State pensions

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Old age pension

As from January 1, 2014 pension reached retirement age is increased by three months every year – until January 1, 2025 it will be 65 years. Person's insurance period is not shorter than 15 years. The pension can be requested early, i.e., two years before reaching the age required for the old age pension if the insurance period is at least 30 years.

The old-age pension which has been granted early is paid in the amount of 50% and upon reaching the general retirement age the pension is paid in the amount of 100%. The old-age pension is not paid to the persons who have utilised the early retirement option and continue to work as employed persons or self-employed persons until they reach the age required for granting the old-age pension.

Old age pension is calculated taking into account person's:

- accumulated pension capital from 1 January, 1996 until the pension granting month;
- average insurance contribution wage from 1996 until 1999 (inclusive);
- insurance period until 31 December, 1995;
- life expectancy in the retirement.

As of 2021 the minimum old-age pension amount has been increased. The basis for calculating the minimum old-age pension is 136 *euro*, but for persons with disabilities since childhood - 163 *euro*. The amount of the minimum old-age pension is calculated considering each year of insurance record, applying a coefficient 1.1 to the basis of the minimum old-age pension and increasing the amount by 2% of the base for each subsequent year exceeding required minimum insurance period for granting the old age pension (currently - 15 years). For example, the amount of the minimum old-age pension for minimum 15 years insurance period is 149.60 *euro*.

An individual, who is not entitled to state-granted old age pension (whose insurance period is less than the needed 15 years), will be entitled to state social security benefit starting from the day it will have reached the old-age pension age.

Disability pension

An insured person recognised as disabled with insurance period not less than three years before reaching the retirement age determined by the law shall be entitled to the disability pension (except for persons where disability is the result of a work accident or an occupational disease).

The amount of disability pension for disability groups I and II depends on:

- the insured person's average insurance contribution wage, calculated for any 36 months during the last five years before granting of disability pension;
- the person`s insurance period;
- the maximum possible insurance period determined between the age of 15 and retirement age.

As of 2021 the minimum disability pension amount is as follows:

Disability	
Amount(euro)	

I group
217,60
II group
190,40
III group
136,00
For persons with disabilities since childhood
I group
260,80
II group
228,20
III group
163,00

Person with disability who has reached retirement age shall receive the old age pension instead of disability pension.

An old age pension granted to replace the disability pension during the disability period shall not be less than the disability pension received before the old age pension was granted.

Survivor's pension

The following persons are entitled to receive survivor's pension if the deceased person was insured:

- 1) children younger than 18 years of age, as well as children regardless of the age, if they have become disabled before age of 18 years;
- 2) brothers, sisters, grandchildren younger than 18 years of age if they do not have parents with the capacity for work, although adult, if they become disabled before age of 18.

Above mentioned persons older than 18 have the right to this pension if they are full time students and are not older than 24.

Survivor's pension is calculated taking into account the breadwinner's possible old age pension:

- for one child 50% from the pension;
- for two children 75% from the pension;
- for three and more children 90% from the pension.

As of 2021 the minimum survivor's pension amount is as follows:

Condition	
Amount (euro)	

For child up to six years (including)
136,00
For child from seven years
163,00
For the children who have lost both parents the survivor's pension is calculated from both - the father's and the mother's possible old age pension. All the necessary information for calculation and payment of state pensions is available at the State Social Insurance Agency nomepage.
For seniors View more

Disability pension

View more

Survivors' pension

View more

https://www.lm.gov.lv/en/state-pensions-0