



Ad-Hoc Query on 2024.29 AHQ regarding individuals who have received international protection and are of retirement age

Requested by EMN NCP Latvia on 7 May 2024

Responses from EMN NCP Austria, EMN NCP Belgium, EMN NCP Bulgaria, EMN NCP Croatia, EMN NCP Cyprus, EMN NCP Czech Republic, EMN NCP Estonia, EMN NCP Finland, EMN NCP France, EMN NCP Germany, EMN NCP Greece, EMN NCP Hungary, EMN NCP Italy, EMN NCP Lithuania, EMN NCP Luxembourg, EMN NCP Netherlands, EMN NCP Portugal, EMN NCP Slovakia, EMN NCP Slovenia, EMN NCP Spain, EMN NCP Sweden (21 in Total)

Disclaimer:

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1. BACKGROUND INFORMATION

Currently, there are instances in Latvia where individuals who have been granted international protection have reached retirement age. Some of these individuals may be eligible to receive a pension from their country of origin. Due to inadequate financial resources, beneficiaries of international protection are exploring the possibility of accessing pensions from their home countries. However, Latvia lacks a mechanism to

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facilitate the transfer of these payments. This is primarily due to the complexities involved, including concerns about endangering the families of beneficiaries in their home countries and challenges in coordinating with third countries to verify employment history. Latvian authorities are keen to learn from the legal frameworks and experiences of other EU Member States in addressing this issue. For instance, consider a citizen of Belarus with refugee status in Latvia (political refugee). According to Belarusian legislation, individuals reach retirement age at 58 for women and 63 for men. If a person in Latvia lacks sufficient means of livelihood, they may seek to receive a Belarusian pension. If the individual did not have refugee status in Latvia but held a residence permit (as a third-country national legally residing in Latvia under Article 23 of the Immigration Law), they could potentially access a Belarusian pension through an international agreement.

We would like to ask the following questions:

- 1. Have authorities in your Member State encountered situations where third-country nationals who have been granted international protection are entitled to a pension in their country of origin? YES/NO.
- 2. If YES to Q.1, do your authorities have mechanisms to contact the country of origin to obtain the pension for the third-country national and repatriate the funds? YES/NO. If YES, please describe the procedure.
- 3. If NO to Q.1, do third-country nationals who have been granted international protection in your Member State and have reached retirement age have entitlement to a pension in your Member State under general pension legislation? YES/NO. If YES, please describe the conditions they must fulfill.

We would very much appreciate your responses by 4 June 2024.

2. RESPONSES

		Wider Dissemination	
-	EMN NCP Austria	Yes	1. The question of whether a pension entitlement exists in the country of origin can only be answered by the person concerned. There are no figures or records available. Source: Ministry of the Interior 2. No. Source: Ministry of the Interior 3. Beneficiaries of international protection are subject to the same eligibility requirements for a pension under Austrian law as any other person: in principle, they must have 180 months of insurance (15 years of insurance), of which at least 84 months of insurance (seven years) must have been earned through gainful employment. In addition, the retirement age must have been reached (men 65 years of age, women currently 60.5 years of age - will be gradually increased to 65 years of age by 2033). In the MISSOC tables, the exact eligibility requirements for the various types of pensions can also be found in English: Comparative tables - MISSOC Source: Ministry of the Interior
	EMN NCP Belgium	Yes	1. We were unable to find the answer to whether this happens in practice. However, the possibility of combining pension benefits in Belgium and in the country of origin exists and depends on bilateral agreements between Belgium and the country of origin. An individual that benefits from a pension in a third country will see their Belgian pension benefits impacted as well, as Belgian authorities take into account the foreign insurance periods to determine the amount of the Belgian pension.

