

## CONTENTS

<b>1</b>	<b>Preface.....</b>	<b>1</b>
1.1.	How to use this manual.....	1
1.2.	Definitions.....	1
1.3.	FAQs .....	3
<b>2</b>	<b>Obligations of the employee.....</b>	<b>6</b>
2.1.	Insurable employment .....	6
2.2.	Contributions: Rates and payments.....	7
<b>3</b>	<b>Benefits.....</b>	<b>8</b>
3.1.	Accounting Arrangements.....	8
3.2.	Disablement Benefit.....	10
3.3.	Injury Benefit.....	12
3.4.	Invalidity Pension .....	14
3.5.	Marriage Grant.....	16
3.6.	Retirement or two-thirds pension.....	17
Appendix 3.6.A. –	Accumulation and calculation period for the purposes of Pensionable Income.....	20
3.7.	Sickness Benefit.....	21
3.8.	Widow’s Pension, Widower’s Pension and Survivor’s Pension.....	24

SOCIAL SECURITY DIVISION

# MANUAL ON SOCIAL SECURITY CONTRIBUTIONS, BENEFITS AND PENSIONS

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- 1) It is PAHRO's aim to simplify and streamline the PSMC as far as possible. To achieve this objective and to uphold the principle of better regulation, a number of manuals have been developed, each dealing with a particular area of HR management.
- 2) Whilst every effort is made to ensure that the manual is updated, employees are nonetheless requested to refer to the PSMC, the provisions of which will prevail.

This manual is correct as on 23<sup>rd</sup> October 2009.

**“Pensionable Income”** means as follows:

- (a) the average annual basic wage or salary of the best three consecutive calendar years in the last ten years in the case of
  - i. an employed person who attains pension age at age 61,
  - ii. the last eleven years of an employed person who attains pension age at age 62,
  - iii. in the last twelve years of an employed person who attains pension age at age 63,
  - iv. in the last thirteen years of an employed person who attains pension age at age 64.
  
- (b) the average annual basic wage or salary of the best ten calendar years out of the full forty years contributions of an employed person who attains pension age at age 65.

**"Retirement"** means attainment of pension age

**“Service Pension”** means a pension or other allowance awarded to a person that is payable by or on behalf of his employer in respect of past services in Malta or abroad

**"Widow"** means the surviving spouse, whether a widow or a widower, of a married couple who immediately prior to widowhood had a legal right to be maintained by the other spouse and in relation to widow, wherever it appears, husband shall include wife.

### 1.3. FAQs

Q: *What happens to the Social Security Contribution when an officer is in receipt of a Social Security benefit?*

A: *The Social Security Act provides that credits of Contributions are awarded to persons who are in receipt of a sickness Benefit, an Injury Benefit, an Invalidity Pension and a Carer’s Pension.*

## 1 PREFACE

The Social Security Act (Cap 318) establishes amongst others a scheme of social insurance providing cash benefits for marriage, maternity, childhood, sickness, unemployment, widowhood, orphan-hood, retirement, invalidity and industrial injury or disease. This Act is administered by the Social Security Division. This manual brings together the salient points of this legislation on social insurance as they affect employees of the public administration.

### 1.1. How to use this manual

This manual is intended for use by employees of the public administration and those persons who require knowledge of the Social Security Act, and how it is administered in respect of public employees. HR Managers in government departments and public entities should consult this manual when administering Social Security procedures in respect of public employees.

### 1.2. Definitions

The definitions below are those established by the Social Security Act, (Chapter 318) of the laws of Malta.

