Cross-border old-age, survivors' and invalidity pensions

Report on P1 portable documents

Reference year 2015

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SUMMARY OF THE MAIN FINDINGS

Persons are entitled to a partial pension from every Member State where they were insured for at least one year, provided that the conditions under national law are fulfilled. These pensions correspond to the insurance periods completed in each of the Member States concerned. The claimant should apply for a pension in the Member State of residence or the Member State in which s/he was last insured. This is called the ‘contact Member State’. The contact Member State sends the claim and the accompanying documents to the other Member States in which the claimant was insured (these are the exporting Member States). However, for the purpose of this report, the exporting Member State could also be the Member State of residence, provided that the contact Member State is the one of last insurance. Once the contact Member State has received all decisions, it sends the claimant a summary of those decisions through the Portable Document (PD) P1. This document provides an overview of the decisions taken by the various Member States from which one has claimed an old-age, survivors' or invalidity pension.

For the compilation of this report, data for reference year 2015 has been collected on the number of claims for an old-age, survivors' or invalidity pension from two or more Member States as well as on the number and the amount of pensions paid to pensioners who receive a pension from two or more Member States. However, due to the limited number of reporting Member States (see Annex 2 of this report for an overview of replies received), the dataset is incomplete. For instance, no quantitative data are available in respect of Member States with a large population, like Germany and France.

Spain has issued the highest number of PDs P1 for the reference year 2015. Furthermore, approximately two-thirds of the PDs issued by the reporting Member States concern old-age pensions.

All reporting Member States have paid a higher amount as contact Member State than as exporting Member State. For most of the reporting Member States Germany is the main contact and/or exporting Member State. Sweden is the main contact and exporting Member State for Denmark, Finland and Iceland. Finally, France is the main contact and exporting Member State for Belgium, Luxembourg and Portugal.

Especially Portugal and Italy have paid a high number of pensions as contact Member State. The highest amount as contact Member State has been paid by the Netherlands, amounting to € 697 million. Belgium, the Netherlands, Italy and Austria have exported a high number of pensions. Moreover, Belgium and the Netherlands have paid € 825 million and € 422 million respectively to pensioners who applied for a pension in the contact Member State. In relative terms, Portugal and Italy (which have paid both a high number of pensions as contact Member State) have paid to 10.4% and 1.4% beneficiaries respectively an old-age pension as contact Member State. Finally, Belgium, Slovenia, Austria, the Netherlands, Finland, Croatia and Denmark have transferred an old-age pension to 4% or more beneficiaries who applied for a pension in the contact Member State.

Where it appears that rights may have been adversely affected by the interaction of decisions taken by two or more institutions, the claimant has the right to a review of the decisions by the institutions concerned. However, based on the input of the reporting Member States, very few claimants made use of this right.

Finally, experiences on the practical implementation of the rules are rather positive. Most of the reporting Member States observe different practices between institutions and Member States in relation to the exchange of information.

GLOSSARY

Contact Member State: The Member State in which a claimant applied for a pension; this can be the Member State of residence (if the person has been insured there) or the Member State in which s/he was last insured.

Exporting Member State: Any Member State which grants a pension to the claimant and which is not the contact Member State; it can be even the Member State of residence when the contact Member State is the State of last insurance.

Portable Document P1: Provides an overview of the decisions taken by the various Member States from which one has claimed an old-age, survivors' or invalidity pension. The PD P1 will be issued by the ‘contact institution’ after it has received details of the decisions made by the various institutions who have dealt with the claim.

Review procedure: The claimant has the right to a review of the decisions of the institutions concerned, under Article 48 of Implementing Regulation (EC) No 987/2009.

1. INTRODUCTION

Regulation (EC) No 883/2004 on the coordination of social security sets specific rules in the field of old-age, survivors' and invalidity pensions of persons who have been subject to the legislation of two or more Member States.

Persons who have been insured for at least one year will be entitled to an old-age pension when the national pensionable age has been reached and provided that the other conditions set in national law are fulfilled.[1] Persons who were subject to the legislation of more than one Member State will be granted a pension from the Member States concerned. These pensions are not subject to any reduction, amendment, suspension, withdrawal or confiscation on account of the fact that the pensioner resides in a Member State other than that in which the institution responsible for providing pensions is situated.[2]

The Regulation covers statutory pension schemes. Occupational supplementary pension schemes (i.e. the second pension pillar) that are not based on a legislative act are covered by Directive 98/49/EC.[3] No coordination rules are determined for the third pension pillar that concerns the individual, voluntary build-up of a supplementary pension.

Chapter 5 of Regulation (EC) No 883/2004 covers the coordination of old-age and survivors' pensions (Articles 50 to 60). The relevant provisions with regard to the coordination of invalidity pensions are set out in Chapter 4 of Regulation (EC) No 883/2004 (Articles 44 to 49). The provisions of Chapters 4 and 5 are only applicable to persons who are or will be entitled to an old-age, survivors' or invalidity pension from **two or more Member States**. Thus, pensioners who are entitled to a pension from only one Member State are not included, even if they reside in a different Member State.

In 2016, for the first time a questionnaire on cross-border pensions has been launched within the Administrative Commission for the Coordination of Social Security Systems (AC) *(see Annex I)*. The present report provides an overview of this data collection and gives a picture of the current situation in terms of the number of new claims for an old-age, survivors' or invalidity pension from two or more Member States **(section 3)**, the total of pensioners involved and the amount paid to pensioners who receive an old-age, survivors' or invalidity pension from two or more Member States **(section 4)**. In order to get an overview of the budgetary impact of the current coordination rules, figures on the amount of the exported pensions **(subsection 4.2)** as well as on the amount paid as 'contact Member State'[4] **(subsection 4.1)** are reported. However, only 16 Member States were able to provide quantitative information *(See Annex II)*. Due to the limited number of reporting Member States, an incomplete dataset is included in the report. It follows that some caution is required when drawing general conclusions. Finally, the number of reviews of the decisions by the institutions concerned **(section 5)** and the current experiences on the practical implementation of the rules are presented **(section 6)**.

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[1] Article 57 of Regulation (EC) No 883/2004 of the European Parliament and of the Council of 29 April 2004 on the coordination of social security systems exempts the Member State to pay an old-age benefit if the duration of insurance, employment, self-employment or residence is less than one year provided that no right to benefit is acquired under that legislation for periods of less than 1 year.

[2] Article 7 of Regulation (EC) No 883/2004.

[3] In addition, based on Regulation 883/2004, a Member State may extend its application to a contractual provision/occupational pension scheme (see Article 1, point (l), second paragraph).

[4] See next section for an explanation of this term.

On several occasions this report will refer to the official administrative documents in use for the coordination of social security systems. The E-forms are still used for the exchange of information between the involved administrations.[5] However, these forms will be replaced in the future by Structured Electronic Documents (SEDs). There are also a limited number of documents issued to the insured persons, called Portable Documents (PDs). This report only refers to the Portable Document P1 *(see Annex VI)*. The **next section** provides a short description of the application procedure and of the calculation method of the pension in case the claimant has been subject to the legislation of more than one Member State.

2. SHORT DESCRIPTION OF THE PROCEDURES

2.1. Application procedure in case the claimant has been subject to the legislation of more than one Member State

The claimant of an old-age, survivors' or invalidity pension should submit a claim to the Member State of residence or the Member State in which s/he was last insured. This is the 'contact Member State'. However, the Member State of residence cannot be the contact Member State if the claimant has never been insured in this Member State. The contact Member State will send the claim and the accompanying documents to the other Member States in question (i.e. Member States in which the claimant was previously insured). Each Member State in question will notify the claimant and the contact Member State of the decision. Once the contact Member State has received all decisions, it will send the claimant and the other Member States concerned a summary of those decisions via the PD P1 *(see Annex VI)* or the equivalent E211 form. The PD P1 'Summary note' provides an overview of the decisions taken by the various Member States from which one has claimed an old-age, survivors' or invalidity pension.

Example

A person has been insured for 45 years altogether in three different Member States. The person was insured for three years in Germany, 22 years in Belgium and 20 years in Luxembourg. The person currently resides in Belgium and Luxembourg was the last Member State of employment. The person has the possibility to submit a claim to the competent institution in Belgium (i.e. Member State of residence) or in Luxembourg (Member State in which s/he was last insured).

2.2. Calculation of the pension

The pension burden is distributed among the Member States concerned in relation to the length of insurance in each of these Member States. Firstly, all Member States competent make a calculation of the pension a person would receive by virtue of the national legislation alone for the periods completed therein, without taking into consideration periods completed in other Member States. This is called the *independent pension* and does not take into account the provisions of the Regulation for the purpose of acquiring a right to a pension and for the calculation of its amount.

Secondly, the competent Member States calculate the pension under the rules provided by the Regulation. In a first stage, a *theoretical pension amount* is calculated

[5] For an overview of the relevant E-forms with regard to the cross-border coordination of old-age, survivors' and invalidity pensions see http://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=CELEX:32006D0613&from=EN

by each of the Member States concerned. Here, all periods of insurance should be aggregated. So, periods from the other Member States involved should also be taken into account and the pension is calculated as if the whole periods of insurance where completed in the Member State concerned. Then, to determine the *pro-rata pension*, the theoretical amount is divided in relation to the length of insurance in all these Member States. Finally, the pro-rata pension and the independent pension will be compared to each other and the highest amount will be applied. The above calculations have to be made by each Member State involved. As a result, the total pension consists of a number of 'partial' pensions, each based on the period of insurance completed in the Member State concerned.[6]

Example

A person has been insured for 45 years altogether in three different Member States. The person was insured for three years in Germany, 22 years in Belgium and 20 years in Luxembourg.

Belgium:

Calculation of the *independent pension*: taking into consideration the 22 years of insurance, based on the national rules.

Calculation of the *pro-rata pension*: 22 (years in Belgium)/45 (total career) * theoretical amount calculated by Belgium.

Belgium awards whichever is higher.

Luxembourg:

Calculation of the *independent pension*: taking into consideration the 20 years of insurance, based on the national rules.

Calculation of the *pro-rata pension*: 20/45 * theoretical amount calculated by Luxembourg.

Luxembourg awards whichever is higher.

Germany:

There is a minimum period of five years of contributions required (=qualifying period).

The *independent pension* will be zero, since the insured person only worked for three years in Germany, and based on German law alone, a person is not entitled to a pension for periods less than five years.

Calculation of the *pro-rata pension*: 3/45 * theoretical amount calculated by Germany.

Germany will pay the pro-rata benefit.

