' calculated pensions (for each of them)
- F: Coefficient based on 50 % of the Labor portion of the deceased's calculated pension

Survivors Benefit

Benefit = lump sum (80000 drams per month)

#### AZERBAIJAN

For children of martyr's family (up 16 year) – 21 manat

#### BOSNIA AND HERZEGOVINA

Federation of BiH

A child or a child without both parents is entitled to a family pension in full amount that would belong to the insured person or pension beneficiary if they meet the conditions prescribed by law.

Republika Srpska

The amount of the benefit depends on the number of dependents (see "Benefits: Surviving Spouse" above).

#### GEORGIA

100 GEL per month for each child

#### MONTENEGRO

A survivor's pension shall be determined on the basis of the old-age or disability pension that the insured person would have been entitled to at the time of death, or on the basis of the pension the beneficiary was entitled to at the time of death, in the

percentage that is determined based on the number of family members who are entitled to that pension, as follows:

- for one member 70%;
- for two members 80%;
- for three members 90%;
- for four or more members 100%.

Children without both parents, in addition to a survivor's pension on the basis of one parent, will also be entitled to a survivor's pension on the basis of the other parent as follows:

- for one child 20% of that pension,
- for two children 40% of that pension,
- for three children 60% of that pension,
- for four or more children 100% of the old age or disability pension.

#### NORTH MACEDONIA

See "Benefits: Surviving Spouse" above.

#### REPUBLIC OF MOLDOVA

The amount of Survivor pension is calculated in the amount of 50% of the old-age or disability pension of the deceased person for each survivor.

For a parentless orphan, survivor pension amount shall represent total survivor rights calculated for each parent.

For uninsured person:

The amount of the child allowance in the case of the loss of the breadwinner shall be 15% of the amount of the minimum age-based indexed pension, determined annually by the Government, for each child.

In case of loss of both parents, the amount of the allowance shall be doubled.

#### RUSSIAN FEDERATION

While calculating the insurance survivor pension for children (for each child) who lost both parents, the individual pensionable coefficient is determined by accumulation of the individual pensionable coefficients of both parents.

The individual pensionable coefficient is doubled while calculations the amount of insurance survivor pension for each child of the deceased single mother.

From 01.02.2017 the fixed payment to the insurance survivor pension for children who lost both parents or children of the deceased single mother is 4805,12 rubles

From 01.01.2017 the amount of state pension for loss of breadwinner is calculated on the basis of amount of the social pension 5034.25 rubles.

From 01.04.2017 the amount of state pension for loss of breadwinner is calculated on the basis of amount of the social pension 4989.85 rubles.

The amount of social pension for loss of breadwinner for children having lost one breadwinner makes:  
from 01.04.2015 – 5035.25 rubles.

The amount of social pension for loss of breadwinner for children having lost both parents (children of a diseased single mother), makes:  
from 01.04.2017– 10086.57 rubles.

#### SERBIA

See "Benefits: Surviving Spouse" above.

Orphan children having lost both parents are granted pensions after both parents. Total amount of the pension receiving cannot be higher than maximum pension.

The benefit is not means-tested.

#### TURKEY

Each orphan child is entitled to 25% of the pension of deceased insured person. If the orphan child lost both parents, he/she receives 50% of the pension.

Benefits are not means-tested.

Civil Servants:

Pensions are paid quarterly in advance (If they want, they can receive their pension monthly. However, if they choose the monthly payment, it cannot be paid quarterly again.).

Workers:

Pensions are paid monthly.

#### UKRAINE

Survivor's pension is paid as a percentage of the pension to which the deceased was or would have been entitled. The percentage depends on the number of entitled persons. The amount is then shared equally between all entitled survivors:  
one entitled person: 50% of pension  
two or more entitled people 100% of pension.

### Other beneficiaries

#### ALBANIA

Parents, grandparents and grandchildren: 25% of the pension that the deceased person was or would have been entitled to at the time of death.

#### ARMENIA

See "Benefits: Surviving spouse" above.

#### AZERBAIJAN

See "Benefits: Spouse" above.