			Specific information on the accumulation of Belgian and foreign pensions (incl. list of countries) can be found via this link: https://www.sfpd.fgov.be/fr/montant-de-la-pension/calcul/types-de-pensions/cumul#retraitesalretraiteET 2. Belgium has agreements with certain third countries to regulate the calculation of pension benefits in case of accumulation of foreign pension with a Belgian pension (see answer to Q1). 3. No. Third-country nationals who have been granted international protection and have reached retirement age are entitled to an "income guarantee for the elderly" from the Belgian state under certain conditions (https://www.vreemdelingenrecht.be/sociale-rechten/inkomensgarantie-voorouderen), but this does not fall under general pension legislation.
-	EMN NCP Bulgaria	Yes	 We do not have such information. N/A A foreigner granted refugee status has the rights and obligations of a Bulgarian citizen, with the exception of:
			 the right to participate in elections for state and local bodies, in national and local referenda, as well as to participate in the creation and membership of political parties; to hold positions for which Bulgarian citizenship is required by law; to be a military serviceman; other restrictions expressly provided by law. A foreigner with subsidiary protection has the rights and obligations of a foreigner with a permanent residence permit in the Republic of Bulgaria.
			Persons who have received refugee status or subsidiary protection are entitled to a pension under the terms and conditions for Bulgarian citizens upon reaching a certain age and length of service. Persons who have reached the age of 70 are entitled to a social pension if they do not receive any other type

		of pension when the annual income of a family member at the date of reaching the age of 70 is less than the sum of the guaranteed minimum income established for the country in the last 12 months. By Decree No. 94 of 27.06.2023, the Council of Ministers set an amount of the social old-age pension, which from 01.07.2023 becomes BGN 276.64. Persons who have reached the age of 16 and have a permanently reduced working capacity/type and degree of disability of more than 71 % are entitled to a social disability pension. The amount of the social disability pension is determined as a percentage of the social old-age pension and is linked to the degree of disability of the persons concerned.
EMN NCP Croatia	Yes	 No. N/A Yes. Old age pension – An insured person is entitled to an old age pension upon reaching 65 years of age and having completed 15 years of qualifying periods. An exception to this rule is that during the transitional period from 1 January 2020 until 31 December 2029 women who have completed 15 years of qualifying periods are entitled to old age pension under transitional provisions which means that the age condition is being gradually lifted by 3 months each year. That is, in 2024 women need to be 63 years and 6 months old. Following that calculation, by 2030 the age condition for men and women will be equalized. Disability pension – An insured person is entitled to the disability pension based on the partial or total incapacity to work that occurred before the age of 65 as a result of non-occupational disease or injury (both men and women) and provided that the completed qualifying periods cover at least one third of the working life, i.e. at least one third of the period between the age of 20 (the age of 23 for persons with undergraduate level of education and the age of 26 for persons with graduate level of education) and the day the disability occurred. The covered period is reduced for the time of military service and for the time of unemployment. If disability was caused by occupational injury or disease, the entitlement to pension is acquired

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regardless of the length of qualifying periods. **Survivors' pension -** Entitlement to the survivors' pension is granted to: a widow i.e. widower. • an extramarital partner who lived in the same household with the insured person or the pension beneficiary for at least three years before the death of insuree, · a divorced spouse entitled to alimony, • children (marital, extramarital, adopted and stepchildren who were supported by the insured person). • grandchildren supported by the insuree, i.e., brothers and sisters and other children supported by the insuree, if they are parentless or with one parent with total incapacity to work, and • parents whom an insuree supported until his/her death. General requirements to be met by the deceased insuree: Five years of the insurance periods or at least ten years of the qualifying periods, or the fulfilled conditions for disability pension based on the completed qualifying periods, or in the case a deceased insuree was an old age pension beneficiary, early age pension beneficiary, disability pension beneficiary i.e., if he/she was entitled to the occupational rehabilitation. If death was caused by occupational injury or disease, the entitlement to survivors' pension is acquired regardless of the length of qualifying periods. Special requirements: Widow and widower, extramarital partner or divorced spouse who is entitled to alimony: • if being 50 years of age before the insured person's death, or • if less than 50 years of age, but with total incapacity to work that occurred before the death of the insuree or within one year after the death of the insuree. • regardless of the age, if he/she performs parental duties for one or more children who are entitled to receive survivors' pension. Widows / widowers / extramarital partners / divorced spouses who have not reached the age of 50 before their spouse's/extramarital partner's death, but who have reached the age of 45, are entitled to survivors' pension once they reach the age of 50. Child:

			• until the age of 15; thereafter only if in regular education, but not after 26 years of age • after 15 years of age and if not in regular education, then until 18 years of age during the periods of unemployment; a child may be entitled to the survivor's pension after the age of 18 in the case of total incapacity, provided that the insuree/beneficiary maintained such child until his/her death • a child whose total incapacity occurred during the entitlement to the survivor's pension will retain such entitlement as long as such incapacity exists The entitlement to the survivors' pension that a child acquired from his/her biological parents ceases to apply from the day of adoption of that child, as determined by the final adoption decision passed by the competent center for social welfare. Parent: • if being 60 years of age before insuree's death or • if less than 60 years of age, but with total incapacity to work - as long as such incapacity exists. The provisions on the acquisition, determination, usage, redetermination and loss of entitlement to the survivor's pension apply, as appropriate, to the following insured family members of the insuree/beneficiary who entered registered partnership with a person of the same sex: partner, dependent child, child of the deceased partner whom such insuree/beneficiary maintained as well as the parent's-maintained partner.
-	EMN NCP Cyprus	Yes	1. NO 2. NO
			3. YES. According to the Social Insurance legislation, any person insured in the Social Insurance Fund, meaning who had been working in Cyprus and contributed the minimum required amounts to the social insurances for at least 15 years as specified by the law, irrespectively of country of origin or nationality, is entitled to pension by the aforementioned Fund by the age of 65 years old. The pension may be transferred to any foreign country.

EMN NCP Czech Republic	Yes	 NO. Neither international protection beneficiaries nor Czech authorities can contact the country of origin, so it is not possible to get a pension in the country of origin. This would be a breach of the law and of the Czech Republic's international obligations. Beneficiaries of international protection are entitled to a pension in the Czech Republic if they meet the same conditions as Czech nationals. However, if they are not eligible for pension in the Czech Republic (for example they have not worked enough years), they have still access to social benefits, such as State social support or Assistance in material need.
EMN NCP Estonia	Yes	 Yes No, don 't have such mechanisms. We have a few bilateral agreements with some countries (e.g the agreement between the Republic of Estonia and the Republic of Belarus on social security incl. a mutual recognition of pensions), but to be able to receive a pension from Estonia, person must provide a document proving his/her eligibility for pension. To obtain such documents person must contact his/her country of origin. Additional information can be found here: https://www.sotsiaalkindlustusamet.ee/en/pension-and-benefits/pension-abroad-and-foreign-pension-estonia/receiving-pension-foreign-state#Partner%20countries For persons to whom an international protection has been granted, this might be difficult or impossible. National old-age pension is accessible to every person, who have lived in Estonia for at least five years right before applying a pension. These persons who have reached retirement age, but doesn't fulfill this condition, can apply for a living allowance, if there is a need.
♣ EMN NCP Finland	Yes	1. NO.

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According to the Finnish Centre for Pensions: In the Finnish earnings-related pension scheme, we do not have data on the number of third-country nationals who are entitled to pension from their country of origin. As a rule, the person from a third country has to apply the pension him/herself from the third country. The Finnish Centre for Pensions is involved as a contact institution only in the pension application process from the EU/EEA states and in pension cases where pension is applied form a country with which Finland has concluded a bilateral social security agreement. Currently Finland has a bilateral social security agreement with USA, Canada, Quebec, Chile, Israel, Australia, India, China, Korea, and Japan.