[6] This methodology differs from the one applied to short-term cash benefits, like unemployment benefits, according to which one benefit will be paid by one Member State only.

3. NUMBER OF P1 PORTABLE DOCUMENTS ISSUED

The 17 reporting Member States have issued 119,183 PDs P1 *(Table 1)*. Almost 4 in 10 forms were issued by Spain. Despite the higher number of incoming cross-border workers, Luxembourg has only issued 700 PDs P1. Approximately two-thirds of the PDs issued by the reporting Member States concern old-age pensions. Only 8% of the PDs P1 issued concern invalidity pensions and 26% of the PDs P1 issued concern survivors' pensions. Most of the reporting Member States have issued a PD P1 to the claimant in order to provide a summary of the entitlement to an old-age pension from more than one Member State, rather than for the entitlement to a survivors' or invalidity pension. A distinction between the number of PDs P1 issued by the Member State of residence of the claimant and the Member State in which the claimant was last insured cannot be made as this question was not included in the questionnaire.

Table 1 Number of PDs P1 or equivalent E211 forms issued in 2015, breakdown by type of pension

	Old-age pension		Survivors' pension		Invalidity pension		Total	
	Number	*% of row total*	*Number*	*% of row total*	*Number*	*% of row total*	*Number*	*% of column total*
BE	12,105	64.0%	6,808	36.0%		0.0%	18,913	15.9%
BG	542	77.3%	116	16.5%	43	6.1%	701	0.6%
CZ								
DK								
DE								
EE	796	79.0%	31	3.1%	181	18.0%	1,008	0.8%
IE								
EL								
ES	27,387	62.0%	13,555	30.7%	3,208	7.3%	44,150	37.0%
FR								
HR								
IT								
CY								
LV	n.a.		n.a.		n.a.		438	0.4%
LT	661	47.0%	281	20.0%	464	33.0%	1,406	1.2%
LU	n.a.		n.a.		n.a.		700	0.6%
HU								
MT	5	55.6%	3	33.3%	1	11.1%	9	0.0%
NL	n.a.		n.a.		n.a.		1,979	1.7%
AT								
PL	323	40.1%	150	18.6%	333	41.3%	806	0.7%
PT								
RO	1,879	82.4%	154	6.8%	248	10.9%	2,281	1.9%
SI	16,774	68.0%	5,946	24.1%	1,956	7.9%	24,676	20.7%
SK	n.a.		n.a.		n.a.		2,256	1.9%
FI	3,793	67.7%	661	11.8%	1,146	20.5%	5,600	4.7%
SE	5,028	78.5%	1,380	21.5%		0.0%	6,408	5.4%
UK								
IS	13	52.0%	0	0.0%	12	48.0%	25	0.0%
LI								
NO	6,217	79.4%	173	2.2%	1,437	18.4%	7,827	6.6%
CH								
Total	75,523	66.4%	29,258	25.7%	9,029	7.9%	119,183	100%

Source: Questionnaire on cross-border old-age, survivors' and invalidity pension

4. NUMBER OF PENSIONERS AND THE AMOUNT PAID TO PENSIONERS WHO RECEIVE AN OLD-AGE, SURVIVORS' OR INVALIDITY PENSION FROM TWO OR MORE MEMBER STATES

The number and amount of pensions paid as contact Member State and as exporting Member State to pensioners who receive an old-age pension, survivors' or invalidity pension from two or more countries is reported below. The sum of the amount paid by the contact Member State and the exporting Member States could be considered as a proxy of the total amount paid to persons entitled to a pension from two or more Member States.

4.1. *As contact Member State*

Methodological remarks

Member States were asked to report the number of persons and the amount paid as contact Member State to pensioners entitled to a pension from two or more Member States. In case the person has been subject to three or more Member States (the contact Member State and two or more other Member States) this person will be counted twice or more as well as the amount. As a result, the total number of persons and the amount paid as contact Member State should be lower than (or equal to) the sum of the breakdown by MS to which the person concerned has been subject given that the row total only counts the number of 'unique' pensioners involved and the amount entitled to. *Table 2* and *Figure 1* report total numbers and amounts. *Annex IV* reports the more detailed figures.

In 2015, 13 reporting Member States paid some 971,000 pensions as contact Member State. Of these Member States, 12 responding Member States paid an amount of roughly € 1.2 billion as contact Member State *(Table 2 and Annex IV – Table A4.1 and A4.2)*. Especially Portugal and Italy have paid a high number of pensions as contact Member State. Nonetheless, the amount paid is not the highest for these Member States, probably because they are not the main debtor. The highest amount as contact Member State has been paid by the Netherlands, amounting to € 697 million. The average annual partial pension per pensioner paid as contact Member State strongly varies among the reporting Member States, from some € 8,000 for the Netherlands[7] to some € 100 for Bulgaria and Romania. However, for some Member States, the average annual amount per pensioner gives the impression that the monthly spending rather than the annual spending has been reported.[8] Approximately 90% of the amount paid by the contact Member States concern old-age pensions *(Figure 1)*. This share varies from 76% for Portugal to even 99% for the Netherlands.

[7] Also Iceland paid an average annual amount of some € 17,000.
[8] This should be verified.

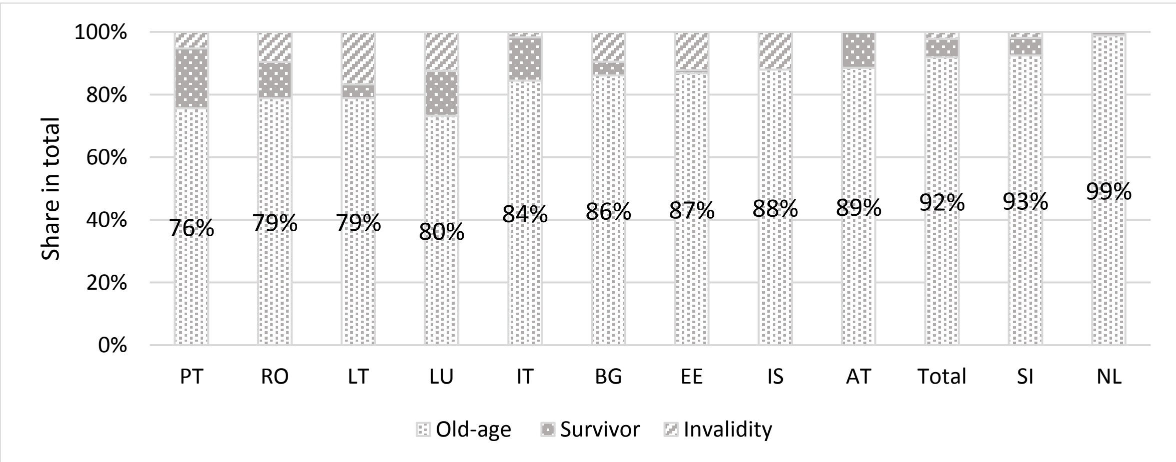
Table 2 Number of pensions and amount paid as contact Member State, 2015

	Old-age		Survivor		Invalidity		Total		
	Number	*Amount (in €)*	*Number*	*Amount (in €)*	*Number*	*Amount (in €)*	*Number*	*Amount (in €)*	*Average annual amount (in €)*
BE									
BG	10,716	1,238,973	1,287	63,264	1,475	136,260	13,478	1,438,496	107
CZ									
DK									
DE									
EE	7,102	11,394,960	201	135,016	1,535	1,592,437	8,796	13,122,413	1,492
IE									
EL									
ES	19						19		
FR									
HR									
IT	162,804	134,144,176	62,182	21,959,631	8,858	2,684,662	227,699	158,788,470	697
CY									
LV									
LT	10,989	23,450,567	1,927	1,302,909	3,374	4,948,085	16,290	29,701,562	1,823
LU	21,042	47,509,243	6,732	9,313,631	5,780	8,043,462	33,554	59,523,222	1,774
HU									
MT									
NL	84,965	689,805,277	1,732	7,246,914			86,697	697,052,190	8,040
AT*	140,789	143,035,340	30,227	18,475,024			171,016	161,510,364	944
PL									
PT	224,874	55,136,200	84,151	13,935,650	15,464	3,809,232	324,489	72,881,081	225
RO	2,654	379,262	347	56,040	416	45,847	3,417	481,149	141
SI	21,633	8,963,834	1,827	544,340	1,214	179,874	24,674	9,688,048	393
SK									
FI**	53,036		9,231		7,270		59,997		
SE									
UK									
IS***	1,128	20,715,589			222	2,843,890	1,350	23,559,479	17,451
LI									
NO									
CH									
Total	741,751	1,135,773,421	199,844	73,032,418	45,608	24,283,749	971,476	1,227,746,474	

* AT: It is not possible to make a breakdown between 'old-age pensions' and 'invalidity pensions'.
** FI: Persons residing in Finland. FI is not able to report information based on the actual contact MS.
*** IS: Persons residing in Iceland and receiving pensions from two or more member States. IS provided data on pensioners who live abroad and receive pension payments from at least two countries *(see table 3)* and information about all pensioners that receive a pension from two or more countries, whether they live in Iceland or abroad *(see table 4)*. The results included in this table correspond to the difference between numbers and amounts reported in *Table 4* **and** numbers and amounts reported in *Table 3*.

Source: Questionnaire on cross-border old-age, survivors' and invalidity pensions

Figure 1 Breakdown by type of pension, amount paid as contact Member State as share in total, 2015



Source: Questionnaire on cross-border old-age, survivors' and invalidity pensions

4.2. As exporting Member State

Methodological remark

Member States were asked to report the number of persons and the equivalent amount paid as exporting Member State to pensioners entitled to a pension from two or more Member States by contact Member State. *Table 3* and *Figure 2* report total numbers and amounts. *Annex IV* reports the more detailed figures.

In 2015, 16 reporting Member States paid some 860,000 pensions to persons who applied for a pension in the contact Member State. Furthermore, an amount of roughly € 1.7 billion has been exported by 15 reporting Member States *(Table 3 and Annex IV – Tables A4.3 and A4.4)*. Especially Belgium, the Netherlands, Italy and Austria have exported a high number of pensions. Moreover, Belgium and the Netherlands have paid € 825 million and € 422 million respectively. The latter Member States together with Denmark, Malta, Iceland and Liechtenstein also exported a high average annual amount per pensioner. This is in contrast to Bulgaria, Slovenia, Romania, Italy and Portugal. However, for some Member States, the average annual amount per pensioner gives the impression that the monthly spending rather than the annual spending has been reported.[9] Approximately 80% of the amount paid by the exporting Member States concerns old-age pensions *(Figure 2)*. This share varies from 63% for Italy and Iceland to even 98% for the Netherlands.

