

# For seniors

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How the old age pension should be calculated? 



The old age pension is calculated taking into account the person's:

- accumulated pension capital during the time period from 1 January 1996 until the month when the pension is granted;
- mean insurance contributions wage during the time period from 1996 until 1999 (inclusive);
- insurance period until 31 December 1995;
- time period (years), for which the payment of the old age pension is planned starting from the year of granting the pension.

The formula for calculating the old age pension is as follows:

$$P = K/G$$

P is the annual pension whose one twelfth part is the monthly pension.

K is the insured person's accumulated pension capital. It consists of the amount of the insurance contributions recorded in this person's personal account and the annual capital growth.

And G is the time period (years) for which the payment of the old age pension is planned starting from the year of granting the pension.

During the transition period (until there are persons with the employment period until 1996) the following formula is applied for the calculation of the old age pension:

$$P = (K_s + K)/G$$

This formula uses an additional index  $K_s$ , which is the initial pension capital calculated according to the formula:  $K_s = V_i \times A_s \times 0.2$

$A_s$  – the person's insurance period until 1995 (inclusive);

$V_i$  – the person's mean insurance contributions wage from 1996 to 1999

The above formula for the pension calculation applies to the persons who have their employment period until 1996. The pension is granted and calculated individually for every person taking the starting capital of the pension (it is calculated taking into account the person's employment period until 1996 and the mean social contributions wage during the time period from 1996 to 1999), the pension capital (social insurance contributions recorded in the personal account since 1 January 1996), as well as the retirement age as the basis.

All the accumulated capital (the starting capital of the pension + the pension capital after 1996) is updated in compliance with the changes of the amount of the insurance contribution wage in the country. The capital of the old age pension is updated by applying the indices of the insurance contribution wage (hereinafter – capital indices) defined for the years following the year to be updated until the year of granting of the pension. Thus, for the persons who retire, for example,

in 2010, all the capital indices up to 2009 (including) were applied for the purpose of updating of the pension capital. As regards the persons who have retired or will retire in 2014, all the capital indices until 2013 (including) are applicable.

When the pension is claimed by the persons whose insurance period is not below 30 years (of which at least five years accrued after 1 January 1996) and whose income has been below the national mean level during the years that are important for calculating the starting capital of the pension (i.e. 1996- 1999), the mean wage in the country during the relevant period is used instead of the individual insurance contributions wage for the calculation of the old age pension.

During the years of the good national economy development when the number of the persons paying social contributions and the wages were increasing, the annual indices applicable to the pension capital were also high. However, the reduction of the number of the persons paying social contributions and the wages has had a negative impact upon these indices during the certain years.

On 1 January 2016 came into force the amendments in the Law "On State Pensions" providing that from 2009 to 2011 the set negative capital indice shall be replace with the digit "1" as well as the set capital indice shall be levelled further until the multiplication of the negative and the positive capital indices is higher than the digit "1". If multiplication of negative and subsequent positive capital indices of previous years is higher than „1", then capital indice of insurance contribution wage is used for updating pension capital. Capital indice of insurance contribution is composed of multiplication of negative and subsequent positive capital indices of previous years.

#### Minimum amount of the retirement pension



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).

The amounts of the minimum old age pension are as follows:

Minimum amount of the old age pension (euro)	
In the general case	
insurance record (years)	
amount	
15	149.60
16	152.32
17	155.04
18	157.76
19	160.48
20	163.20

21

165.92

22

168.64

23

171.36

24

174.08

25

176.80

26

179.52

27

182.24

28

184.96

29

187.68

30

190.40

31

193.12

32

195.84

33

198.56

34

201.28

35

204.00

36

206.72

37

209.44

38

212.16

39

214.88

40

217.60

41

220.32

42

223.04

43
225.76
44
228.48
45
231.20
46
233.92
47
236.64
48
239.36
49
242.08
50
244.80
51
247.52

For persons with disabilities since childhood
insurance record (years)
amount
15
179.30
16
182.56
17
185.82
18
189.08
19
192.34
20
195.60
21
198.86
22
202.12
23
205.38
24
208.64
25
211.90

26
215.16
27
218.42
28
221.68
29
224.94
30
228.20
31
231.46
32
234.72
33
237.98
34
241.24
35
244.50
36
247.76
37
251.02
38
254.28
39
257.54
40
260.80
41
264.06
42
267.32
43
270.58
44
273.84
45
277.10
46
280.36
47
283.62

48
286.88
49
290.14
50
293.40
51
296.66

## Retirement age in Latvia [🔗](#)

The ageing of people and the increase of the related state expenditure presents an essential challenge to all the EU Member States, also including Latvia. In order to minimise the expected future risks related to the ageing of people, the retirement age in Latvia is gradually increased to 65 years.

As from 1 January 2014 the general retirement age is gradually increased from 62 years by three month every year until reaching the age of 65 years. In 2022 the persons who have reached the age of 64 years 3 months and whose insurance period is at least 15 years are entitled to receive the old age pension.