"**Basic weekly wage**" and "basic salary" mean the gross wage or salary that is payable to an employed person by or on behalf of his employer excluding any remuneration for overtime, any form of bonus, any extra allowances, any remuneration in kind and commissions

"**Benefit**" means benefit which is payable under this Act and includes Bonus, Additional Bonus and Marriage Grant

"**Class One contribution**" means a contribution that an insured person pays as an employed person

"**Class Two contribution**" means a contribution which an insured person pays either as a self-employed person, or as a self-occupied person

"**Contribution**" means a contribution payable or which was payable under the provisions of the Social Security Act (Chapter 318)

"**Credited contribution**" means a contribution which is not paid by a person but is none the less accredited to him as established by the Social Security Act (Chapter 318)

"**Employed person**" means a person who has not yet passed his sixty-fifth birthday and who is employed in insurable employment

"**Self-employed**" means a person who has not yet passed his 65<sup>th</sup> birthday, is ordinarily resident in Malta, and is not an employed person nor a self-occupied person

"**Self-occupied**" means a self-employed person who is engaged in any activity through which earnings exceeding € 910 *per annum* are being derived

"**Pension Age**" means as follows:

- (a) a person – male - born on or before 31/12.1951 reaches pension age at 61 years of age;
- (b) a person - female - born on or before 31/12.1951 reaches pension age at 60 years of age;
- (c) a person born during the calendar years 1952 to 1955 reaches pension age at 62 years of age;
- (d) a person born during the calendar years 1956 to 1958 reaches pension age at 63 years of age;
- (e) a person born during the calendar years 1959 to 1961 reaches pension age at 64 years of age;
- (f) a person born on or after 1/1/1962 reaches pension age at 65 years of age.

## 2.2. Contributions: Rates and payments

<b>Purpose</b>	To specify the amount of weekly contributions payable by employees and employers.
<b>Policy</b>	The weekly rates of contribution payable by full-time staff, by students and trainees who follow a full-time course under Government-sponsored training schemes (but do not hold a substantive appointment), and by the department as employer, are stipulated in the Social Security Act (Chapter 318).
<b>Procedure</b>	<p>The Social Security contributions of government officers are paid by the Bulk Payment System.</p> <p>The contributions are payable in respect of employment in any one (1) week during which the service with any one employer amounts to eight (8) hours or more.</p> <p>Contributions are not payable whenever staff is on unpaid leave throughout the week.</p>
<b>Approving Authority</b>	Social Security Act (Chapter 318)
<b>Inquiries</b>	Social Security Division – Head Office Social Security district offices

Q: *Is the Social Security pension withheld if an officer continues to work, especially female officers who claim the social security pension at age 60 and continue to work up to age 61?*

A: *Persons who become entitled to a Social Security Retirement Pension and continue in their employment will not lose their right to such a pension.*

Q: *What happens when government employees (public service and public sector?) take long unpaid leave e.g. five years parental leave? Are the contributions paid prior to the leave lost? Are these officers credited with any contributions? Are these officers required to pay the outstanding contributions?*

A: *Persons on parental leave will not lose the contributions paid prior to the parental leave. Credits are awarded to persons on parental leave up to a maximum of 104 weeks if;*

- i. *the person returns to work at least for a period equal to the weekly credits due.*
- ii. *the person was born on or after 1/1/1962*
- iii. *the person has legal care & custody of child who has not attained 6 years of age on 1/1/2007*

*Furthermore persons whose child is certified by a medical consultant as suffering from a serious disability during the period for which credits are being requested are entitled to a maximum of 208 weeks if;*

- i. *the person returns to work at least for a period equal to the weekly credits due.*
- ii. *the person was born on or after 1/1/1962*
- iii. *the person has legal care & custody of child who has not attained 10 years of age on 1/1/2007*

**Q:** *When officers are granted leave to work with EU Institutions, do they continue to pay social security contributions?*

**A:** *In such cases officers are always subject to the legislation of the sending State and continue to be paid by the employer. The employer is responsible to deduct from the officer's salary the usual contribution. The Competent Institution of the sending State will issue Form E101 under Article 13.2(d) confirming to the authorities in the Member State of the EU Institution that social security contributions continue to be paid to the Maltese scheme. It will prevent a demand from the host State for social security contributions to their scheme.*