According to the Social Insurance Institution of Finland, there is no information on third country nationals who have received international protection:

- In relation to *national pension*, we have little knowledge of these situations. Related to Ukrainian refugees under temporary protection in Finland, we have had a few cases where the customers have received a pension from Ukraine.
- If a person applies for *basic social assistance*, the amount is affected by all income and assets available to the applicant. This includes pension from other countries. We do not contact the foreign officials but the applicant themself must provide documentation about the amount of pension if it is required. This has been the case with some Ukrainian refugees, for example. (of course, if a person has been granted asylum, authorities in his/her country of origin cannot be contacted).

2. N/A.

3. YES. The entitlement to pensions is the same as for all other residents. To be eligible for national pension, it is required to have at least three years of residence in Finland before the age of 65. To be eligible for guarantee pension, there is also a residence requirement of three years, but it can be fulfilled also after the age of 65.

In the Finnish earnings-related pension scheme the accrual of pension is based on annual earnings. If a third-country national has worked in Finland, he/she is entitled to the accrued pension when he/she

		reaches the pensionable age. It may also be possible to receive disability pension or survivor's pension based on earnings in Finland. In the earnings-related pension scheme, there is not any so-called waiting period to obtain a pension right and all earnings accrue pension. National pensions: https://www.kela.fi/national-pensions Guarantee pensions: https://www.kela.fi/guarantee-pension-eligibility
EMN NCP France	Yes	1. Yes, for nationals from third countries with which France has signed a bilateral agreement. France has signed 43 bilateral social security agreements with third countries, whose aim is to coordinate the legislation of two States or territories in order to guarantee the continuity of social protection rights for people in a situation of mobility. 2. YES. This scheme applies to all TCNs who have resided and worked legally in France. A foreign national who arrives in France as an adult, or at an advanced age, will not have worked enough in France to qualify for a full-rate pension. However, if this person worked in other countries before arriving in France, this activity can be taken into account when calculating the pension, provided that the country where this activity was carried out has concluded an agreement with France to this effect. In addition to the countries of the EU, Iceland, Liechtenstein, Norway and Switzerland, the list of countries that have signed such an agreement with France is as follows: Algeria, Andorra, Argentina, Benin, Bosnia-Herzegovina, Brazil, Cameroon, Canada, Cape Verde, Chile, Congo, Ivory Coast, Gabon, Channel Islands, India, Israel, Japan, Kosovo, Macedonia, Mali, Mauritania, Monaco, Montenegro, Morocco, Niger, Philippines, Quebec, San Marino, Senegal, Serbia, South Korea, Togo, Tunisia, Turkey, United States and Uruguay, If an agreement exists, the periods worked in other countries may be taken into account, but not the totality of the periods. For people from third countries that have not signed an agreement with France, no compensation will be possible.

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The pension fund to which the third-country national applying for a pension is affiliated in France will examine their entitlement to a French pension under the relevant bilateral social security agreement and will send a claim for the foreign pension settlement to the pension entity competent in the country of origin where the third-country national worked, using a liaison form and the French career record. For beneficiary of international protection indicating that he/she has worked as an employed or self-employed person in his/her country of originhis/her agreement must be sought before the liaison form is sent to the country of origin.

Various situations may arise with regard to the payment of old-age insurance to beneficiaries of international protection who have worked in France and in their country of origin with which France has a bilateral social security agreement:

Case 1: The allowance is calculated solely in accordance with French legislation:

- if the refugee refuses to allow the French organisation to communicate with his/her country of origin;
- or if the country of origin refuses to communicate the periods worked by the person concerned on its territory.

Case 2: The rights of the person concerned are examined in application of the convention:

- if the country of origin pays the portion of the pension payable by the person concerned;
- or agrees to communicate the periods of insurance completed in its territory.

3. Yes.

Like all third-country nationals, whatever their nationality, legally residing or working in France, beneficiaries of international protection are compulsorily affiliated to the general social insurance scheme, which includes pension insurance.