When the retirement age is increased, the burden related to retired persons upon the state social insurance system is reduced, thus contributing to the financial sustainability of the special budget and the pension system.

We remind that retirement is an individual choice of the person - it is not obligatory to retire upon reaching the retirement age. One should bear in mind that the amount of pension depends not only on the insurance length and social insurance contributions made during it, but also on the age when the person retires.

Starting from 1 January 2014 the retirement age increases by three months, until reaching the age of 65 years in 2025:

as of 1 January 2014
-
62 years and three months
as of 1 January 2015
-
62 years and six months
as of 1 January 2016
-
62 years and nine months
as of 1 January 2017
-
63 years
as of 1 January 2018
-
63 years and three months

as of 1 January 2019
-
63 years and six months
as of 1 January 2020
-
63 years and nine months
as of 1 January 2021
-
64 years
as of 1 January 2022
-
64 years and three months
as of 1 January 2023
-
64 years and six months
as of 1 January 2024
-
64 years and nine months
as of 1 January 2025
-
65 years

#### Rights to retirement pension [🔗](#)

As from 1 January 2014 the general retirement age is gradually increased from 62 years by three month every year until reaching the age of 65 years. In 2022 the persons who have reached the age of 64 years 3 months and whose insurance period is at least 15 years are entitled to receive the old age pension.

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 early retirement age in 2022 is 62 years 3 months.

Pension home delivery costs 2.39 *euro* which is deducted automatically from the pension. There are other options - to open an account in the credit institution or post office and receive the pension to the account free of charge.

Useful information regarding the old age, service, disability and survivor's pensions, as well as other information can be found on the website of the State Social Insurance Agency.

#### When the persons born in 1952 – 1960 can retire [🔗](#)

The increasing of the retirement age as of year 2014

(increased by 3 months)

Retirement age

Year of birth

Retirement year

01.01.2014.

62 years and three months

01.01.52.

01.04.14.

01.02.52.

01.05.14.

01.03.52.

01.06.14.

01.04.52.

01.07.14.

01.05.52.

01.08.14.

01.06.52.

01.09.14.

01.07.52.

01.10.14.

01.08.52.

01.11.14.

01.09.52.

01.12.14.

01.01.2015.

62 years and six months

01.10.52.

01.04.15.

01.11.52.

01.05.15.

01.12.52.

01.06.15.

01.01.53.

01.07.15.

01.02.53.

01.08.15.

01.03.53.

01.09.15.

01.04.53.

01.10.15.

01.05.53.

01.11.15.

01.06.53.

01.12.15.

01.01.2016.

62 years and nine months

01.07.53.

01.04.16.

01.08.53.

01.05.16.

01.09.53.

01.06.16.

01.10.53.

01.07.16.

01.11.53.

01.08.16.

01.12.53.

01.09.16.

01.01.54.

01.10.16.

01.02.54.

01.11.16.

01.03.54.

01.12.16.

01.01.2017.

63 years

01.04.54.

01.04.17.

01.05.54.

01.05.17.

01.06.54.

01.06.17.

01.07.54.

01.07.17.

01.08.54.

01.08.17.

01.09.54.

01.09.17.

01.10.54.

01.10.17.

01.11.54.

01.11.17.

01.12.54.

01.12.17.

01.01.2018.

63 years and three months

01.01.55.

01.04.18.

01.02.55.

01.05.18.

01.03.55.

01.06.18.

01.04.55.

01.07.18.

01.05.55.

01.08.18.

01.06.55.

01.09.18.

01.07.55.

01.10.18.

01.08.55.

01.11.18.

01.09.55.

01.12.18.

01.01.2019.

63 years and six months

01.10.55.

01.04.19.

01.11.55.

01.05.19.

01.12.55.

01.06.19.

01.01.56.

01.07.19.

01.02.56.

01.08.19.

01.03.56.

01.09.19.

01.04.56.

01.10.19.

01.05.56.

01.11.19.

01.06.56.

01.12.19.

01.01.2020.

63 years and nine months

01.07.56.

01.04.20.

01.08.56.

01.05.20.

01.09.56.

01.06.20.

01.10.56.

01.07.20.

01.11.56.

01.08.20.

01.12.56.

01.09.20.

01.01.57.

01.10.20.

01.02.57.

01.11.20.

01.03.57.

01.12.20.

01.01.2021.

64 years

01.04.57.

01.04.21.

01.05.57.

01.05.21.

01.06.57.

01.06.21.

01.07.57.

01.07.21.

01.08.57.

01.08.21.

01.09.57.

01.09.21.

01.10.57.

01.10.21.

01.11.57.

01.11.21.

01.12.57.

01.12.21.

01.01.2022.

64 years and three months

01.01.58.

01.04.22.

01.02.58.

01.05.22.

01.03.58.

01.06.22.

01.04.58.

01.07.22.

01.05.58.

01.08.22.

01.06.58.

01.09.22.

01.07.58.

01.10.22.

01.08.58.

01.11.22.

01.09.58.

01.12.22.

01.01.2023.

64 years and six months

01.10.58.