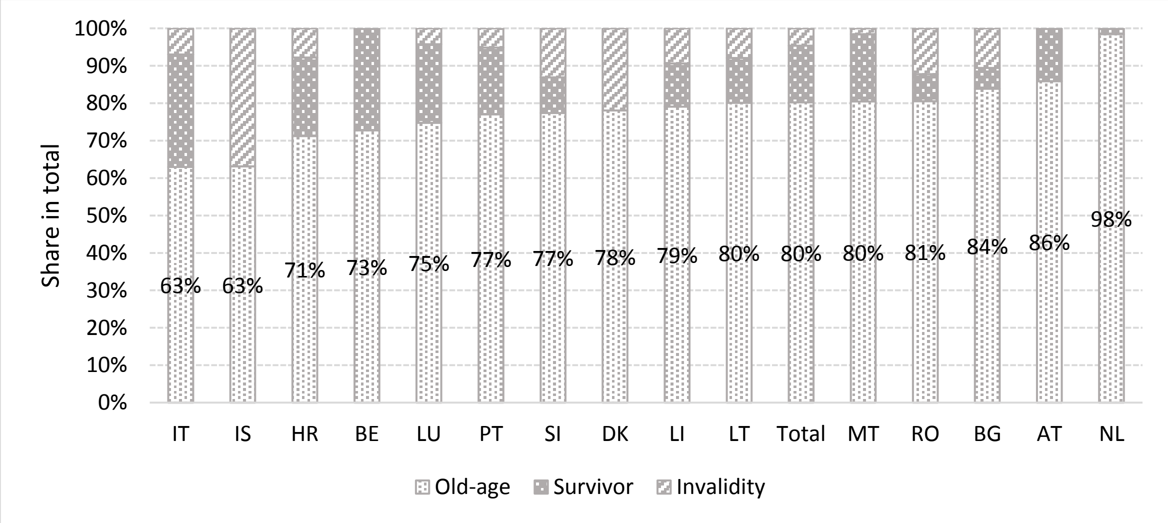
[9] For instance for BG, IT, LU, AT, PT and SI. This should be verified.

Table 3 Number of pensions and amount paid as exporting Member State, 2015

	Old-age		Survivor		Invalidity		Total		
	Number	*Amount (in €)*	*Number*	*Amount (in €)*	*Number*	*Amount (in €)*	*Number*	*Amount (in €)*	*Average annual amount (in €)*
BE	117,328	600,149,715	45,458	224,587,937			162,786	824,737,651	5,066
BG	120	7,961	13	528	10	1,002	143	9,491	66
CZ									
DK	40,449	222,727,973			3,688	62,579,292	44,137	285,307,265	6,464
DE									
EE									
IE									
EL									
ES									
FR									
HR	21,208	19,972,319	4,220	5,894,443	1,892	2,175,815	27,320	28,042,577	1,026
IT	93,019	10,096,226	43,197	4,817,077	8,319	1,116,708	140,445	16,030,011	114
CY									
LV									
LT	1,433	2,903,040	576	434,103	175	285,831	2,184	3,622,974	1,659
LU	35,975	26,386,779	12,604	7,400,726	2,718	1,488,881	51,297	35,276,385	688
HU									
MT	1,087	3,068,164	154	686,929	16	57,904	1,257	3,812,997	3,033
NL	155,403	415,088,214	1,804	6,391,930			157,207	421,480,144	2,681
AT*	85,476	15,041,883	21,748	2,466,141			107,224	17,508,024	163
PL									
PT	39,445	6,524,061	10,309	1,508,040	2,646	434,445	52,400	8,466,546	162
RO	2,546	305,055	321	27,247	512	46,290	3,379	378,593	112
SI	26,540	2,390,014	6,117	294,770	5,275	402,928	37,932	3,087,712	81
SK									
FI**	52,843		3,789		4,517		58,161		
SE									
UK									
IS	749	4,545,428			365	2,653,231	1,114	7,198,659	6,462
LI	13,279	77,705,997	1,837	11,343,455	1,245	9,171,475	16,361	98,220,567	6,003
NO									
CH									
Total	686,900	1,406,912,828	152,147	265,853,325	31,378	80,413,803	863,347	1,753,179,596	

* AT: It is not possible to make a breakdown between ‘old-age pensions’ and ‘invalidity pensions’.
** FI: Figure is an overestimation as FI did not take into account that the pensioner also receives a pension from another Member State.
*** IS: information regards pensioners who live abroad and receive pension payments from at least two countries.
Source: Questionnaire on cross-border old-age, survivors’ and invalidity pensions

Figure 2 **Breakdown by type of pension, amount paid as exporting Member State as share in total, 2015**



Source: Questionnaire on cross-border old-age, survivors' and invalidity pensions

4.3. *Comparison between contact and exporting Member State*

A total of 10 Member States have reported figures both as contact and exporting Member State. Some interesting findings could be drawn from comparing these figures. Some 70% of the amount paid to pensioners who are entitled to two or more pensions has been paid by the contact Member State *(Table 4)*. All reporting Member States have paid a higher amount as contact Member State than as exporting Member State. This holds true even for Member States with a high number of incoming cross-border workers, such as Luxembourg and Austria.

The 10 reporting Members have paid an average pension of € 4,379 per year (€ 3,160 + € 1,219) or € 365 per month (unweighted average). The average annual amount per pensioner paid as contact Member State could also be compared to the average amount paid as exporting Member State. All reporting Member States have paid a higher average annual amount per pensioner as contact Member State than as exporting Member State.

Table 4 **Total amount paid as exporting and contact Member State, comparison, 2015**

	Contact			Export			Total
	Amount (in €)	*% in row total*	*Average annual amount (in €)*	*Amount (in €)*	*% in row total*	*Average annual amount (in €)*	*Amount (in €)*
BE				824,737,651		5,066	
BG	1,438,496	99%	107	9,491	1%	66	1,447,987
CZ							
DK				285,307,265		6,464	
DE							
EE	13,122,413		1,492				
IE							
EL							
ES							
FR							
HR				28,042,577		1,026	
IT	158,788,470	91%	697	16,030,011	9%	114	174,818,480
CY							
LV							

	Contact			Export			Total
	Amount (in €)	*% in row total*	*Average annual amount (in €)*	*Amount (in €)*	*% in row total*	*Average annual amount (in €)*	*Amount (in €)*
LT	29,701,562	89%	1,823	3,622,974	11%	1,659	33,324,535
LU	59,523,222	63%	1,774	35,276,385	37%	688	94,799,607
HU							
MT						3,033	
NL	697,052,190	62%	8,040	421,480,144	38%	2,681	1,118,532,335
AT*	161,510,364	90%	944	17,508,024	10%	163	179,018,388
PL							
PT	72,881,081	90%	225	8,466,546	10%	162	81,347,627
RO	481,149	56%	141	378,593	44%	112	859,742
SI	9,688,048	76%	393	3,087,712	24%	81	12,775,761
SK							
FI							
SE							
UK							
IS**	23,559,479	77%	17,451	7,198,659	23%	6,462	30,758,138
LI				98,220,567		6,003	
NO							
CH							
Tot.	1,214,624,061	70%	3,160	513,058,538	30%	1,219	1,727,682,599

* AT: It is not possible to make a breakdown between 'old-age pensions' and 'invalidity pensions'.
** IS: information about all pensioners that receive a pension from two or more countries, whether they live in Iceland or abroad.
Source: Questionnaire on cross-border old-age, survivors' and invalidity pensions

Table 5 shows the main contact and exporting Member State for the reporting Member States as well as their share in total. It indicates that Germany is the main contact and/or exporting Member State for most of the reporting Member States. Sweden is the main contact and exporting Member State for Denmark, Finland and Iceland. Finally, France is the main contact and exporting Member State for countries like Belgium, Luxembourg and Portugal. The number of PDs P1 issued *(Table 1)* and the amount paid as contact or exporting Member State *(Tables 2 and 3)* by Germany and France is, however, not known. Therefore some caution is required when drawing conclusions.

Table 5 Main contact and exporting Member State for reporting Member State A, 2015

MS A	Contact Member State		Export Member State	
	Main exporting MS	*% share in total*	*Main contact MS*	*% share in total*
BE			FR	29%
BG	EL	26%	DE	18%
CZ				
DK			SE	33%
DE				
EE				
IE				
EL				
ES				
FR				
HR			DE	51%
IT	DE	67%	DE	39%
CY				
LV				
LT	LT	82%	DE	49%
LU	FR	31%	FR	27%
HU				
MT			UK	74%
NL	DE	54%	BE	41%

MS A	Contact Member State		Export Member State	
	Main exporting MS	*% share in total*	*Main contact MS*	*% share in total*
AT	DE	55%	DE	71%
PL				
PT	FR	70%	FR	70%
RO	DE	39%	HU	41%
SI	DE	49%	HR	49%
SK				
FI	SE	86%	SE	77%
SE				
UK				
IS	SE	42%	SE	31%
LI			AT	44%
NO				
CH				

Source: Questionnaire on cross-border old-age, survivors' and invalidity pensions

4.4. As share of total number of pensioners and total pension expenditure

This subsection compares the reported figures as contact and exporting Member State *(subsection 4.1 – Table 2 and 4.2 – Table 3)* with the total number of pensions beneficiaries and total spending on old-age, survivors' and invalidity pensions *(Annex IV)*. It should be noted that the number of pensions paid as contact and exporting Member State (reference year 2015) is compared to the total number of beneficiaries (reference year 2013). This might distort the analysis (to a limited extent) as the number of pensions paid is not necessarily equal to the number of beneficiaries.

4.4.1 As contact Member State

Portugal and Italy, both Member States which have paid a high number of pensions as contact Member State, have paid to 10.4% and 1.4% beneficiaries respectively an old-age pension as contact Member State. The number of old-age pensions paid by Luxembourg as contact Member State accounts for 24% of the total number of old-age pensions beneficiaries *(Table 6)*. The proportion survivors' pensions beneficiaries (15%) and invalidity pensions beneficiaries (13%) who receive a pension from Luxembourg as contact Member State since they are entitled to a pension from two or more Member States is somewhat lower. These figures reflect of course the high number of incoming cross-border workers in Luxembourg. Therefore, Luxembourg as contact Member States will in most of the cases be the last Member State of insurance rather than the Member State of residence of claimants entitled to a pension from two or more countries. The relatively high share of beneficiaries entitled to a pension from more than two Member States in some of the reporting Member States does not correspond with the related expenditure. This is the result of the lower partial pension amounts paid to these beneficiaries compared to the average national pension amount. For instance, despite 1 in 4 beneficiaries receive an old-age pension from Luxembourg as contact Member State, it accounts only for 2.2% of total old-age spending. The Netherlands, which has paid the highest amount as contact Member State in absolute terms, has paid 1.1% of their old-age spending as contact Member State.

