

### 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.

(last update of information (Albania) (2019))

##### ARMENIA

- Civil Code.
- Labour Code.
- Law on "State Pensions".  
22 December, 2010
- Law on "State Benefits".  
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, 90/21 and 19/22)

###### Republika Srpska

- Law on Pensions and Disability Insurance of Republika Srpska (Official Gazette of RS 134/11, 82/13 and 103/15)

###### Brčko District of BiH

- Employees chose whether to be affiliated with the system in the Federation of Bih or Republika Srpska

##### GEORGIA

Resolution No 279 of the Government of Georgia "On defining social package" (23.07.2012, in force from 1.09.2013)

##### MONTENEGRO

Law on Pension and Disability Insurance, 2003 amended in 2004/2007/2008/2010/2011/2012/2013/2014/2015/2016/2020/2021/2022.  
Law on Contributions for Mandatory Social Insurance, 2007, amended in 2008/2009/2010/2011/2012/2013/2015/2017/2019/2021/2022.

## 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.

## SERBIA

Law on Pension and Disability Insurance, 2003, revised 2004/2005/2006/2009/2010/2012/2013/2014/2018/2019/2021/2022.  
Law on Compulsory Social Insurance Contributions, 2004, revised 2005/2006/2009/2011/2013/2014/2015/2016/2017/2018/2019/2020/2021/2022.  
The Budget System Law, 2009, revised 2010/2011/2012/2013/2014/2015/2016/2017/2018/2019/2020/2021/2022.

## TÜRKIYE

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

(last update of information by Ukraine 2019)

## Basic principles

### ALBANIA

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

(last update 2019)

### 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 Republika 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 Republika Srpska or budget and other resources in Federation of BiH.

##### Brčko District of BiH

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

#### GEORGIA

Survivor's pensions are granted to children until the age of 18, regardless of whether bread-winner's death is caused by industrial injury, occupational sickness, or a non-work-related sickness or injury. Financed from the 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

Based on a compulsory social insurance scheme. The survivor pension is related and calculated as a percentage of the pension earned by the deceased.

#### 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.

#### TÜRKIYE

##### 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; the state covers as well as the deficits.

##### Workers:

Social insurance-based system providing earnings related benefits financed by contributions from employers and employees; the 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.

(last update 2019)

## 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 Republika Srpska See Table VI 'Old Age'

GEORGIA

All citizens (children under the age of 18) 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.

SERBIA

Compulsory insured persons (see Table 6. 'Old Age: Field of Application'), and beneficiaries of old age and invalidity pensions.

TÜRKIYE

Civil Servants: All civil servants.

Workers: All workers.

## UKRAINE

All residents.

(last update 2019)

## Exemptions from compulsory social insurance

### ALBANIA

None.

(last update 2019)

### ARMENIA

Survivors Pension:  
None.

### AZERBAIJAN

None.

### BOSNIA AND HERZEGOVINA

Federation of BiH and Republika Srpska  
None

### GEORGIA

None.

### MONTENEGRO

None.

### NORTH MACEDONIA

None.

### REPUBLIC OF MOLDOVA

None.

### SERBIA

See Table 5. "Invalidity: Exemptions from Compulsory Social Insurance".

### TÜRKIYE

Civil Servants: none.

Workers: none.

### UKRAINE

None.

(last update 2019)

## Entitled persons

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

#### ALBANIA

widows, and  
widowers

(last update 2019)

#### 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 disability due to 61-80% or 81-100% impairment of bodily functions, a non-working spouse caring for a child of the deceased younger than age 18, children younger than the age of 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 disability due to 61-80% or 81-100% impairment of bodily functions and a parent, grandparent, or sibling who does not work but cares for one or more of the deceased's children, siblings, or grandchildren under the age of 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.
- an extramarital partner is a person defined as such by the Family Law of the FBand H, and who has determined his status in the appropriate court proceedings.

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 under 18 years of age. Disabled spouse, disabled parent.

#### MONTENEGRO

Spouse (widower, widow),divorced spouse if he/she was supported by the deceased and the life partner of the deceased i.e. beneficiary who has concluded a life partnership with a person of the same sex;

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.