Entitlement to a retirement pension is based on the validation of insurance quarters: payment of old-age social security contributions in respect of a professional activity, supplemented by taking into account specific situations under certain conditions – assimilated periods in respect of illness giving rise to the receipt of daily allowances, maternity, invalidity and unemployment, or by the allocation of

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quarters (increase in quarters in respect of maternity or the education of a child; old-age insurance for careers or stay-at-home parents).

In addition, all insured persons, including beneficiaries of international protection, affiliated to the general Social Security old-age insurance scheme who have paid contributions on low wages, are entitled to an increase in the amount of their basic pension, known as the minimum contributory pension (*Minimum contributif*, MiCo), subject to certain conditions. If the beneficiary's basic pension is lower to this minimum, it is increased to the level of this minimum. The conditions for entitlement to the MiCo include subsidiarity (the insured person must have paid off all his or her pensions) and obtaining the full rate (through the required period of insurance, or if the insured person reaches the age of 67, which is the full rate age for claiming a retirement pension, or if the insured person acquires the full rate for a derogatory reason, such as unfitness for work). The amount of MiCo that can be paid also depends on the length of insurance in the scheme (prorating). This minimum amount may be increased depending on the length of insurance contributions the insured person has (120 quarters are required).

In addition, a TCN may be entitled to the Solidarity allowance for the elderly (*Allocation de solidarité aux personnes âgées*, Aspa), a monthly social benefit granted to elderly pensioners with low resources (income and assets) living in France. Payment of this benefit is subject to a number of conditions, including a resources condition. In addition, recipients may only receive Aspa from the age of 65, provided they have stable residence in France, i.e. are in one of the following situations:

- they have their permanent home in France
- the main place of residence is in France (having lived in France for more than 9 months in the year in which the Aspa is paid).

To qualify, foreign nationals must have held a residence permit authorising them to work for at least 10 years. Beneficiaries of international protection are entitled to this allowance without the 10-year residence permit requirement. They must provide the certificate referred to in the decree of 10 May 2017 setting the list of residence permits provided for in I of article R. 111-3 of the Social Security Code (Receipt of application for a residence permit bearing the words "has been granted subsidiary

			protection").
•	EMN NCP Germany	Yes	2. The appropriate mechanism to faciliate the (full) export of pensions from a third country to Germany would be a bilateral social security agreement. For the general concept of such bilateral agreements and the procedure cf. the concepts and procedures followed by the according bilateral agreement between Latvia and third countries (accessible online at Intergovernmental agreements Valsts sociālās apdrošināšanas aģentūra (vsaa.gov.lv)). A list of sociale security agreements between Germany and third countries can be accessed online at zweiseitige-abkommen.pdf (bmas.de) (pension export is only regulated in agreements covering the pension insurance). There is an obligation for people in need to apply for and receive a foreign pension when applying for social assistance in Germany. If the foreign pension is actually paid out, any costs (e.g. for an intermediary) can be deducted from the realized pension income in SGB XII in accordance with § 82 Para. 2 No. 4 SGB XII. Furthermore, the amount of the paid out pension itself is deducted as income from the amount of social assistance required. 3. No, however, the persons are entitled to basic security benefits in old age and in the event of reduced earning capacity if they are in need.
=	EMN NCP Greece	Yes	 Yes. Regarding the possibility of contacting non-EU countries about the provision of pensions, this is explicitly and separately provided for in each Bilateral Social Security Agreement that our country concludes with these countries, if both parties so desire. In these cases, the mechanism for extracting the pensions and giving them to the beneficiaries by the Competent Liaison Bodies is described in the Bilateral Agreement and the Administrative Regulation drawn up, signed and ratified by the two