Table 6 **Number of pensions and amount paid as *contact* Member State, as share of total number of beneficiaries and total expenditure, breakdown by type of pension, 2015**

	Old-age		Survivor		Invalidity	
	Beneficiaries	***Expenditure***	***Beneficiaries***	***Expenditure***	***Beneficiaries***	***Expenditure***
BE						
BG	0.6%	0.05%	1.0%	0.05%	1.1%	0.04%

	Old-age		Survivor		Invalidity	
	Beneficiaries	*Expenditure*	*Beneficiaries*	*Expenditure*	*Beneficiaries*	*Expenditure*
CZ						
DK						
DE						
EE	3.2%	1.3%	2.3%	1.1%	17.3%	0.7%
IE						
EL						
ES						
FR						
HR						
IT	1.4%	0.1%	1.4%	0.1%	0.2%	0.1%
CY						
LV						
LT	1.6%	1.2%	0.7%	1.1%	1.2%	1.5%
LU	24.2%	2.2%	15.1%	1.1%	13.0%	1.9%
HU						
MT						
NL	2.6%	1.1%	3.4%	0.1%		
AT	8.2%	0.4%	4.9%	0.3%		
PL						
PT	10.4%	0.3%	10.0%	0.5%	1.8%	0.1%
RO	0.1%	0.004%	0.1%	0.01%	0.1%	0.01%
SI	5.3%	0.4%	1.2%	0.1%	0.8%	0.1%
SK						
FI	4.6%		3.3%		2.6%	
SE						
UK						
IS	3.1%	3.4%			4.8%	0.9%
LI						
NO						
CH						

Source: Questionnaire on cross-border old-age, survivors' and invalidity pensions and EUROSTAT – ESSPROS [spr_pns_ben] and [spr_exp_pens]

4.4.2 As exporting Member State

Belgium, Slovenia, Austria, the Netherlands, Finland, Croatia and Denmark have transferred an old-age pension to 4% or more beneficiaries who applied for a pension in the contact Member State *(Table 7)*. Furthermore, some 4 in 10 old-age pensions from Luxembourg were paid to beneficiaries who claimed a pension in the contact Member State. However, this accounts for only 1.2% of the old-age spending by Luxembourg.[10]

Table 7 Number of pensions and amount paid as *exporting* Member State, <u>as share of total number of beneficiaries and total expenditure</u>, breakdown by type of pension, 2015

	Old-age		Survivor		Invalidity	
	Beneficiaries	*Expenditure*	*Beneficiaries*	*Expenditure*	*Beneficiaries*	*Expenditure*
BE	6.5%	1.8%	8.2%	3.0%		
BG	0.007%	0.0003%	0.001%	0.0004%	0.004%	0.0003%
CZ						
DK	3.9%	1.0%				
DE						
EE						
IE						
EL						
ES						
FR						
HR	4.3%	1.0%	1.7%	0.7%	0.6%	0.2%
IT	0.8%	0.01%	1.0%	0.01%	0.8%	0.003%
CY						

[10] This low percentage should be verified.

	Old-age		Survivor		Invalidity	
	Beneficiaries	*Expenditure*	*Beneficiaries*	*Expenditure*	*Beneficiaries*	*Expenditure*
LV						
LT	0.2%	0.1%	0.2%	0.4%	0.1%	0.1%
LU	41.3%	1.2%	28.4%	0.9%	15.5%	0.4%
HU						
MT	1.8%	0.6%	1.0%	0.6%	0.2%	0.2%
NL	4.8%	0.7%	3.5%	0.1%		
AT	5.0%	0.04%	3.5%	0.0%		
PL						
PT	1.8%	0.03%	1.2%	0.05%	0.7%	0.01%
RO	0.1%	0.003%	0.1%	0.0%	0.2%	0.0%
SI	6.5%	0.1%	4.2%	0.1%	15.1%	0.2%
SK						
FI	4.6%		1.4%		1.9%	
SE						
UK						
IS	2.0%	0.7%			1.9%	0.8%
LI						
NO						
CH						

Source: Questionnaire on cross-border old-age, survivors' and invalidity pensions and EUROSTAT – ESSPROS [spr_pns_ben] and [spr_exp_pens]

5. REQUEST FOR REVIEW

Where it appears that rights may have been adversely affected by the interaction of decisions taken by two or more institutions, the claimant has the right to a review of the decisions by the institutions concerned.[11]

In 2015, no request for review under Article 48 of Regulation (EC) No 987/2009 laying down the procedure for implementing Regulation (EC) No 883/2004 on the coordination of social security systems has been received by Luxembourg, Poland, Croatia and Malta. German reports that the Consortium of Professional Association Pension Schemes (*Arbeitsgemeinschaft berufsständischer Versorgungseinrichtungen)* received five requests for review. The same number of requests is reported by Lithuania. Latvia received nine requests, Iceland some 10 requests and Romania 27 requests for review under the aforementioned provision. Finland and Belgium reported that there have been only a few requests. Only Spain reported a very high number of reviews (2,128 reviews).

Finally, Germany reports that claimants wishing to make inquiries tend to direct their query to the issuing institution. This is due in part to the unclear boundary between the right to review under the Regulations and the possibility of challenging the national decision or having it reviewed.

6. EXPERIENCES ON THE PRACTICAL IMPLEMENTATION OF THE RULES

Overall, experiences on the practical implementation of the rules are rather positive. A detailed overview of the experiences is published in *Annex III*. The main findings are reported below.

[11] Article 48 (2) of Regulation (EC) No 987/2009 of 16 September 2009 laying down the procedure for implementing Regulation (EC) No 883/2004 on the coordination of social security systems.

Most of the reporting Member States observe different practices between the institutions and Member States in relation to the exchange of information. Claimants submitting incomplete information are likely to face longer waiting times. Moreover, incorrect or incomplete information provided by the claimants might lead to erroneous decisions. Many Member States also require claimants to submit additional documents in order to recompose their insurance career under the legislation of the Member State concerned.

The translation of medical documents will certainly affect the waiting time. The use of a common language, as proposed by one of the reporting Member States, might well reduce handling time.

Furthermore, the E-forms transmitted among Member States are sometimes incomplete. It may take a long time for the E205 form 'Certificate concerning insurance history' to be issued. Some Member States only issue a E205 form after having received a pension claim. However, this form is sometimes applied for in advance in order to verify the existence of a right under the legislation of the Member State concerned, notably if the claimant states that s/he has been insured less than one year in that State.

Member States do not always automatically receive a copy of the E205 form from the other Member States involved. The same holds for the PD P1 and the equivalent E211 form.

The organisation of bilateral meetings with representatives of the competent institutions, reported by the Czech Republic, Latvia, Poland and the United Kingdom, could be considered as a good practice. Furthermore, the Agricultural Social Insurance Fund *(KRUS)*, one of the Polish competent institutions, has access to the European Internet Information Procedure *(EOA)* of the German pension insurance institution *(Deutsche Rentenversicherung)*. This allows *KRUS* to easily retrieve and process the information about German insurance periods of the claimants and the amount of German benefits received by them.

ANNEX I QUESTIONNAIRE ON CROSS-BORDER OLD-AGE, SURVIVORS' AND INVALIDITY PENSIONS

1) Number of PDs P1 (or equivalent E211 forms) **issued** in **the reference year,** breakdown by type of pension

2) Number and amount (in €) of pensions paid as contact Member State to pensioners who receive an old-age pension/survivors'/invalidity pension from two or more countries (stock)[12]

3) Number and amount (in €) of exported pensions paid to pensioners who receive an old-age pension/survivors'/invalidity pension from two or more countries (stock)[13]

4) How many times a request for review has been received by the institution concerned under Article 48 Regulation (EC) No 987/2009 in the reference year?

5) What is your Member State's experience on the practical implementation of the rules (e.g. with regard to the quality of the information submitted by the claimant, the process of the investigation of claims, the cooperation between institutions, the lead time, the quality of the decisions, the review of the decisions etc.)?

6) Please explain the reason in case you are not in the position to provide the requested data for any of the questions?

[12] Please report the number of persons and the amount paid as contact Member State to pensioners entitled to a pension from two or more Member States (breakdown by Member State to which the person concerned has been subject). In case the person has been subject to three or more Member States (the contact Member State and two or more other Member States) this person will be counted twice or more as well as the amount. As a result, the **tota**l number of persons and the amount paid as contact Member State should be lower than (or equal to) the sum of the breakdown by MS to which the person concerned has been subject given that the row total only counts the number of **'unique'** pensioners involved and the amount entitled to. The number of pensioners is not limited to those entitled since the reference year.

[13] Please report the number of persons and the equivalent amount paid as exporting Member State (Member State to which the person concerned has been subject) to pensioners entitled to a pension from two or more Member States (breakdown by contact Member State). The row of the reporting Member State should remain empty. The number of pensioners is not limited to those entitled since the reference year. The number of persons and the amount paid are not equal to the total number of exported pensions to another Member State given that the scope of this question is limited to those pensioners who are entitled to a pension from two or more countries.