#### BOSNIA AND HERZEGOVINA

None

#### GEORGIA

None

#### MONTENEGRO

None

#### NORTH MACEDONIA

See "Benefits: Surviving Spouse" above.

#### REPUBLIC OF MOLDOVA

The amount of Survivor pension is calculated in the amount of 50% for each survivor.  
For a parentless orphan, survivor pension amount shall represent total survivor rights calculated for each parent.

#### RUSSIAN FEDERATION

The amount of insurance survivor pension is determined by the individual pensionable coefficient (IPC) of the deceased breadwinner which is divided between all non-employed dependants of the deceased breadwinner who are entitled to get this survivor pension.

IPC consists of the individual pensionable coefficient for periods before 01.01.2015 (IPCs) and individual pensionable coefficient for period after 01.01.2015 (IPCN)  
IPCs reflects pension rights of the insured person formed before the Federal Law 400-FZ dd 28.12.2013 has come into force (based on labor length of service and salary of the insured person before 01.01.2002 as well as amount of insurance deductions and other contributions for the insured person to the Pension Fund after the mentioned date) that are transferred into the individual pensionable coefficient.

IPCn reflects pension rights of the insured person formed after 01.01.2015 according to new rules: sum of individual pensionable coefficient calculated for each calendar year based on the ratio of actual insurance contributions for insurance pension accrued during the year for worker and their normative size (The normative size is the product of the maximum tariff for the contributions to the insurance pension and the maximum calculation basis upon which the contributions are calculated).

The calculation of insurance pension summarizes all annual individual pensionable coefficients including coefficients for the "non-insurance" periods (for example, period to attend to a child up to the age of 1.5, period of military service and compulsory military service etc)..

Persons entitled to insurance survivor pension are given a fixed payment which is added to this pension.

When determining the total amount of pension, the amount of the insurance pension and a fixed payment to the insurance pension is summed up.

Furthermore, state pension for loss of breadwinner is calculated as a percentage of the amount of social pension, set by Federal Law "On State Pension Provision in the Russian Federation".

The percentage is subject to the category of the diseased breadwinner and dependent.

#### SERBIA

See "Benefits: Surviving Spouse" above.

#### TURKEY

Civil Servants and Workers:

Father and mother:

-If there are shares left over from the right owner spouse and children, 25% totally to mother and father

-if the mother and father is over 65 years of age, then totally 25%, under the above conditions, without considering the left over share

Benefits of parents of deceased are means-tested.

Civil Servants:

Pensions are paid quarterly in advance (If they want, they can receive their pension monthly. However, if they choose the monthly payment, it cannot be paid quarterly again.).

Workers:

Pensions are paid monthly.

#### UKRAINE

See 'Benefits: Surviving Spouse' above

### Maximum for all those entitled to benefits

#### ALBANIA

100% of the pension the deceased was or would have been entitled to at time of death.

#### ARMENIA

None

#### AZERBAIJAN

This rule is not available.

#### BOSNIA AND HERZEGOVINA

Federation of BiH and Republic of Srpska. 100% of the pension to which the deceased was or would have been entitled to (see "Benefits: Surviving Spouse" above)

#### GEORGIA



None

#### MONTENEGRO

100% of the pension amount of the deceased pension beneficiary, or 100% of the pension which would be granted to the deceased insured person.

#### NORTH MACEDONIA

Family Pension must not exceed 100% of the basic pension of the insured person.  
Basic pension: old age or invalidity pension that the deceased person did or would have received at time of his/her death.

#### REPUBLIC OF MOLDOVA

The amount of Survivor pension is calculated in the amount of 50% for each survivor regardless of their number.

#### RUSSIAN FEDERATION

Labor Survivor Pension,  
State survivor pension  
Maximum integrated within the pension formula.

#### SERBIA

100% of deceased person's pension at time of death.

#### TURKEY

The maximum amount of pension paid all of those survivors does not exceed 100% of the amount of deceased was or would have been entitled at the time of death.  
In case it exceeds, the amount distributed to dependents is reduced according to their shares.