**Q:** *What happens when a Member of the Malta Police Force or of the Armed Forces of Malta or of the Corradino Correctional Facilities retires from the service prior to reaching pension age?*

**A:** *A member as mentioned above who retires prior to reaching pension age on a full pension on completion of his service is awarded credits for the period during which he is not gainfully occupied and has not yet reached pension age.*

## 2 OBLIGATIONS OF THE EMPLOYEE

### 2.1. Insurable employment

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<b>Purpose</b>	To define the term <i>insurable employment</i> .
<b>Policy</b>	<p>Under the Social Security Act any contract of service or apprenticeship, written or oral, whether expressed or implied, by or under the Government of Malta, is insurable employment.</p> <p>All full-time or part-time Government employees who are employed for less than eight (8) hours in any one calendar week are not considered as in insurable employment for Social Security Contribution purposes.</p> <p>All persons who are over the age of sixteen (16) and who have not yet attained retirement age, and who are in insurable employment, are liable to pay Social Security Contributions.</p>
<b>Procedure</b>	Persons in insurable employment are to be insured under the Act as soon as they commence employment. New entrants into the service, if not already registered, are for this purpose required to call personally at any of the District Offices of the Social Security Division. When reporting for registration under the Act they are to produce their Identity Card.

There are no contribution conditions for the grant of a disablement benefit.

**Inquiries**

Social Security Division - Head Office  
 Social Security district offices

**3 BENEFITS**

**3.1. Accounting Arrangements**

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**Purpose** To outline the procedure to be followed by departments when claiming refunds of benefits.

**Policy** Where benefits are paid by the employing department, claims for refund of such benefits are to be made to the Social Security Division. Departments are to submit claims including nil returns, in quadruplicate, to the Social Security Division on General Form G.P. 51, within seven (7) days from the end of each month. The Social Security Division then issues transfer vouchers regarding claims of employees on half pay, debiting the Social Security Vote with the amounts of benefits due. One copy of G.P. 51, along with copies of the transfer vouchers, are passed to the Treasury.

For the purpose of the above paragraph, staff whose pay is not abated should sign an undertaking (General Form G.P. 72) to refrain from claiming sickness/injury benefit direct from the Social Security Division and to authorize their employing department to receive payment of the benefit on their behalf. General Form G.P. 72 should be signed in triplicate, one copy to be retained by the employee, one copy to be retained by the department, and one copy to be forwarded to the Social Security Division.

**Procedure** Claims on General Form G.P. 51 are submitted on three separate forms, i.e. sickness on full pay, sickness on half pay and injury claims, and are not to include any entries covering a period of less than four (4) days. When a period of sickness or of absence because of injury on duty straddles two (2) months or more, the return for

each month, on General Form G.P. 51, is to be endorsed "incapacity continued" in columns 4 and 5.

When officers are on half-pay the Social Security Division pays the sickness benefit due to the employing Department, who in turn notifies the Treasury for inclusion in the pay-list.

Employees who are not in receipt of a salary will receive the sickness benefit due directly from the Social Security Division.

### 3.2. Disablement Benefit

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**Purpose** To give details regarding the grant of a Disablement Benefit.

**Policy** Employees who suffer personal injury or industrial disease caused by an accident, as a result of or in the course of their employment, which results in the permanent loss of physical or mental faculty, may be entitled to a Disablement Benefit.

**Eligibility** Persons who have exhausted all Injury Benefit entitlements, but who wish to be re-examined for any prolonged and/or after effects resulting from the injury sustained at their place of work, may be eligible for a Disablement Benefit.

**Procedure** In order to be assessed for eligibility to this benefit, the claimant must make a declaration to the Social Security Division accompanied by a certificate from a medical practitioner indicating the nature and degree of the disability. A medical panel appointed by the Social Security Division will then examine the injured employee and determine the degree of disability, if any.