			countries. 3. Yes. Regarding the possibility of granting a pension in Greece to third country nationals who have been granted international protection and have reached the retirement age, in accordance with the general pension legislation, the Electronic National Social Security Entity (e-EFKA) grants a pension, if the insured person completes at least 4,500 days insurance and the 67th year of age. Therefore, it is not possible to grant a pension from the e-EFKA to persons who either have less insurance time than 4,500 days of insurance or no insurance time at all.
=	EMN NCP Hungary	Yes	 No No Beneficiaries of international protection must comply the general conditions for pensions: a minimum of 15, (in case of full old-age pension, a minimum of 20) years of legal employment is required.
	EMN NCP Italy	Yes	 No. Yes, beneficiaries of international protection have the same rights as Italian citizens for accessing social assistance and social security benefits. For those who have not paid enough contributions to be entitled to a social security benefit or have an income below a certain threshold (for a single person €6,947.33, for a married person €13,894.66), the law provides with the possibility of benefit at the age of 67 from a welfare measure called "social allowance". The amount of the social allowance for 2024 is €534.41 for thirteen monthly payments. To be eligible, holders of international protection, as well as Italian citizens, must have legally resided for an ongoing period of at least ten years in the

			national territory.
	EMN NCP Lithuania	Yes	 Yes In general, no. In some cases, pensions could be obtained under international agreements between Lithuania and a third country. Currently, Lithuania has 5 international agreements regarding pensions with Belarus, Canada, Moldova, Russia, Ukraine, and US. Yes. The Law on State Social Insurance Pensions ensures that individuals are eligible to receive a pension regardless of their nationality or place of residence, as long as they meet the minimum length of service requirement in Lithuania. For example, to qualify for an old-age pension, a person must have at least 15 years of employment in Lithuania. In the case of individuals who do not qualify under the Law on State Social Insurance Pensions, they may be able to receive a pension under the Law on Social Assistance Pensions. The social assistance old-age pension is granted and paid to individuals who have declared their place of residence or are registered as having no declared place of residence, including foreigners who have been granted asylum in the Republic of Lithuania.
_	EMN NCP Luxembourg	Yes	 NO. Social security legislation does not include such provisions to allow repatriation of the pension. If Luxembourg has signed a bilateral agreement with the country in question, this agreement certainly includes a provision allowing the export of the pension. In the absence of a bilateral agreement, this is a matter for the legislation of the country owing the pension. Yes, if, like any other citizen, they meet the conditions for entitlement to an old-age pension.

		Luxembourg's retirement system is based on a contributory scheme. The simple fact of being a beneficiary of international protection does not automatically grant an old-age pension when the individual turns 65 years of age. In order to obtain a pension, the beneficiary of international protection, like all other person, has to have at least contributed 120 months before turning 65 years of age. If a bilateral agreement between Luxembourg and the country in question so provides, periods of insurance in that country may be taken into account for pension entitlement.
EMN NCP Netherlands	Yes	 Yes. The executer of the state pension, the <i>Sociale Verzekeringsbank (SVB)</i>, has encountered situations where the named group is entitled to pension from their country of origin. The SVB only requests repatriation of pensions from the country of origin when the Netherlands has a social security treaty with the respective country. In case of a treaty, the SVB contacts the respective country's pension authority. If the Netherlands does not have a treaty with the country of origin, the SVB is not able to hand in a request to repatriate pension.[1] Information provided by the Ministry of Social Affairs and Employment on 31 May 2024. Third-country nationals who have been granted international protection in the Netherlands and who have reached the retirement age are entitled to a pension in the Netherlands under the general pension legislation. In the Netherlands the general pension legislation falls under the National Old Age Pensions Act (<i>Algemene Ouderdoms Wet</i>, AOW). The AOW is a public insurance based state pension. One is insured for the AOW if one has lived or worked in the Netherlands from the entry age (<i>aanvangsleeftija</i>) until the retirement age (<i>AOW-leeftija</i>). This is a fixed period of 50 years. With each year working or living in the Netherlands, one accumulates 2% AOW insurance, which results in 100% after 50 years. Third-country nationals start building up insurance for the AOW from the moment they receive their residence permit. Since 2013, the retirement age and the entry age have been raised