#### UKRAINE

One joint pension shall be granted to all family eligible for the survivor's pension.  
100% of old pension of deceased breadwinner shall be distributed equally among those entitled family members who are incapable of work.  
By request of a family member, his/her share of the total survivor's pension shall be apportioned and paid separately.

### Other benefits

#### ALBANIA

Death grant shall be equal to 50% of the national minimum wage 13000 ALL -104 EUR per month

#### ARMENIA

None.

#### AZERBAIJAN

Not available.

#### BOSNIA AND HERZEGOVINA

Federation of BiH and Republic of Srpska  
None

#### GEORGIA

None.

#### MONTENEGRO

In the event of death of the pension beneficiary, the person who settles the funeral costs will be entitled to compensation of funeral expenses in the amount of three average pensions in Montenegro paid in the month prior to the death of the pension beneficiary.

#### NORTH MACEDONIA

None.

#### REPUBLIC OF MOLDOVA

From July 1 2014 a monthly state financial support is granted to the pension beneficiaries when the amount after indexation does not exceed 1,500 MDL:

- beneficiaries of survivor's pension - 100 lei

Starting April 1, 2017, state financial support is not established.

#### RUSSIAN FEDERATION

Regional supplements and compensation payments made to war veterans, orphans, invalids from childhood.

#### SERBIA

Compensation of burial costs: 1.5 times the average monthly pension paid in pension fund in the last quarter.

#### TURKEY

If survivors are not entitled to pension, full refund of contributions is paid to survivors as lump sum death grant.

Flat rate and one off funeral grant is paid as supplementary benefit. The amount of funeral grant is 716 TL for 2019.

Marriage grant for daughters is paid as subsidiary benefit of survivor pension of two years. If daughter of deceased insured gets married, an amount equal to total pension of two calendar years is paid to her as marriage grant as lump sum.

#### UKRAINE

None.

### Minimum pension

#### ALBANIA

It is repealed by the new law.

#### ARMENIA

None.

#### AZERBAIJAN

The minimum amount of labour pension is 200 manat (01.10.2019)

#### BOSNIA AND HERZEGOVINA

Federation of BiH and Republic of Srpska. Based upon minimum invalidity/old-age pension, see Table V 'Invalidity' and Table VI 'Old-age'.

#### GEORGIA

100 GEL per month

#### MONTENEGRO

Minimum amount is 128,14 EUR; minimum benefit can be paid in a higher amount depending upon the fulfilled insurance record.

#### NORTH MACEDONIA

See Table VI 'Old Age'

#### REPUBLIC OF MOLDOVA

The amount of Survivor pension is calculated in the amount of 50% for each survivor regardless of their number.

#### RUSSIAN FEDERATION

Insurance Survivor Pension:

Minimum integrated within the pension formula.

Social pension for loss of breadwinner for the children who have lost one parent amounts to:

From 01.04. 2017 – 6292,81 rubles.

Social pension for loss of breadwinner for the children who have lost both parent amounts to:

From 01.04.2017– 5034,25 rubles.

#### SERBIA

No statutory minimum pension defined. In practice, the minimal level of the survivor pension amounts 70% of the minimum old age or invalidity pensions (10,037 RSD for retired employees and self-employed, 7,891 RSD for retired farmers, in January 2019). The minimum pension is not means-tested.

#### TURKEY

Civil Servants:

Minimum pension for spouse with no children 1903.40 TL,

for spouse with one child 1.432,13 TL and for child 716,06 TL

for spouse with two children 1.201,10 TL and for each child 600,55 TL for 01/01/2019. For an orphan child (having lost both parents) 1.903,40 TL for 01/01/2019.

There is no statutory minimum benefit, but de facto minimum resulting from the calculation method.

Workers:

Minimum pension for spouse with no children 1.577,60 TL,

for spouse with one child 1.166,3 TL and for child 583,20 TL,

for an orphan child (having lost both parents) 1.577,60 TL for 01/01/2019.

There is no statutory minimum benefit, but de facto minimum resulting from the calculation method.

#### UKRAINE

Minimum pension shall be set at the minimum subsistence level for those unable to work 1497 UAH

### Maximum pension

#### ALBANIA

It is repealed by the new law.

#### ARMENIA

None.