If the percentage of disability awarded by the medical panel exceeds 90%, the person will be automatically awarded a full Invalidity Pension, even if the contribution conditions are not satisfied.

**Clarifications** Staff awarded a Social Security Disablement pension who continue in employment in the Public Service do not have their pay abated.

Gratuities in respect of disablement paid by the Social Security Division do not affect pay.

- (d) if born on or after 4/4/1958, it starts from the first day of their contribution year in which 3/4/1977 falls, or on the first day of their contribution year in which they reach the age of eighteen (18) whichever is the later

**Clarifications** Officers are entitled to a Social Security Invalidity Pension even if they are in receipt of a Treasury Service Pension from their employer.

In the case where persons are entitled to an Increased Invalidity Pension, the Service Pension is abated from the Social Security Pension so that together with the Social Security Pension, the payment does not exceed two thirds of their Pensionable Income.

**Inquiries** Social Security Division - Head Office  
Social Security district offices

### 3.3. Injury Benefit

**Purpose** To give information on how to claim injury benefits.

**Policy** Where officers suffer personal injury through an accident arising out of and in the course of employment they are entitled to receive injury benefit during the period they are, as a result of the injury, incapable for work.

**Procedure** All officers are to notify their employing department of any injury sustained on duty within twenty-four (24) hours of the accident. Employing departments are to inform the Injuries Section of the Social Security Division on Form N.I. 30 within ten (10) days from the date of the relevant accident. In terms of the Social Security Act (Chapter 318), the employee is obliged to ensure that the Social Security Division is notified of the accident within the prescribed time-limit. **After presentation of the N.I. 30 Form no further weekly medical certificates (blue forms) are to be presented to the Social Security Division.**

The procedure for claiming benefit and for the payment of abatement is the same as indicated in sub-section 3.1. Claims of Injury Benefit are to be included in a separate return from those submitted for Sickness Benefit.

**Entitlement** Injury benefit is paid up to a maximum period of twelve (12) months starting from the date of the relevant accident. No benefit is payable for the first three (3) days of every spell of incapacity for work. There are no contribution tests for the receipt of injury benefit.

Officers who are injured in the actual discharge of their duties and not as a direct result of negligence on their part may be allowed on the authority of the Head of Department, to avail themselves of special paid leave,

provided that the injury sustained is specifically attributable to the nature of the officer's duties.

If the injury leads to the demise of the officer his spouse will be entitled to a widow's pension even if the contribution conditions are not satisfied.

**Inquiries** Social Security Division - Head Office  
Social Security district offices

### 3.4. Invalidity Pension

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<b>Purpose</b>	To outline the procedure adopted for the grant of an invalidity pension, to eligible employees.
<b>Policy</b>	A person who is certified by a Medical Panel, appointed by the Ministry for the Social Policy, as being incapable for suitable full-time or regular part-time employment due to a serious disease or bodily or mental impairment, will be entitled to an Invalidity Pension, subject to the relative contribution conditions.
<b>Eligibility</b>	Officers who have been incapable for suitable full-time or regular part-time employment by reason of a serious disease or bodily or mental disablement (other than any mild mental disorder), for a number of months or part thereof during their employment, may apply for an Invalidity Pension.
<b>Procedure</b>	A person wishing to apply for the Contributory Invalidity Pension may do so by filling in the prescribed application form, which may be obtained, from the Social Security Division or any other local district office. Alternatively, such application may be downloaded from <a href="http://www.mfss.gov.mt">www.mfss.gov.mt</a> .
<b>Conditions</b>	The contribution conditions for the entitlement of an Invalidity Pension are:- <ul style="list-style-type: none"> <li>(a) that the insured persons have paid not less than two hundred and fifty (250) contributions, and</li> <li>(b) that the yearly average of contributions paid by or credited to them is between 20 (minimum) and 50 (maximum):</li> <li>(c) the contribution test to determine the yearly average starts from 1/2/1965 or from age 19 whichever is the later; or</li> </ul>

**Clarifications** A female whose pension age is at age 60 may opt not to apply for a pension and continues in employment up to age 61 and applies for a retirement pension at age 61.