			gradually based on the national life expectancy development.[1] Article 7a (1) of the National Old Age Pensions Act elaborates further on the retirement age.[2] In 2024, the retirement age is 67 years and the entry age is 17 years. When a third-country national above the retirement age has build up limited or no AOW insurance and this results in an insufficient income, there is an additional social benefit for elderly (<i>Aanvullende Inkomensvoorziening Ouderen</i> , AIO) that will provide a subsistence level income.[3] [1] Rijksoverheid, 'Wanneer gaat mijn AOW in?', Wanneer gaat mijn AOW in? Rijksoverheid.nl [2] Article 7a (1) National Old Age Pensions Act (<i>Algemene Ouderdoms Wet</i> , AOW) [3] Information provided by the Ministry of Social Affairs and Employment on 31 May 2024.
<u> </u>			[5] Information provided by the Filmbery of Social Arrains and Employment on ST May 2024.
1	EMN NCP Portugal	Yes	1. There are no information or statistics available
			2. N/A 3. We have only the following information :Number of foreign individuals (with nationality other than Portuguese) with a district of residence in Portugal, with NISS assigned after 01012019, aged 67 years or over and refugee/asylum indicator in the identification of the Individual o 2,833 people (Database status on 09/05/2024). Number of foreign individuals (with nationality other than Portuguese) with a district of residence in Portugal, with NISS assigned after 01012019 and refugee/asylum indicator in the identification of the Individual o 53,365 people (Database status on 09/05/2024)
***	EMN NCP Slovakia	Yes	1. Only in one case of a Ukrainian citizen who was granted subsidiary protection, but without success. Apart from this case, the Slovak Republic has not encountered any other case. In the case of persons granted asylum, the Slovak Republic does not have experience that they apply for a pension from their country of origin, as they were granted asylum based on fear or persecution for racial, national or religious reasons, for reasons of holding certain political opinions or belonging to

		a certain social group. Due to these facts or concerns, they cannot or do not want to return to the given state and they do not want to contact its state institutions. 2. NA. There is only a mechanism through concluded bilateral social security treaties. 3. YES – however, the same conditions must be met as for citizens of the Slovak Republic. All persons who are insured in the pension system of the Slovak Republic, regardless of their nationality, residence or status of a person granted asylum, are entitled to the same pension benefits under the same statutory conditions. As regards entitlement to an old-age pension, this is reaching retirement age and pension insurance of at least 15 years.
EMN NCP Slovenia	Yes	 No. No. Yes. Third-country nationals who have been granted international protection have to meet the same conditions for the entitlement to a pension as all insured persons in Slovenia. They must have completed at least 15 qualifying years and be 65 years old to be entitled to a pension. There are no special pensions for such cases.
EMN NCP Spain	Yes	 From the point of view of contributory pensions, our social security institutions have not encountered a problem similar to the one described in Latvia's example. When such a situation arises, it is assessed whether it is possible to apply one of Spain's bilateral or multilateral agreements for the coordination of social security systems with third countries. Spain has bilateral and multilateral agreements with third countries for the coordination of social security systems that are based on the same principles as Regulation (EC) 883/2004, under which benefits are exported if the person is entitled to them in the country of origin. The funds are not repatriated, but the pension to which the person concerned is entitled directly in the country of

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		residence is exported by the institution in the country of origin directly to the person concerned. 3. In Spain, you are entitled to a contributory retirement pension provided you meet the legal requirements (age and contribution time). In order to meet the contribution time requirement, the years contributed in a third country may be taken into account if there is a bilateral or multilateral social security coordination instrument, whereby the time periods contributed in Spain can be added to those contributed in the other country.
EMN NCP Sweden	Yes	 No, these individuals are not entitled to residence based benefits in Sweden so the Swedish Pensons Agency is not aware of their pension entitlement from elsewhere. No. Generally the individual is responsible for giving the necessary information should a pension case due to earnings in Sweden arise
		3. Only if they have worked in Sweden and received work-related earnings towards their pension. Residence based benefits do not apply.