#### AZERBAIJAN

No maximum amount.

#### BOSNIA AND HERZEGOVINA

Federation of BiH and Republic of Srpska. Based upon maximum invalidity/old-age pension, see Table V 'Invalidity' and Table VI 'Old-age'.

#### GEORGIA

None.

#### MONTENEGRO

As defined for old-age and disability pension.

#### NORTH MACEDONIA

See Table VI 'Old Age'

#### REPUBLIC OF MOLDOVA

None.

#### RUSSIAN FEDERATION

Labor Survivor Pension:

Maximum integrated within the pension formula.

State Social Pension

Maximum amount of state pension for loss of breadwinner makes:  
from 01.04.2017 –12399.63 rubles.

#### SERBIA

Defined by general maximum pension (see Table VI "Old Age" above).

#### TURKEY

Civil Servants:

Maximum pension for spouse with no children 7.557,60 TL,  
for spouse with a child 5.668,20 TL and for child 2.834,10 TL  
for spouse with two children 4.723,50 TL and for each child 2.361,75  
for an orphan child (having lost both parents) 7.557,60 TL, for 01/01/2019.  
No statutory maximum pension except for limitation of accrual rate of 90%.

Workers:

Maximum pension for spouse with no children 6.136,40 TL,  
for spouse with one child 4.602,30 TL and for child 2.301,15 TL,  
for an orphan child (having lost both parents) 6.136,40 TL for 01/01/2019.  
No statutory maximum pension except for limitation of accrual rate of 90%.

#### UKRAINE

14970 UAH

## Taxation and social contributions

### Taxation of cash benefits

#### ALBANIA

Not subject to taxation.

#### ARMENIA

Not subject to taxation.

#### AZERBAIJAN

Not subject to taxation.

#### BOSNIA AND HERZEGOVINA

Federation of BiH and Republic of Srpska

- Not subject to taxation

District Brcko

- Subject to taxation

#### GEORGIA

Not Subject to taxation.

#### MONTENEGRO

Not subject to taxation.

#### NORTH MACEDONIA

Pensions are subject to taxation.

#### REPUBLIC OF MOLDOVA

Not subject to taxation.

#### RUSSIAN FEDERATION

State Survivor Pension and Labor Social Pension

Not subject to taxation.

#### SERBIA

Not subject to taxation.

#### TURKEY

Civil Servants:

Not subject to taxation.

Workers:

Not subject to taxation.

#### UKRAINE

Not subject to taxation.

### Limit of income for tax relief or tax reduction

#### ALBANIA

Not applicable.

ARMENIA

Not applicable.

AZERBAIJAN

Not applicable.

BOSNIA AND HERZEGOVINA

Federation of BiH - None

Republic of Srpska Tax relief per year:  
900 BAM for each supported member of the family  
Amount for voluntary pension insurance  
Housing loan interest rate

Brcko District:  
- Tax relief of 240.00 BAM + 50.00 BAM (life expenditures) and a further 120.00 BAM for each supported member of the family.  
The rest of the individual's income is subjected to taxation in amount of 10%

GEORGIA

Not applicable

MONTENEGRO

Not applicable.

NORTH MACEDONIA

General taxation rules: Individual tax exemption for pensioners: 8.000 denars (€129) per month.

REPUBLIC OF MOLDOVA

Not applicable.

RUSSIAN FEDERATION

State Survivor Pension and Labor Social Pension  
Not applicable.

SERBIA

Not applicable.

TURKEY

Civil Servants: not applicable.

Workers: not applicable.

UKRAINE

Not applicable.

**Social security contributions from benefits**

ALBANIA

None.

ARMENIA

None.

AZERBAIJAN

None.

BOSNIA AND HERZEGOVINA

Federation of BiH

- Recipient pays 1,2% of benefit for health care

Republic of Srpska

- None

District Brcko

- Contributions paid on benefits in same way as on wages

GEORGIA

None.

MONTENEGRO

Health care contribution amounting to 1% of the stipulated pension basis.

NORTH MACEDONIA

Contribution of 13% for health insurance. This contribution is not deducted from the pension; the amount is computed by the Pension and Disability Insurance Fund as if it was paid from individual pensions and is transferred to the Health Insurance Fund of the Republic of North Macedonia.