*Entitlement to persons who receive a Service Pension*

In the case where persons have a Service Pension and are eligible for an Increased Retirement Pension or a Pension under the Two-Thirds Pension Scheme, the amount of Service Pension is abated from the Social Security Pension so as to ensure that the sum total of the Service Pension together with the Social Security Pension do not exceed the two-thirds of their Pensionable Income.

Where a pensioner is in receipt of two or more Service Pensions, only the higher or the highest is taken into consideration in terms of the Social Security Act for assessment.

For Social Security purposes, the amount of service pension is represented by the total amount of such pension as paid on its first day of award.

Where a pension has been commuted in whole, the total amount of such pension shall not be considered for Social Security purposes. Whenever a pension is commuted in part, and the pensioners concerned have reached their 72<sup>nd</sup> birthday, 50% of the commuted part of such pension shall not be deemed to form part of their service pension.

Further to the above, the sum of €466 is also deducted from the total Service Pension whenever an assessment is undertaken by the Social Security Division.

**Inquiries** Social Security Division – head office  
Social Security district offices

### 3.5. Marriage Grant

**Purpose** To inform employees about details regarding the Marriage Grant.

**Policy** Employees are entitled to receive a Marriage Grant from the Social Security Division, on contracting marriage.

**Eligibility** To be eligible for a Marriage Grant, employees must be insured and have paid no less than 26 contributions by the date of marriage. Claimants must be residents in Malta.

**Procedure** Employees satisfying the eligibility conditions above, should fill in the prescribed application form, which can be obtained either from the Social Security Division or from district Social Security offices or downloaded from the Ministry for Social Policy's website [www.mfss.gov.mt](http://www.mfss.gov.mt). Once completed, the form must be returned to the same office.

The application form for the Marriage Grant has to reach the Social Security Division, not later than six months following the date of marriage.

**Inquiries** Social Security Division – head office  
Social Security district offices

### 3.6. Retirement or two-thirds pension

**Purpose** To give details about the retirement pension entitlement applicable to different categories of staff according to date of birth.

**Policy** The Social Security Act provides for a Retirement Pension and for a Two-Thirds Pension. Persons attaining their retirement age may be entitled to one of these Pensions if the contribution conditions are satisfied.

A person who is eligible for a Service Pension from the Treasury Department is always awarded a Retirement Pension in accordance with article 44 and with schedule twelve of the Social Security Act (Chapter 318).

In cases where the Service Pension is not derived from the Treasury Department, the Two-Thirds Pension could be more beneficial and therefore in such cases the latter is awarded.

The table below provides the necessary guidelines related to the retirement age.

Year of Birth	Pension Age	Accumulation Period
1962 or after	65 yrs	40 yrs
1959 – 1961	64 yrs	35 yrs
1956 – 1958	63 yrs	35 yrs
1952 – 1955	62 yrs	35 yrs
Male born on or before 31/12/1951	61 yrs	30 yrs
Female born on or before 31/12/1951	60 yrs	30 yrs

**Procedure** A person wishing to apply for a retirement or two-thirds pension may do so by filling in the prescribed application form. This can be obtained from the Social Security Division or from any local Social Security District office. Alternatively, an application form may also be downloaded from the Ministry for Social Policy website [www.mfss.gov.mt](http://www.mfss.gov.mt).

A pension is payable to persons with effect from the first Saturday after attaining pension age if they make a claim within a period of six (6) months after such date. In the case where persons fail to make a claim within this time limit they will become entitled to a pension from the first Saturday on which the relevant claim for a pension has been officially received by the Social Security Division.

With effect from first Saturday in January of each year all pensions are re-assessed. This re-assessment is carried out in order to update the Pensionable Income in view of increases in wages/salaries.