ANNEX II RESPONSE

Table A2.1 Response

	Question 1	Question 2	Question 3	Question 4	Question 5
BE	X		X		X
BG	X	X	X		X
CZ					X
DK			X	X	X
DE				X	X
EE	X	X		X	X
IE					X
EL					X
ES	X	X		X	
FR					
HR			X	X	X
IT		X	X	X	
CY					
LV	X				X
LT	X	X	X	X	X
LU	X	X	X	X	X
HU					
MT	X		X	X	X
NL	X	X	X		X
AT		X	X		
PL	X			X	X
PT		X	X		X
RO	X	X	X	X	X
SI	X	X	X		
SK	X				
FI	X	X	X	X	X
SE	X				X
UK					X
IS	X	X	X	X	X
LI			X		X
NO	X				X
CH					
Total	17	13	16	13	23

Source: Own table

ANNEX III EXPERIENCES ON THE PRACTICAL IMPLEMENTATION OF THE RULES

Table A3.1 Experiences on the practical implementation of the rules, 2015

	Experiences
BE	* Slow exchange of information with certain institutions located in the southern regions. * Difficulties in the interpretation of the Belgian career data on the E205B form (equivalent periods) by some Member States (France and Italy) and blocking the opening of the right to early pension in the legislation of these Member States. *Many Member States require pension applicants to submit additional documents in order to recompose their insurance career under the legislation of the Member State concerned (labour contracts, employer declarations, insurance attestations, etc.). This affects the waiting time. *Some Member States refuse to establish E205 if they did not yet receive also a pension claim (E205 is sometimes asked in advance, for example to verify if a right exists under the legislation of the concerned Member State if the pension applicant states that he only has been insured less than one year in this Member State – Article 57 of Reg. 987/2009). *It would be very useful to have an overview of the required documents for all Member States that need additional information from the claimant in order to draw up their E205/P5000. As such, the contact institutions can already take this into account when sending the E207 (P4000). *The Invalidity pension claim form (E204) received from other Member States often contain only few elements, insufficient to process the claim correctly under Belgian legislation (also because certain parts of the form are irrelevant under the legislation of the contact Member State). Belgian institutions must then take up further contact with the person concerned and to contact other institutions in order to gather further elements relevant to the case (e.g. to assess the right to benefit, elements necessary to calculate the theoretical benefit, elements necessary for the application of anticumulation measures with other social benefits or earnings), which affects waiting time. *For invalidity pension claims, the translation of medical files will always affect waiting time. *Sometimes we see that local/regional branches of the same institution (in the same State) have different practices or interpretations when completing the European forms E204 or E207 or when mentioning (or not) of certain insurance periods completed under its legislation. *We often see that for pension claims where multiple Member States are concerned (>2) we do not automatically receive a copy of the decisions and forms E205 of other Member States concerned, and we have to ask the contact institution to transfer this information (contrary to Article 47 §5-6 Reg. 987/2009); *For persons who were lastly insured in Belgium at the moment they became incapacitated for work (which leads to invalidity afterwards), Belgium will pay a provisional benefit which must be considered partially as already an advance on invalidity pensions of other Member States. Once the other Member State has taken a decision to grant an invalidity pension as well, Belgium will proceed to the calculation of the final amount of the Belgian invalidity benefit and recover the advances via the pension arrears due by the other Member State which Belgium always asks to hold in reserve (application of Article 72 §2 Reg. 987/2009). It is however sometimes impossible to calculate the exact amount of advances within the two-month time frame given by Article 72 §2 Reg. 987/2009, causing the other institution to pay its invalidity pension arrears directly to the person concerned. In that case, pensioners are sometimes misinformed that because of the expiration of the two month time delay, Belgium would no longer have a claim on the pension arrears. This is not correct, and Belgium will recover these amounts directly by the pensioner concerned (see also CJEU 21 March 1990 C-199/88, Cabras). *Very often other institutions do not use the payment references requested by the Belgian institutions when transferring their arrears within the framework of Article 72 §2 Reg. 987/2009 *The Belgian sickness insurance funds, competent for the payment of invalidity benefits, experience difficulties in controlling the administrative situation of the invalidity beneficiaries residing in another Member State (through request of E215) in order to assess, for example, if the person concerned has not taken up employment again without notifying or asking authorisation to the Belgian control doctor (which is a requirement under Belgian law). Some institutions refuse to fill the E215 form or ask the insured people to fill it in themselves.
BG	The time period for processing a claim depends on the submission of the full package of requested documents by a claimant, as well as the cooperation between institutions concerning a confirmation of the acquired insurance periods and notification of the decision. Generally the difficulties and extending the processing of claims are due to the fact that the claimant submits only a part of the required documents.

CZ	The problems identified depend on the country/institution we communicate with, the client or particular issues concerned. In general, usually we meet problems regarding obtaining information on child care periods, insurance periods or medical reports. In practice the best way how to speed up the procedure is to find the right contact person to communicate with, especially in cases of urgency, and in case of more general problems to arrange a liaison bodies meeting. With a number of our counterparts we meet regularly and have a list of contact persons.
DK	No overall assessment has been made on the practical implementation of the rules.
DE	Overall, cooperation between institutions and claimants is satisfactory. However, differences are observed between the different institutions and Member States in relation to the exchange of information. This also applies to lead times, which are longer, for instance, when insurance periods have not yet been recorded by the relevant institutions of the countries in which they were completed. Sometimes, claimants have to provide documents before it is even possible to establish their insurance periods. If an up-to-date insurance history certificate (E205/P5000) is required at a later stage, documents must sometimes be submitted afresh. There were only five cases in which claimants asserted that their rights had been adversely affected by the interaction of decisions. However, experience also shows that claimants wishing to query something direct their query to the issuing institution. This is due in part to the unclear boundary between the right to review under the Regulations and the possibility of challenging the national decision or having it reviewed. On receiving their P1, some claimants took the opportunity to approach the contact institution about problems with their pension in another Member State. This gives rise to extra work and costs. Offsetting undue benefits under Article 72 of Regulation (EC) No 987/2009 can be problematic when arrears of the institution concerned are paid to the contact institution although the latter has not requested such payment. The creation of a single European enforcement order for social security claims would make it considerably easier to implement the recovery of claims under Article 75 of Regulation (EC) No 987/2009 (see Recovery procedures Report', Note 690/15, Annex 1).
EE	Pension applications arriving from another Member State are often sent with incomplete documents. The speed of information exchange between Member States could be improved. Cooperation with neighbouring countries is good. The average processing time for applications is approximately six months.
IE	It is considered that the process in itself is a lengthy and complex one. While there is improved cooperation between some institutions, the processing of these claims is lengthy due to the qualifying conditions applicable to the pension schemes involved. This is particularly so in the case of Invalidity Pensions where in-person medical assessments are required and relevant documents have to be subsequently translated. As we do not have concordance with other Member States in relation to the medical aspect of the claims, it is not possible to comment on the quality of decisions of other Member States.
EL	The process would be more effective if the E-forms sent from the competent institutions of the other Member States (E202, E203, E204, E205) are duly completed, including the required information for the issuance of the decisions, such as the registration number to the Greek insurance institution and the social security number (AMKA) of the claimant.
ES	
FR	
HR	Since no requests were received so far, we cannot provide any specific practical information about this issue.
IT	
CY	

LV	The practical implementation of the Regulation (EC) No 883/2004 and No 987/2009 in Latvia is performed by the State Social Insurance Agency (the SSIA) and in general the experience is positive and successful. Relating to the information submitted by the claimant we have to mention that this information is not always correct. For example, the persons do not report the fact that they currently reside, work or are otherwise insured in another Member State, or that they were previously employed in another Member State; the persons also do not report that they receive benefits from another Member State. This incorrect information leads us to take wrong decisions and causes overpayments. The investigation of claims is carried out in accordance with the legislation of Latvia. In general, the SSIA grants a pension to the claimant during one month from the date of receipt of pension claim. If the claimant has the right to the pension, but not all the necessary information for pension granting is available, then the SSIA pays to the person provisional payments or advance. If the claimant has no right to the pension because the necessary information for pension granting is not submitted, then the term of the investigation of the claim is extended to four months, starting from the day of receipt of pension claim. If after a four-month period the necessary information for pension granting still has not been received (e.g., the person had not submitted the insurance period documents) then the four-month period may be extended for up to one year or even up to three years from the day of receipt of the pension claim. The extension for up to three years is only applicable to the cases when the necessary information for pension granting is required from a foreign competent institution (e.g., from the competent institution of the European Union). If the necessary information is received earlier - during one or three years , then the SSIA grants the pension to the claimant, without waiting for the expiration of one or three years period. The SSIA informs the claimant regarding every term (period) extension. The SSIA has good cooperation with many of Member States' competent institutions. With some of them the cooperation is excellent. The SSIA communicates with these institutions not only using the e-forms sent by post, but also by fax and e-mails. Mutual meetings are being held in order to discuss the issues relating to the current cooperation and changes in the national legislations. However, there are Member States, which do not reply to requests for a very long time or do no reply at all. There is also problem of slow decision-making in another Member State and problems linked to languages, taking in to account that there are 24 official European Union languages. Such problems in cooperation with the competent institutions hamper the investigation of claims and impact the quality of the decisions. The review of decisions is carried out in accordance with the national legislation, as well as in accordance with Article 48 of Regulation No 987/2009. According to the national legislation the decision may be appealed within a one-month period from the day it comes into effect. The review of the decision is carried out within the timeframe set in the national legislation, already mentioned above. If the appeal application is related to another Member State, then in accordance with Article 81 of Regulation No 883/2004, this application is forwarded to another Member State.
LT	The Foreign Benefits Office under the State Social Insurance Fund Board is the competent institution regarding practical implementation of the Regulation (EC) Nos 883/2004 and 987/2009 provisions on pensions. The Foreign Benefits Office did not report any major problems regarding cooperation with other Member States and investigation of pension claims. In general, the Lithuanian competent institution has a good cooperation with many Member States' competent institutions.
LU	In general, the experience of our institution on the practical implementation of the rules is positive. Obviously this can vary according to the different Member States and institutions. When information is incomplete, collaboration between institutions takes effect and allows completing the information. For some institutions delays can be long to obtain information regarding the insurance career (E205 form).
HU	
MT	Malta had no practical experience of the implementation of Article 48 reviews. However, as in the application of the other Articles of the Regulation, the timeliness of communication between institutions may vary from one Member State to another. Furthermore, the inefficiency of the current communication system (mainly by post) is all the more increasing. Malta envisages that EESSI will boost service delivery which will be a win-win situation both for the institutions as well as for the general public.
NL	
AT	