REPUBLIC OF MOLDOVA

None.

RUSSIAN FEDERATION

State Survivor Pension and Labor Survivor Pension

None.

SERBIA

Pension fund pays 10.3% contribution of pension, for health insurance of the retired person.

TURKEY

Civil Servants: none.

Workers: none

UKRAINE

None.

## Indexation

### ALBANIA

Indexation of the pension amounts, are decided on DCM

### ARMENIA

No automatic indexation, but periodic raising of benefits subject to decision by the government

### AZERBAIJAN

Every year the amount of the pensions is indexed by national average monthly salary growth rate.

### BOSNIA AND HERZEGOVINA

### GEORGIA

### MONTENEGRO

Pension benefit indexed through indexation of the personal points as of January 1 of the current year, on the basis of statistical data, in relation to the change of the CPI and average wage in Montenegro for the previous year compared to the year prior to it, in the percentage representing the sum of 75% of the percentage increase, i.e. decrease in the CPI and 25% of the percentage of increase, i.e. decrease of wages. Indexation of personal points value was 2% in January 2019.

### NORTH MACEDONIA

Legal regulation on indexation

Biannual adjustment is according to a variable formula which depends on the cost of living and average wages (in a proportion of 50:50)

### REPUBLIC OF MOLDOVA

legal regulation on indexation, according to price inflation

### RUSSIAN FEDERATION

### SERBIA

See Table VI "Old-Age: Adjustment"

### TURKEY

Pensions are adjusted per six months according to the consumer price index.

### UKRAINE

Legal regulation on indexation

## Cumulation

### ALBANIA



## ARMENIA

### Cumulation with:

- earnings from work:  
unlimited.

- with other social security benefits:

it is possible to combine receipt of a survivor's benefit with other social benefits (e.g. family benefits, employment injuries)

## AZERBAIJAN

## BOSNIA AND HERZEGOVINA

## GEORGIA

## MONTENEGRO

No accumulation granted to a beneficiary of a family pension. The payment of the family pension is suspended when the beneficiary is employed or self-employed in the territory of Montenegro or abroad. Suspension is not applied when the beneficiary is still a minor (child). Likewise, suspension of family pension shall not apply to family pension beneficiaries doing jobs on the basis of temporary service agreement or copyright agreement as well as other agreements who are paid the fee for work performed (an agreed fee).

## NORTH MACEDONIA

See Table VI 'Old Age'

## REPUBLIC OF MOLDOVA

The law allows the accumulation of an survivor's pension with a salary without any reduction of the pension.

## RUSSIAN FEDERATION

## SERBIA

Accumulation of survivors' pension with earnings from work possible only if the work is based on temporary contracts and the monthly amount earned is lower than minimum contribution base. In other cases (higher earnings, employment, self-employment...) the pension receipt is suspended until end of such activity/insurance.

Accumulation of survivors' pension with social benefits is allowed with no limitations.

## TURKEY

If insured person begins to work, 50% of survivor's benefit (from deceased spouse) is paid.

If insured person begins to work, survivor's benefit (from deceased mother/father or from her/his deceased child) is suspended.

If an insured person is qualified for both invalidity, duty invalidity or old age pension and survivor's benefit (from deceased spouse), both benefits are paid.

If an insured person is qualified for both permanent incapacity for work benefit and survivor's benefit (from deceased spouse), both benefits are paid.

If an insured person is qualified for two survivor's benefits from his/her deceased mother and father, all amount of the highest one and half of the other one are paid.

If mother and father are qualified for survivor's benefit from their children, all amount of the highest one and half of the second highest are paid.

If an insured person is qualified for survivor's benefits from his/her deceased mother or/and father, and spouse, either benefit from mother or/and father or benefit from spouse is paid according to the choice of the person.

If an insured person is qualified for survivor's benefits from both his/her deceased spouse and his/her former deceased spouse, the benefit which he/she chooses is paid.

## UKRAINE

"No cumulation possible with earnings from work"

Cumulation with social benefits is possible with no restrictions