**Eligibility** A person who has been employed for at least ten (10) years prior to retirement and has paid the proper rate of contributions at any time after the 21<sup>st</sup> January 1979, is entitled to a retirement or two-thirds pension on attaining pension age.

The full rate of a retirement or two-thirds pension is payable to a person who has paid or been credited with a yearly average of not less than fifty (50) contributions over a period of thirty (30) years. The accumulation period and the calculation period to obtain the "Pensionable Income" are given in the table at Appendix 3.6.A.

**Clarification** Subject to certain statutory conditions as outlined under 1.2 Definitions, employees are entitled to the crediting of Social Security contributions for any period during which, on account of incapacity for work, contributions are not withheld by the Department due to the fact that they are on no pay. Consequently, it is important that certificates continue to be submitted irrespective of whether an officer is receiving a benefit or not.

**Inquiries** Social Security Division – head office  
Social Security district offices

**Appendix 3.6.A. – Accumulation and calculation period for the purposes of Pensionable Income**

Year of Birth	Pension Age	Accumulation Period	Calculation Period	Maximum Pensionable Income
1962 or after	65 yrs	40 yrs	Employed/ Self Employed/ Self Occupied: Best 10 calendar yrs out of the full 40 yrs	(a) €16,420 (2007) increased by COLA up to 2011 (b) For period 2011 and 2014 the MPI will increase by 3 tranches up to €20,965 (c) After 2014 MPI will increase with the equivalent of 70%wages:30%inflation
1959 – 1961	64 yrs	35 yrs	Employed: Best 3 consecutive calendar yrs out of the last 13yrs	€16,420 (2007) increased by COLA up to a maximum of €20,965
1956 – 1958	63 yrs	35 yrs	Employed: Best 3 consecutive calendar yrs out of the last 12 yrs	€16,420 (2007) increased by COLA up to a maximum of €20,965
1952 – 1955	62 yrs	35 yrs	Employed: Best 3 consecutive calendar yrs out of the last 11yrs	€16,420 (2007) increased by COLA up to a maximum of €20,965
Male born up to 31.12.1951	61 yrs	30 yrs	Employed: Best 3 consecutive calendar yrs out of the last 10yrs	€16,420 (2007) increased by COLA up to a maximum of €17,470
Female born up to 31.12.1951	60 yrs	30 yrs	Employed: Best 3 consecutive calendar yrs out of the last 10yrs	€16,420 (2007) increased by COLA up to a maximum of €17,470

### 3.7. Sickness Benefit

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<b>Purpose</b>	To outline the procedure for claiming sickness benefits.
<b>Policy</b>	An insured person is entitled to sickness benefit from the fourth day of incapacity from work up to a maximum period of 156 days in any calendar year. Where the person making a claim for such benefit undergoes any major surgical operation or intervention, or suffers a severe injury, or is afflicted by some serious disease which requires long treatment before such person resumes work, payment may be extended by a further 156 days, but is not to exceed 468 days in any two calendar years.
<b>Eligibility</b>	<p>To qualify for sickness benefit officers must have paid not less than fifty contributions and must have paid or had credited to them not less than twenty contributions for their last two consecutive complete contribution years which includes the day on which the eligibility conditions are required to be satisfied.</p> <p>In order to start receiving Sickness Benefit, a medical certificate (blue form) has to be prepared by a medical practitioner when the incapacity for work is not longer than six (6) days. The original certificate has to be sent to the Social Security Division whereas the copy is to be sent to the claimant's employer. If the incapacity for work is longer than six (6) days, the medical certificate has to be renewed once a week until the claimant is fit to resume work. The right to receive Sickness Benefit may be lost if important details on certificates are missing, details are illegible, or certificates cannot be processed. Therefore, to present a valid certificate certain details have to be provided to the medical practitioner, such as, the Social Security Registration Certificate (N.I.3) and the Identity Card number.</p>

**Procedure** The employing department of officers on sick leave makes a monthly claim, on General Form G.P. 51, for the refund of sickness benefit. Employees on half pay are to be grouped together on a separate sheet of Form G.P. 51, which is to be clearly marked 'Employees of Half Pay' in order to enable the Social Security Division to deal with it immediately. When officers are on half-pay the Social Security Division pays the sickness benefit due to the employing Department, who in turn notifies the Treasury for inclusion in the pay-list.