PL	As regards the major problems in the cooperation with the institutions of the other Member States in the implementation of the Regulations No 883/2004 and No 987/2009, the following issues can be specified: *Long waiting period for the issuing of E 205 forms and for examination of the requests for pensions by the institutions of the other Member States; *Refraining from answering the questions, asked by the Polish institutions, by the institutions of the other Member States; *Delays in the transmissions by the institutions of the other Member States' decisions refusing the right to the pension and E 210 forms, which, as a consequence, prevent the conclusion of the international procedure. According to previous experiences, cooperation is the most difficult in relation with the Italian, Greek, French and UK competent institutions. Polish institutions (especially the Agricultural Social Insurance Fund-KRUS) recorded a positive experience when dealing with requests for pensions with German competent institutions. Over the years, KRUS has improved considerably methods of cooperation with these institutions. A major role was played by meetings of representatives of Polish and German liaison bodies and competent institutions. Joint arrangements and mutual exchange of information and experience allowed to eliminate the difficulties as well as helped to improve the flow of information on examination the pension cases. The processing time for examination of pension requests was significantly shortened. The European Internet Information Procedure (EOA) of the Deutsche Rentenversicherung, which was made available to KRUS, allows using the information about the German insurance of the claimants and the amount of German benefits received by them, which greatly facilitates the examination of requests for the agricultural pensions and accelerates issuing decisions in these matters.
PT	With regard to cooperation between institutions, our competent institution on pensions has pointed out that in some Member States there are major delays in the transmission of decisions taken on invalidity pensions.
RO	The main aspects indicated by the territorial pensions houses, as important in the settlement of the cross-border pension requests, concern the following: *failure to submit, on the part of the applicant for pension rights, of documents concerning the work period in Romania prior to 1 April 2001 (work book, certificates of employment periods worked in Romania, documents on academic studies, military); *in case of applications for survivor's pension, failure to submit documents regarding the continuation of studies by the survivor children; * in case of applications for invalidity pension, failure to submit the medical documents together with form E204 or transmitting the form E 213 (Detailed medical report), in hand-written form; *the systematic use of the liaison body for further communication with some competent institutions, where a correspondence has been established in advance, thus prolonging the solving time of the application; *not submitting the remarks concerning the weekly working regime for the correct application of the provisions of Article 6 of Regulation (EC) No. 883/2004, respectively Articles 12 and 13 of Regulation (EC) No. 987/2009; *certification of insurance periods completed under the pension schemes of other Member States is delayed or the first confirmation of periods is replaced with different periods- a situation which affects the processing of pension files by the territorial pension houses and causes the repeated revision of retirement decisions; *not communicating the forms E211/PDs P1 after the settlement of the cross-border pension applications handled by other Member States.
SI	
SK	

FI	There are some issues that hinder the practical implementation of the EU-rules, for example: *In the last AC meeting of 9-10 March 2016, Finland initiated a discussion concerning some Member States´ requests for translations and apostilles (Finnish note AC 117/16). There seemed to be an agreement among all the delegations and the Secretariat that translations or apostilles should not be requested in the context of EU pension application processes according to Regulations 883/2004 and 987/2009. However, these requests are still presented by some institutions. *There are also other procedures that in our opinion are not carried out according to the EU-regulations. It seems that some national procedures and requirements tend to surpass the EU-regulations. These national requirements make it difficult to handle applications fluently and as intended when operating on the basis of the E-forms (SEDs in the future). For example, some Member States: ask for translations of medical reports or assume that E213 form is automatically an annex to the E204 form, without any separate request from their part; ask the applicant to verify his/her personal data and pension/benefit data by the consulate of the country in question; ask the applicant or contact the institution to confirm the same information already provided on E202/E203/E204 forms; applications sent to contact institutions are not forwarded correctly to the corresponding parties and some pension rights are lost; do not accept the applicant´s bank account number (IBAN+BIC) provided on the E-forms of the contact institution and request this information to be verified by the applicant's bank in the country of residence; demand original work books or other similar proof (original stamps and original signatures on E-forms); do not send a blank form E205 in the situations where there are no insured periods at all or periods cannot be confirmed for some reason or other; do not send form E210 or a decision, if the application has been rejected for example because of the lack of insurance periods; do not answer to the request for form E205 at all if a person has not yet applied for pension from the Member State in question. Some of these issues listed above will hopefully be solved with the help of the EESSI and SEDs, but not all. It has proven to be quite challenging and time-consuming to solve these problems in bilateral cooperation with institutions from other Member States.
SE	*Institutional cooperation and time spans:* The Swedish Pensions Agency opines that the cooperation between the Member States is satisfactory. There is however a variety between Member States' case handling times. Case handling times range from a few days to several years. The Agency believes that the majority of cases can be handled within two to three months. Furthermore, it is the Agency's opinion that Member States that use safe e-mail connections or cooperate online, have shorter case handling times. As regards shortening of case handling time, the Swedish Pensions Agency believes that launching EESSI as a communication tool will indeed facilitate communication between institutions and consequently lead to a decrease in case handling times. *Quality of decisions issued by competent institutions:* It is hard to assess the quality of the cases handled by one's own institution but it can be said that the Agency's provisional decisions rarely are changed when the definite decision is taken. In cases where the Swedish Pensions Agency acts as investigating institution, it is the Agency's experience that decisions issued by foreign competent institutions are of high quality. In principle, such decisions have always taken into consideration the verified insurance period in Sweden. *Quality of communication between Member States:* The communication between Member States is primarily done in writing through E-forms. Communication between the States, e.g. with the support of E001, is satisfactory but it needs to be stressed that it is of the utmost importance that questions raised are formulated in a clear and concise way. The identified difficulties to communicate between one another may be the result of poor knowledge of the other Member State's pension system. When it comes to inter-state communication poor quality may lead to a situation where incorrect information is provided to the asking institution, e.g. the gross amount of paid pensions are communicated instead of the net amount. It is furthermore the Agency's experience that it is difficult to access information on whether the pension from other States is based on the person's own or other persons' insurance periods. In form E202 (which is based on the applicant's application) there is often information lacking, such as the IBAN-number, time of withdrawal and information as regards the marital status and/or cohabitant status of the applicant. In cases where there may be a situation of claiming restitution which needs to be executed by an institution, it is often so that the asking institution does not stipulate on what legal grounds (article or section of the article) restitution is to be done. The case handlers of the enforcement authorities appreciate the E-forms because they are clear in terms of the information provided for in the form. E.g. amount, type of pensions and from which date etc. Case handlers have however put forth that there is a need to use a common language when engaging in cross-border contacts with other institutions and authorities. It is the Agency's belief that having a common language would reduce case handling time since translation services would not be used any longer. *Quality of information from applicants:* The quality of information from the applicant contained in the application, varies greatly. IBAN-number and insurance number are often lacking, which is crucial information in order to identify the person in the other State. The Swedish authority requests supplementary information from the applicant client but occasionally there is lack of knowledge of what type of information should be requested so that it is relevant to the other Member State and for that reason there may be a risk that

	inadequate questions are asked to the applicant. The Swedish Pensions Agency believes that there is room for improvement as regards how the contacting institution is handling applications that have not been filled out correctly by the applicant. The Agency furthermore opines that there is room for improvement when it comes to communication directly between institutions, in cases where the institutions do not agree e.g. on insurance periods.
UK	The UK has made no overall assessment on the practical implementation of the rules. As reported in previous years and raised by other Member States, there are ongoing issues regarding cooperation between foreign authorities. The UK has hosted study visits and visited other Member States to resolve bilateral issues and share best practice.
IS	*Tryggingastofnun ríkisins*, the Social Insurance Administration, has not made a general assessment on the practical implementation of the rules but it is the opinion of the administration that generally the experience is good. Most of the cross-border pensions cases are with the other Nordic countries and according to the administration the cooperation between the Nordic institutions has been good. The administration notes that the lead time is not long between the Nordic countries but that it can be quite long with other countries. In the opinion of the administration the quality of decisions and reviews can also be poor especially when decisions in a case are not submitted with the application.
LI	It varies from Member State to Member State.
NO	The Norwegian national social security administration has not collected any systematic information on these topics.
CH	

Source Questionnaire on cross-border old-age, survivors' and invalidity pensions

ANNEX IV CROSS-TABLES

Table A4.1 Number of pensions paid as *contact Member State*, 2015

	Contact Member State																																
	BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE	UK	IS	LI	NO	CH	Total
BE		74										12,899			10	7,058			15,208	405		3,343	9	47		145			2				
BG		0										1,281			25	22			42	519		207	1	0		24			2				
CZ		1,468										130			16	42			258	2,485		19	28	80		18			3				
DK		11													41	115			532	255		161	1	9		419			309				
DE		3,048										153,423			174	6,340			46,550	94,825		35,684	1,336	12,023		2,295			56				
EE		19										5			194	2			1	13		0	0	0		1,981			1				
IE		6										64			146	21			435	22		117	3	1		20			1				
EL		3,445										149			7	19			614	142		53	16	1		29			0				
ES		1,722										943			168	400			1,994	336		9,301	296	2		190			-6				
FR		191										43,743			30	10,361			3,270	1,949		227,239	24	1		302			9				
HR		0										215			0	29			0	3,979		0	2	4,987		5			0				
IT		1,041													34	3,396			2,954	2,399		689	348	2,278		104			0				
CY		331										5			5	1			11	18		0	2	4		3			0				
LV		75										7			1,562	0			7	30		2	0	2		60			3				
LT		23										12			13,382*	0			7	28		10	0	0		28			6				
LU		15										4,500			2				626	212		12,933	0	11		32			25				
HU		127										158			2	34			189	2,515		3	982	27		61			0				
MT		6										23			3	1			12	4		2	1	0		6			0				
NL		44										2,688			28	755			0	1,462		4,006	2	86		313			11				
AT		581										1,905			4	191			841	0		160	272	5,793		194			3				
PL		327										1,052			239	117			516	4,760		16	0	26		112			38				
PT		143										131			7	7,493			528	57			2	0		21			5				
RO		23										3,269			0	36			48	2,004		180	0	0		24			1				
SI		20										417			1	43			80	3,339		0	1			6			1				
SK		124										84			0	15			51	1,267		4	7	5		13			0				
FI		56										75			6	20			167	156		65	0	0					20				
SE		179										823			19	87			512	2,258		713	75	348		51,561			567				
UK		250										14,364			97	562			8,012	3,391		8,475	5	127		1,216			36				
IS		0										1			14	29			0	3		54	0	0		15			0				
LI		0										551			0	5			7	5,569		25	0	11		3			0				
NO		50										78			74	28			486	135		313	0	10		1,861			249				
CH		79													0	796			2,739	36,479		22,338	4	16		801			8				
Total		13,478				8,796			19			227,699			16,290	33,554			86,697	171,016		324,489	3,417	24,674		59,997			1,350				

* LT: figure should be verified.