#### SERBIA

Widow,  
widower,  
mixed-sex cohabitants, and  
ex-spouse/ex-cohabitant granted maintenance by the court.

At least 3 years of the marriage/cohabitation required.

Children (legitimate and illegitimate, foster, adopted and stepchildren)  
Brothers, sisters, parents, stepfather and stepmother, adopting parents.

#### TÜRKIYE

Civil Servants:

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

Workers:

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

#### UKRAINE

Widow and  
widower.

(last update 2019)

## Conditions

### Deceased insured person

ALBANIA

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

(last update 2019)

#### 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 Benefit

None.

#### AZERBAIJAN

Entitled to receipt of a social allowance or labour pension.

#### BOSNIA AND HERZEGOVINA

Federation of BiH and Republika 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 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.

#### 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).



## TÜRKIYE

### 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 a 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.

(last update 2019)

## 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).

(last update 2019)

### 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 Republika Srpska

#### Widow:

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

#### Widower

- aged 60 in Republika 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 spouse's 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.

#### 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.

#### TÜRKIYE

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.

(last update 2019)

### Divorced spouse

ALBANIA

ARMENIA

AZERBAIJAN

None.

BOSNIA AND HERZEGOVINA

Federation of BiH and Republika 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.

SERBIA

If granted maintenance by the court.

TÜRKIYE

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)

(last update 2019)

### Surviving partner or cohabitant

ALBANIA

ARMENIA

AZERBAIJAN

None.

BOSNIA AND HERZEGOVINA

GEORGIA

None.

MONTENEGRO

Unmarried partner of the deceased insured person i.e. beneficiary may exercise the right to survivor's pension if the partnership lasted for at least the last three years before the death of insured or beneficiary, or if the duration of partnership was less than three years but joint child was born in that partnership.

The existence of an partnership is determined in a court procedure.

NORTH MACEDONIA

Not applicable.

REPUBLIC OF MOLDOVA

None.

SERBIA

Mixed-sex cohabitants equalized with widow and widower.

TÜRKIYE

Civil Servants:  
Not Applicable

Workers:  
Not Applicable

UKRAINE

None.

(last update 2019)

**Children**

ALBANIA

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

(last update 2019)

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

Under 18 years of age.

## 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.

## 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.

## TÜRKIYE

Civil Servants first insured before 01.10.2008:

Female 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 got married or they start working as a civil servant or become a civil servant pensioner due to his/her own insurance.

Civil Servants first insured after 01.10.2008:

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:

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.

Female and male children up to the age of 18, or 20 if they are in secondary education and 25 if they pursue higher education may receive orphan's pension when they start a job as a worker. (It is valid for those who make a request after the Law No 7103 comes into force.)

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.

## UKRAINE

Age limit:

normal: 18 years

those who are invalid before reaching 18 years: unlimited

full-time students: 23 years.

(last update 2019)

## 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.

(last update 2019)

### 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 of BiH:

- after the age of 15, the child has the right to a family pension until the end of regular education, but no later than 26 years of age.
- disabled children: unlimited

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.

#### 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.

#### TÜRKIYE

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.

If the death was work-related, survivor's pension is awarded to surviving parents without other conditions.

Civil Servants first insured after 01.10.2008:

Insured after 01.10.2008 same systems as workers.

On the other hand, if the death was work-related, survivor's pension is awarded to surviving parents without other conditions.

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 are over 65 years old, they can obtain survivor pension without considering the left-over share), and the parents are 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 earnings and revenue.

## UKRAINE

Reached pension age or is an invalid.

(last update 2019)

# Benefits

## Surviving spouse, divorced spouse, surviving partner

### ALBANIA

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

(last update 2019)

### ARMENIA

Survivors Labour Pensions:

$$P = BP + F,$$

where

- P: monthly pension
- BP: basic pension (21,000 AMD per month)
- F: Coefficient based on 50 % of the Labor portion of the deceased's calculated pension

Survivors Benefit:

Benefit = 31,600 AMD per month

### AZERBAIJAN

- Presidential grant for a member of martyr's family of tragic events of 20th January – 600 AZN
- Presidential grant for a member of martyr's family– 600 AZN
- Social allowance (per child) – 120 AZN

### BOSNIA AND HERZEGOVINA

Federation of BiH and Republika 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

To be calculated according to the state compensation rule.