When on sick leave without pay, officers have to claim sickness benefit from the Social Security Division as other insured persons. For this purpose, employing departments are to inform the Social Security Division and the officers concerned, whenever payment for sick leave ceases, by filling in General Form G.P. 73. The validity of General Form G.P. 73 lapses at the end of each calendar year, and the form must be resubmitted if and when an employee who is still sick at the beginning of the following year again falls on no pay.

*Pay Abatement*

Where an officer is entitled to full pay during sick leave, no abatement is affected from the salary. Those receiving less than full pay have their pay reduced as necessary so that the salary paid together with the sickness benefit does not exceed full pay.

### 3.8. Widow's Pension, Widower's Pension and Survivor's Pension

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<b>Purpose</b>	To give details on the eligibility for and computation of the Widow's Pension, Widower Pensioner and Survivor's Pension.
<b>Policy</b>	Widows/widowers, whose spouse satisfied the relevant contribution conditions on date of passing away, are entitled to a Widow's or Widower's Pension or to a Survivor's Pension.
<b>Eligibility</b>	<p>The computation of a widow's pension or widower pension is carried out on the contribution conditions of the deceased spouse. This means that at least 156 contributions have been paid and that the yearly average of paid and credited contributions is not less than twenty (20) in the case of a Widow's Pension or Widower's Pension and not less than fifteen (15) in the case of a Survivor's Pension.</p> <p>Any person wishing to apply for the Widow's or Widower's Pension may do so by filling in the prescribed application form. Such form may be obtained from the Social Security Division or from any Social Security District office. Alternatively, an application form can also be downloaded from <a href="http://www.mfss.gov.mt">www.mfss.gov.mt</a>.</p>
<b>Entitlement</b>	Where widows or widowers are entitled to a pension from the employer of their late spouse, any Widow's Pension or Widower's Pension arrived at shall be abated by the amount of such pension so however that in no case will such abatement be greater than € 17.77 per week. Where on the other hand, widows or widowers are entitled to a Survivor's Pension in lieu of a Widow's Pension or Widower's Pension where the rate of

Survivor's Pension and the pension from their late spouse employer together exceed two-thirds of their late spouse pensionable income, their rate of Survivor's Pension would have been reduced so that the afore-mentioned aggregate of two-thirds is not exceeded.

Where widows or widowers have the care and custody of the children of their late spouse, who are still under eighteen (18) years of age, an increase per child is also paid even if the widow or widower is gainfully occupied.

If widows or widowers have the care and custody of their children who are over 16 years of age but still under 21 years of age, and are gainfully occupied with a weekly average salary equivalent to the National Minimum Wage will still be entitled to a widow's or widower's pension if their children are:

- (a) undergoing full time education or training in an educational institution recognized in terms of the Education Act; or
- (b) are registered in the Part 1 register established under the Employment & Training Services Act and who has never been gainfully occupied and not in receipt of any benefits, pensions or assistance payable under the Social Security Act (Chapter 318).

Widows or widowers who do not have the care of their children and are gainfully occupied will be entitled to a pension either if they are over their retirement age or if they have not yet attained retirement age, their income from such gainful occupation does not exceed the National Minimum Wage.

The entitlement as mentioned above will however be subject to abatement by the difference obtained between

the actual earnings from employment and the National Minimum Wage.

As mentioned further above, the abatement will not be greater than €17.77 per week.

In cases where a widow or widower re-marries, the Widow's or Widower's Pension continues to be paid for the first five years after re-marriage.

**Inquiries**

Social Security Division – head office  
 Social Security district offices