Source: Questionnaire on cross-border old-age, survivors' and invalidity pensions

Table A4.2 Amount paid as *contact Member State*, 2015

	Contact Member State																																
	BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE	UK	IS	LI	NO	CH	Total
BE		8,489										7,279,246			22,102	13,536,124			121,871,520	421,974		963,026	1,484	19,964					35,506				144,123,964
BG		0										463,658			30,365	34,400			294,416	295,129		22,925	175	0					16,688				1,141,084
CZ		193,336										94,370			19,890	66,065			1,979,731	2,400,345		5,569	3,301	51,895					60,271				4,814,562
DK		1,048										194,204			53,907	221,071			3,873,194	264,765		84,732	161	3,617					5,469,913				10,166,611
DE		274,127										107,378,284			461,191	10,597,243			378,474,679	93,181,734		8,874,791	209,057	3,861,564					723,686				603,313,394
EE		2,444										1,468			106,652	269			9,454	10,257			0	0					5,684				130,549
IE		1,264										55,130			301,807	44,041			3,008,187	22,277		41,560	626	86					16,405				3,474,994
EL		357,067										164,155			10,910	22,635			5,036,923	120,932		33,483	2,302	103					0				5,748,510
ES		203,045										951,216			269,345	627,953			16,797,772	252,111		2,869,796	45,570	1,816					-40,932				21,977,691
FR		27,639										31,158,607			44,776	18,730,025			26,785,566	2,288,902		47,983,674	4,560	548					57,404				127,024,355
HR		0										127,831			0	48,046			0	3,212,477		0	335	2,667,312					0				6,056,002
IT		115,201													58,073	5,451,656			25,447,234	2,104,551		260,918	53,233	1,017,997					0				34,508,862
CY		38,217										4,675			5,325	653			70,177	16,700		0	256	815					0				136,819
LV		8,451										1,630			718,424	0			57,173	16,007		221	0	493					24,188				802,421
LT		3,034										2,929			26,519,288	0			33,834	17,566		1,031	0	0					38,605				26,577,719
LU		1,216										3,379,628			11,434				5,120,045	222,432		2,727,090	0	6,674					355,371				11,468,874
HU		11,967										121,508			2,370	54,792			1,479,622	2,158,520		474	116,052	11,708					0				3,957,014
MT		673										23,250			6,522	659			94,551	4,438		1,422	98	0					0				131,614
NL		3,433										1,981,237			314,146	1,302,676			0	1,462,462		1,074,736	226	38,146					79,795				6,177,142
AT		53,980										1,849,961			8,168	383,645			6,729,305	0		62,167	30,653	2,139,659					79,659				11,257,618
PL		29,362										369,098			254,248	169,894			3,256,624	3,609,179		4,948	0	15,481					286,224				7,709,120
PT		22,605										105,853			13,648	11,838,353			4,095,005	51,821			188	0					22,88				16,127,497
RO		2,574										1,156,050			0	55,322			310,693	1,282,103		25,079	0	0					9,434				2,841,255
SI		2,744										282,269			2,801	76,245			660,723	2,945,441		0	202						12,294				3,970,437
SK		15,557										44,483			0	19,136			368,273	982,251		327	2,168	2,265					0				1,434,460
FI		6,522										61,732			15,983	36,459			1,253,892	121,739		27,451	0	0					408,629				1,524,188
SE		15,044										725,077			53,745	178,058			3,794,046	2,745,129		229,100	9,301	131,706					11,115,571				18,996,777
UK		29,218										11,184,279			256,866	1,209,793			59,088,116	3,355,528		2,463,476	493	87,523					526,795				77,675,819
IS		0										1,823			20,981	96,395			0	2,675		18,219	0	0					0				140,093
LI		0										426,555			0	12,023			69,783	4,359,125		5,270	0	3,563					0				4,876,318
NO		4,630										58,103			118,595	61,404			3,933,745	143,549		118,908	0	5,198					4,164,419				8,608,551
CH		5,608													0	1,681,146			23,057,907	33,438,247		5,386,847	711	5,107					90,989				63,575,664
Total		1,438,496				13,122,413						158,788,470			29,701,562	59,523,222			697,052,190	161,510,364		72,881,081	481,149	9,688,048					23,559,479				1,227,746,474

Source: Questionnaire on cross-border old-age, survivors' and invalidity pensions

Table A4.3 Number of pensions paid as *exporting Member State*, 2015

	Exporting Member State																															
	BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE	UK	IS	LI	NO	CH	Total
BE	0	3		321							69	14,973			2	8,691		8	63,947	202		815	18	86		109			3				89,247
BG	109	0		52							16	644			3	2		8	38	132		127	1	3		40			0				1,175
CZ	128	22		77							211	135			2	63		9	189	1,330		6	8	58		69			5				2,312
DK	196	1		0							16	171			0	99		4	715	67		42	26	13		495			303	5			2,153
DE	11,870	26		7,051							14,008	54,708			1,065	10,930		54	31,762	76,022		5,288	888	13,901		3,254			55	1,127			232,009
EE	8	0		23								2			24	1		0	7	5		0	0	0		1,456			2				1,528
IE	201	1		111							3	29			85	16		9	624	16		13	1	0		18			1				1,128
EL	5,042	6		323							1	218			0	24		4	1,067	352		7	24	1		91			0	50			7,210
ES	22,588	6		4,550							22	2,360			35	1,902		11	26,739	566		2,602	462	5		2,687			18	377			64,930
FR	47,732	9		2,428							615	44,080			7	14,060		23	5,177	693		36,849	29	4		614			2	35			152,357
HR	255	0		130								227			0	23		3	49	4,594		0	0	18,679		15			0	33			24,008
IT	35,607	7		680							1,132				5	8,512		105	4,562	1,511		115	135	1,188		301			1	1,849			55,710
CY	129	3		32								4			1	0		1	49	16		0	2	0		21			0				258
LV	15	0		29								1			0	1		0	9	5		0	0	0		26			2				88
LT	8	0		23								12			0	0		0	12	4		6	0	0		31			5				101
LU	3,433	2		262							20	1,856			1			0	397	84		3,112	5	58		37			8	8			9,283
HU	360	3		91							104	97			12	8		0	235	2,077		1	1,379	30		182			0	17			4,596
MT	51	0		33								20			0	1		0	68	10		0	1	1		8			1				194
NL	22,111	3		806							513	2,467			8	621		19	0	649		500	7	138		309			6	8			28,165
AT	594	10		413							2,400	1,781			32	223		10	1,719	0		61	247	4,658		248			4	7,271			19,671
PL	847	10		301							31	1,358			49	28		16	706	2,045		5	1	13		529			46	4			5,989
PT	2,767	6		252								216			0	5,289		3	1,920	44			0	2		438			3	50			10,990
RO	110	1		36							6	1,309			0	1		1	27	151		91	0	3		15			0				1,751
SI	121	0		25							7,088	1,831			2	12		2	85	5,846		0	2			5			0	33			15,052
SK	45	2		14							64	100			2	18		10	40	2,905		2	11	21		42			1				3,277
FI	123	2		509							5	85			31	25		6	274	105		21	3	6					10				1,205
SE	869	7		14,606							514	727			90	84		11	1,697	1,013		188	82	533		44,553			346	19			65,339
UK	4,580	6		2,943							71	10,905			713	249		929	10,594	682		1,013	2	32		879			23	30			33,651
IS	3	0		365								2			1	30		0	2	2		3	0	0		23							431
LI	5	0		4								67			0	4		0	7	397		1	0	26		1			0				512
NO	200	2		6,721							11	76			5	36		4	952	101		23	1	11		1,006			265	7			9,421
CH	2,679	5		1,056							400				9	344		7	3,538	5,598		1,509	44	7		659			4	5,438			21,297
Total	162,786	143		44,137							27,320	140,445			2,184	51,297		1,257	157,207	107,224		52,400	3,379	37,932		58,161			1,114	16,361			863,347

Source: Questionnaire on cross-border old-age, survivors' and invalidity pensions

Table A4.4 Amount paid as *exporting Member State*, 2015

	Exporting Member State																															
	BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE	UK	IS	LI	NO	CH	Total
BE	0	178		2,369,177							104,083	1,941,627			10,689	10,416,077		31,902	182,517,540	30,773		155,447	2,578	8,170					12,051				197,600,292
BG	1,104,923	0		858,291							33,979	55,883			18,743	287		21,244	144,316	33,421		10,270	186	131					0				2,281,675
CZ	740,561	1,497		899,512							388,828	42,624			4,574	26,109		39,393	950,381	518,963		2,062	612	12,123					35,108				3,662,347
DK	691,685	11		0							24,909	31,463			0	54,915		15,499	2,094,722	10,670		9,750	7,455	819					2,700,558	5,317			5,647,773
DE	30,719,974	1,439		34,688,238							11,269,383	5,297,160			1,689,593	5,674,968		206,766	74,922,436	10,736,508		922,130	88,008	925,880					196,882	3,211,757			180,551,121
EE	65,665	0		318,581							0	146			55,277	299		0	62,497	1,278		0	0	0					15,780				519,523
IE	1,024,293	31		726,732							7,194	8,775			124,241	13,177		56,698	2,333,461	4,450		2,044	48	0					3,347				4,304,491
EL	25,014,083	513		3,385,920							321	63,991			0	18,600		7,316	3,607,380	55,954		1,342	3,271	188					0	475,719			32,634,600
ES	160,200,275	346		48,046,104							30,714	608,687			86,355	666,962		42,628	61,144,070	162,113		548,389	66,475	688					128,414	2,803,502			274,535,722
FR	276,678,443	754		21,032,057							564,648	4,812,230			17,696	11,370,721		82,261	20,776,687	134,967		5,686,418	2,756	153					26,697	229,670			341,416,159
HR	1,435,293	0		1,219,853							0	53,278			0	9,379		18,015	227,790	1,006,169		0	0	1,677,956					0	271,294			5,919,027
IT	160,686,554	453		4,786,631							1,488,367				18,749	3,449,363		357,164	12,057,648	269,687		22,816	16,901	112,412					846	6,766,281			190,033,872
CY	700,866	305		368,906							0	2,983			2,692	0		604	192,278	8,679		0	165	0					0				1,277,478
LV	89,223	0		427,414							0	420			0	297		0	66,283	144		0	0	0					2,547				586,327
LT	58,264	0		259,118							0	1,598			0	0		0	64,543	1,301		283	0	0					16,480				401,587
LU	21,251,425	167		2,411,088							19,905	217,128			3,340			0	1,525,458	16,811		476,304	487	4,273					34,436	46,611			26,007,433
HU	3,435,647	158		985,482							231,368	34,749			8,081	5,311		0	1,044,254	783,307		53	142,249	3,549					0	116,764			6,790,972
MT	480,685	0		349,192							0	11,281			0	231		0	294,088	4,615		0	98	764					8,118				1,149,074
NL	77,626,161	219		3,057,126							1,074,041	242,285			13,861	287,173		52,091	0	123,517		94,728	920	12,477					43,179	23,634			82,651,411
AT	2,677,788	384		2,194,012							2,860,908	299,080			28,309	81,727		42,708	4,207,905	0		15,779	23,366	393,895					23,514	51,578,032			64,427,407
PL	5,479,910	406		2,642,990							72,694	151,807			111,552	11,597		58,781	2,375,248	515,686		606	20	1,612					120,364	46,774			11,590,047
PT	18,626,507	948		2,385,235							0	45,783			0	2,738,409		14,319	7,246,992	17,817			0	250					4,232	470,384			31,550,876
RO	1,007,245	69		583,072							12,297	170,126			0	1,450		7,347	203,814	35,927		8,403	0	345					0				2,030,094
SI	747,964	0		183,917							8,447,457	496,059			4,314	6,603		9,776	250,795	1,213,099		0	174						0	241,551			11,601,708
SK	207,177	293		190,595							140,042	15,029			345	5,883		63,927	143,934	460,342		104	821	1,679					2,086				1,232,258
FI	486,352	187		1,980,192							13,126	16,760			37,902	13,723		12,157	667,924	25,190		4,224	668	726					49,483				3,308,613
SE	2,685,149	213		95,717,906							633,435	107,840			141,991	40,840		32,453	4,174,168	155,520		39,099	10,803	37,063					2,186,427	49,608			106,012,516
UK	18,912,298	657		18,938,744							130,589	1,275,568			1,213,535	193,297		2,602,336	26,440,323	162,342		206,709	175	4,037					108,153	220,271			70,409,031
IS	5,087	0		1,540,198							0	266			4,528	21,578		0	13,201	191		751	0	0									1,585,800
LI	7,784	0		14,426							0	8,605			0	4,254		0	23,589	86,824		105	0	1,263					0				146,850
NO	554,905	155		28,075,407							35,971	16,789			13,473	14,756		21,384	2,365,102	16,116		3,666	73	874					1,466,197	30,260			32,615,128
CH	11,335,466	109		4,671,149							458,319				13,133	148,399		16,228	9,341,316	915,644		255,062	10,283	438					13,762	31,633,138			58,812,446
Total	824,737,651	9,491		285,307,265							28,042,577	16,030,011			3,622,974	35,276,385		3,812,997	421,480,144	17,508,024		8,466,546	378,593	3,087,712					7,198,659	98,220,567			1,753,179,596