### 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% or 75% (in case of children) 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.

#### 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, ex-cohabitant, current spouse/cohabitant are eligible at the same time, the pension is determined as 70% of the base and shared equally between them.

The benefit is not means-tested.

"Money amount as pension increase" and other supplements – See Table 6. "Old Age".

#### TÜRKIYE

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 as a civil servant.
- if there is a child, instead of 75%, 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

(last update 2019)

## Surviving spouse: remarriage

### ALBANIA

Rights to survivor's pension terminates.

(last update 2019)

### 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.

#### SERBIA

No influence on status and level of survivors pension.

#### TÜRKIYE

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

#### UKRAINE

Pension continues to be paid.

(last update 2019)

### 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.

(last update 2019)

#### 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 ( 21,000 AMD 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 ( 90,000 AMD per month)

#### AZERBAIJAN

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

#### 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 having lost one parent and 150 GEL for orphans having lost both parents.

#### 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% or 75% (in case of children) 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 40% 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.

#### 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.

#### TÜRKIYE

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.

(last update 2019)

### 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.

(last update 2019)

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% or 75% (in case of children) for each survivor.  
For a parentless orphan, survivor pension amount shall represent total survivor rights calculated for each parent.

SERBIA

See "Benefits: Surviving Spouse" above.

TÜRKIYE

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

(last update 2019)

**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.

(last update 2019)

#### ARMENIA

None

#### AZERBAIJAN

This rule is not available.

#### BOSNIA AND HERZEGOVINA

Federation of BiH and Republika 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% or 75% (in case of children) for each survivor regardless of their number.

#### SERBIA

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

#### TÜRKIYE

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.

(last update 2019)

### Other benefits

#### ALBANIA

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

(last update 2019)

ARMENIA

None.

AZERBAIJAN

Not available.

BOSNIA AND HERZEGOVINA

Federation of BiH and Republika 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 MDL

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

On 1 October 2022, pension beneficiaries whose monthly pension did not exceed 5,000 MDL were granted a one-off financial support of 1,500 MDL.

SERBIA

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

TÜRKIYE

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 a supplementary benefit. The amount of funeral grant is 8,240 TRY for civil servants who is first insured before 01.10.2008 and 2,054 TRY for other civil servants and workers for 2023.

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.

(last update 2019)

## Minimum pension

#### ALBANIA

It is repealed by the new law.

(last update 2019)

#### ARMENIA

31,600 AMD per month.

#### AZERBAIJAN

The minimum amount of labour pension is 280 AZN (01.02.2023)

#### BOSNIA AND HERZEGOVINA

Federation of BiH and Republika Srpska.

Based upon minimum invalidity/old-age pension, see Table V 'Invalidity' and Table VI 'Old-age'.

#### GEORGIA

100 GEL per month - for each child having lost one parent and 150 GEL for orphans having lost both parents.

#### MONTENEGRO

Minimum amount is 259,95 EUR; minimum benefit can be paid in a higher amount depending upon the fulfilled insurance record.

#### NORTH MACEDONIA

See Table 6 'Old Age'

#### REPUBLIC OF MOLDOVA

The amount of survivor pension is calculated in the amount of 50% or 75% (in case of children) for each survivor regardless of their number.

#### 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 (when calculated it amounts to 14,442 RSD for retired employees and self-employed, 11,354 RSD for retired farmers, in January 2023).

The minimum pension is not means-tested.

#### TÜRKIYE

Civil servants:

Minimum pension for spouse with no children 6,230.72 TRY, for spouse with one child 4,740.58 TRY and for child 2,393.08 TRY for spouse with two children 3,988.44 TRY and for each child 1,994.23 TRY for 01.01.2023. For an orphan child (having lost both parents) 6,320.72 TRY for 01.01.2023.

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

Civil servants first insured after 01.10.2008: same systems as workers.

Workers:

Minimum pension for spouse with no children 6,000.00 TRY, for spouse with one child 4,500.00 TRY and for child 2,250.00 TRY, for an orphan child (having lost both parents) 6,000.00 TRY for 01.01.2023.

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

(last update 2019)

## Maximum pension

### ALBANIA

It is repealed by the new law.

(last update 2019)

### ARMENIA

None.

### AZERBAIJAN

No maximum amount.

### BOSNIA AND HERZEGOVINA

Federation of BiH and Republika 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 6 'Old Age'

### REPUBLIC OF MOLDOVA

None.

### SERBIA

Defined by general maximum pension (see Table 6 "Old Age" above).

### TÜRKIYE

Civil servants:

Maximum pension for a spouse with no children is 23,529.53 TRY,  
for a spouse with one child is 15,686.35 TRY and for a child is 7,843.18 TRY;  
for a spouse with two children 15,686.35 TRY and for each child 7,843.18 TRY;  
for an orphan child (having lost both parents) is 15,686.35 TRY for 01.01.2023.  
No statutory maximum pension except for limitation of accrual rate of 100 %.

Civil servants first insured after 01.10.2008: same systems as workers.

Workers:

Maximum pension for a spouse with no children is 25,400.48 TRY,  
for a spouse with one child is 16,933.65 TRY and for a child 8,466.83 TRY,  
for an orphan child (having lost both parents) is 16,933.65 TRY for 01.01.2023.  
No statutory maximum pension except for limitation of accrual rate of 90%.

UKRAINE

14970 UAH

(last update 2019)

## Taxation and social contributions

### Taxation of cash benefits

ALBANIA

Not subject to taxation.

(last update 2019)

ARMENIA

Not subject to taxation.

AZERBAIJAN

Not subject to taxation.

BOSNIA AND HERZEGOVINA

Federation of BiH and Republika Srpska

- Not subject to taxation

District Brčko of BiH

- 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.

SERBIA

Not subject to taxation.

TÜRKIYE

Civil Servants:

Not subject to taxation.

Workers:  
Not subject to taxation.

#### UKRAINE

Not subject to taxation.

(last update 2019)

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

#### ALBANIA

Not applicable.

(last update 2019)

#### ARMENIA

Not applicable.

#### AZERBAIJAN

Not applicable.

#### BOSNIA AND HERZEGOVINA

Federation of BiH  
None

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

Brčko District of BiH:  
- 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 deduction for pensioners: 9,038 MKD per month.

#### REPUBLIC OF MOLDOVA

Not applicable.

#### SERBIA

Not applicable.

TÜRKIYE

Civil Servants: not applicable.

Workers: not applicable.

UKRAINE

Not applicable.

(last update 2019)

**Social security contributions from benefits**

ALBANIA

None.

(last update 2019)

ARMENIA

None.

AZERBAIJAN

None.

BOSNIA AND HERZEGOVINA

Federation of BiH

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

Republika Srpska

- None

District Brčko of BiH

- 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.

SERBIA

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

## TÜRKIYE

Civil Servants: none.

Workers: none

## UKRAINE

None.

(last update 2019)

## Indexation

### ALBANIA

Indexation of the pension amounts, are decided on DCM

(last update 2019)

### 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 if the rate of change of the CPI is greater than or equal to the rate of change of the wage index ;

- in the percentage representing the sum of 25% of the percentage increase, i.e. decrease in the CPI and 75% of the percentage of increase, i.e. decrease of wages if the rate of change of the CPI is lower than the rate of change of the wage index.

Exceptionally, if the percentage that represents the sum of the percentage of increase, i.e. decrease in the CPI and the percentage of increase, i.e. decrease of wages would lead to a negative indexation, the value of the pension for one personal point and pensions will not be adjusted.

Indexation of personal points value was 2,50% in January 2023.

### NORTH MACEDONIA

Legal regulation on indexation.

Biannual adjustment by applying a weight of 50% to changes in the cost-of-living index and 50% to growth of the national average salary in the previous semester.

See Table 6 Old Age.

### REPUBLIC OF MOLDOVA

legal regulation on indexation, according to price inflation.

SERBIA

See Table 6 "Old-Age: Adjustment"

TÜRKIYE

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

UKRAINE

Legal regulation on indexation

(last update 2019)

## 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 6 'Old Age'.

REPUBLIC OF MOLDOVA

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

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, etc.) the pension receipt is

suspended until end of such activity/insurance.

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

## TÜRKIYE

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

(last update by Ukraine 2019)