Source: Questionnaire on cross-border old-age, survivors' and invalidity pensions

ANNEX V PENSIONS BENEFICIARIES AT 31ST DECEMBER 2013 AND EXPENDITURE (IN € MILLION)

Table A5.1 Pensions beneficiaries at 31st December 2013 and annual expenditure (in € Million)

	Pensions beneficiaries at 31st December			Expenditure (in € million)			Average amount per pensioner (in €)		
	Old age pension	Disability pension	Survivors pension	Old age pension	Disability pension	Survivors pension	Old age pension	Disability pension	Survivors pension
BE	1,817,400	626,637	551,515	32,824	6,721	7,603	18,061	10,725	13,786
BG	1,666,691	281,392	132,656	2,750	333	139	1,650	1,184	1,045
CZ	2,344,182	396,497	717,937	11,645	1,545	1,086	4,968	3,897	1,513
DK	1,048,964	4,350	44,576	21,876	20	4,682	20,855	4,623	105,044
DE	17,608,491	828,487	6,050,738	240,172	4,775	53,407	13,640	5,764	8,827
EE	222,180	98,246	8,850	898	217	13	4,042	2,206	1,425
IE	543,717	160,860	167,947	9,290	1,940	783	17,085	12,058	4,661
EL	2,029,204	114,633	544,497	21,885	1,532	4,604	10,785	13,361	8,456
ES	5,680,339	1,150,969	2,829,247	80,649	14,702	24,904	14,198	12,774	8,802
FR	15,726,000	2,450,000	4,630,000	258,202	23,205	35,839	16,419	9,471	7,741
HR	497,459	305,008	241,642	2,041	1,320	866	4,102	4,328	3,583
IT	11,786,395	998,733	4,546,408	184,401	4,295	42,627	15,645	4,300	9,376
CY	102,336	7,838	31,249	1,461	63	243	14,276	8,070	7,767
LV	482,622	92,040	19,497	1,612	174	33	3,340	1,889	1,667
LT	698,628	170,190	275,935	1,988	331	121	2,846	1,946	439
LU	87,125	17,586	44,457	2,144	419	860	24,607	23,800	19,334
HU	1,925,103		840,739	7,838		1,265	4,071		1,504
MT	60,936	7,294	16,110	521	35	114	8,558	4,816	7,068
NL	3,222,600	116,900	51,400	63,666	13,151	7,961	19,756	112,498	154,883
AT	1,720,040	278,640	613,901	34,387	4,371	5,853	19,992	15,687	9,533
PL	5,850,378	1,458,114	1,484,277	26,726	3,698	6,577	4,568	2,536	4,431
PT	2,153,499	360,401	839,556	19,565	3,169	3,074	9,085	8,792	3,662
RO	3,999,453	307,890	616,474	9,910	520	780	2,478	1,688	1,266
SI	407,418	35,033	147,338	2,411	213	507	5,918	6,082	3,442
SK	1,016,930	245,706	367,459	4,498	776	666	4,423	3,157	1,812
FI	1,152,259	241,872	280,338	19,753	3,478	1,763	17,143	14,380	6,290
SE	1,978,515	373,576	340,992	41,433	5,649	1,807	20,941	15,122	5,299
UK	13,216,550	2,104,490	122,735	208,275	21,424	1,892	15,759	10,180	15,419
IS	36,843	18,954	4,588	617	322	63	16,736	17,005	13,662
LI									
NO	814,783	305,886	45,416	24,179	8,692	951	29,676	28,416	20,948
CH	2,179,129	371,205	788,917	43,666	8,074	5,818	20,038	21,751	7,374

Source: EUROSTAT – ESSPROS [spr_pns_ben] and [spr_exp_pens]

ANNEX VI PORTABLE DOCUMENT P1

P1

Coordination of Social Security Systems

Summary of Pension Decisions

Art. 48 of Regulation (EC) No 987/2009

1. ADDRESS AND PERSONAL DETAILS OF THE HOLDER

1.1	Surname(s)		
1.2	Forename(s)		
1.3	Surname(s) at birth (*)		
1.4	Current address		
1.4.1	Street, N°	1.4.3	Post code
1.4.2	Town	1.4.4	Country code

INFORMATION FOR THE HOLDER

Your claim for an invalidity/survivors/old age pension with [ ] (**) led, on the basis of European legislation, also to examination of a claim for similar benefit in the other countries of the European Union where the insured person has worked or has been insured. In this document we give you a summary of the outcome of these assessments.

The purpose of this overview is to allow you to assess whether or not your right to a pension in one or more Member States has been adversely affected by the interaction of decisions taken by two or more institutions. For instance, your pension could be reduced in view of other income or benefit; it could also be affected by rules regarding the overlapping of periods. For details please check the relevant national pension decision or contact the pension institution which issued the pension decision.

Under Article 48 of Regulation (EC) No 987/2009, your request for review has to be submitted to the institution concerned within the time limits laid down in the national legislation of the Member State concerned. These time limits shall commence on the date of receipt of this summary. You will find the relevant time limit and the address of the institution below.

This right to a review should be distinguished from the right to an appeal under national law against a decision by a pension institution on a claim for a pension. A request for a review can only be granted in case your rights to a pension are adversely affected by the interaction of national pension decisions.

This document states the pension decision from each institution that has investigated your claim. The amount of the pension may depend on the length and the character of the insurance periods. We are not supplying you here with an exhaustive overview of the way in which each separate member state has taken into account insured periods since the appraisal of these periods can differ as a result of different national provisions.

2. PERSONAL DETAILS OF THE INSURED PERSON

2.1	Surname(s)		
2.2	Forename(s)		
2.3	Surname(s) at birth (*)		
2.4	Date of birth		
2.5	Last known address		
2.5.1	Street, N°	2.5.3	Post code
2.5.2	Town	2.5.4	Country code

(*) Information given to the institution by the holder when this is not known by the institution.
(**) Please complete name of institution in [ ].

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Coordination of Social Security Systems

P1

Summary of Pension Decisions

3. PENSION(S) AWARDED

3.1 Institution awarding the pension – including PIN / case number and date of the decision	3.2 Type of pension [1], [2], [3]	3.3 Date of first payment	3.4 Gross amount including frequency and currency	3.5 Pension has been awarded: [4], [5], [6]	3.6 Pension has been reduced: [7], [8]	3.7 Review period (start on date of receipt of the summary)	3.8 Where to address the review request

NOTES

[1] Old-age
[2] Invalidity
[3] Survivor
[4] according to national legislation
[5] as a pension in which periods from another Member State have been taken into account (European pro rata calculation)
[6] as a pension in which periods of less than one year have been taken into account as if they had been completed under the legislation of this Member State
[7] in view of another benefit or income
[8] in view of overlapping of credited periods

For further details on periods from all Member States taken into account when calculating the pension or on questions concerning overlapping rules, please check the relevant national pension decision or contact the pension institution which issued the pension decision; please mention the relevant Personal Identification Number (PIN) and/or the case number.

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Coordination of Social Security Systems

P1

Summary of Pension Decisions

4. PENSION(S) REJECTED

4.1 Institution rejecting the pension – including PIN / case number and date of the decision	4.2 Type of pension [1], [2], [3]	4.3 Reasons for the rejection [4], [5], [6], [7], [8], [9], [10]	4.4 Review period (starts on date of receipt of the summary)	4.5 Where to address the review request

NOTES

[1] Old-age
[2] Invalidity
[3] Survivor
[4] No insurance periods
[5] Insurance periods less than one year
[6] qualifying period not completed or eligibility requirements not met
[7] no partial disability or invalidity was found
[8] income ceiling is exceeded
[9] pension age not yet reached
[10] other reasons

For further details please check the relevant national pension decision or contact the pension institution which issued the pension decision; please mention the relevant Personal Identification Number (PIN) and/or the case number.

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Coordination of Social Security Systems

P1

Summary of Pension Decisions

5. INSTITUTION COMPLETING THE FORM

5.1	Name	
5.2	Street, N°	
5.3	Town	
5.4	Post code	
5.5	Country code	
5.6	Institution ID	
5.7	Office fax N°	
5.8	Office phone N°	
5.9	E-mail	
5.10	Date	
5.11	Signature	

STAMP

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