01.04.23.

01.11.58.

01.05.23.

01.12.58.

01.06.23.

01.01.59.

01.07.23.

01.02.59.

01.08.23.

01.03.59.

01.09.23.

01.04.59.

01.10.23.

01.05.59.

01.11.23.

01.06.59.

01.12.23.

01.01.2024.

64 years and nine months

01.07.59.

01.04.24.

01.08.59.

01.05.24.

01.09.59.

01.06.24.

01.10.59.

01.07.24.

01.11.59.

01.08.24.

01.12.59.

01.09.24.

01.01.60.

01.10.24.

01.02.60.

01.11.24.

01.0360.

01.12.24.

01.01.2025.

65 years

01.04.60.

01.04.25.

01.05.60.

01.05.25.

01.06.60.

01.06.25.

01.07.60.

01.07.25.

01.08.60.

01.08.25.

01.09.60.

01.09.25.

01.10.60.

01.10.25.

01.11.60.

01.11.25.

01.12.60.
01.12.25.

Insurance record [🔗](#)



In order to be entitled to old age pension, the unemployed person has to hold a social insurance record; the duration of the necessary record varies depending on the type of pension. The insurance record may have an influence also on the calculation of the pension amount. The insurance record is made up of insurance periods during which the social insurance contributions were or had to be made for the particular type of social insurance. The insurance record is also made up of working periods and the equivalent periods that are accumulated until 31 December 1995.

Since 1 January 1996, the insurance record is confirmed by the insurance contributions data accumulated by the SSIA.

#### Insurance record until 31 December 1990

For Latvian citizens the insurance record is made up of working periods and the equivalent periods spent in the territory of Latvia and the territory of the former Union of Soviet Socialist Republics (USSR):

- 1) mandatory active military service;
- 2) career service for soldiers and service for officers in the Army of the Republic of Latvia or in the USSR Armed Forces, if as a result of their activities in the interests of Latvia they were demoted or were called up for active military service after serving their mandatory military service or after graduation of a civil institution of higher learning, if they do not receive a pension from another state, in the specification of the amount of which such service period has been taken into account;
- 3) rank and file service and positions of unit commanding personnel in the institutions dealing with internal affairs, with the exception of the VDK (State Security Committee);
- 4) periods of study at institutions of higher education, as well as at other educational institutions after the acquisition of secondary education, but not longer than five years in relation to specialisation, in which the acquisition of an education was specified as not more than five years, and not longer than six years in relation to a specialisation, in which the acquisition of an education was specified as more than five years;
- 5) the period of time of full time doctoral studies, but not longer than three years, the period of post-graduate education and the period when qualifications were raised;
- 6) individual work
- 7) the time period that a Group I invalid person or an invalid child up to the age of 16 years was cared for, as well as a person, who has reached 80 years of age;
- 8) the time period when a mother raised a child up to the age of 8 years;

- 9) paid employment in religious organisations;
- 10) the time period spent by politically repressed person in places of imprisonment, deportation, and exile, as well as the time spent while escaping from such places (also outside the territory of the former USSR) is to be multiplied by the amount of three, but that spent in the Far North or the equivalent districts thereof - multiplied by the amount of five;
- 11) the time period when the insured person is recognised as an invalid and does not work, but not longer than up to attaining the age necessary for the granting of the old age pension;
- 12) employment as a kolkhoz (collective farm) member since age 16.

For foreign citizens, stateless, and Latvian aliens, the insurance record is made up of the mentioned working periods and the equivalent periods spent in the territory of Latvia, and the following equivalent working periods spent in the territory of the former USSR:

- 1) periods of study at institutions of higher education, as well as at other educational institutions after the acquisition of secondary education, but not longer than five years in relation to specialisation, in which the acquisition of an education was specified as not more than five years, and not longer than six years in relation to a specialisation, in which the acquisition of an education was specified as more than five years;
- 2) the period of time of full time doctoral studies, but not longer than three years, the period of post-graduate education and the period when qualifications were raised;
- 3) the time period spent by politically repressed person in places of imprisonment, deportation, and exile, as well as the time spent while escaping from such places (also outside the territory of the former USSR) is to be multiplied by the amount of three, but that spent in the Far North or the equivalent districts thereof - multiplied by the amount of five.

The insurance periods accrued until 31 December 1991 shall not valid, if they have been taken into account in the calculation of pension granted by another state.

In order to prove the insurance period, the person has to submit documents (work record, labour contracts and documents verifying their fulfilment, employers' certificates or archive transcripts, documents issued by educational institutions, military service certificate, etc.). The requirements for the documents are stated in the Cabinet of Ministers Regulations No. 165 "Procedures for Producing Evidence Calculation and Registration of Periods of Insurance" (dated 23 April 2002).

#### Insurance record from 1 January 1991 until 31 December 1995

Insurance record is made up of the following working periods and the equivalent periods spent in Latvia:

- 1) work (except for work as a self-employed person);
- 2) mandatory active military service and alternative (working) service;
- 3) career service for soldiers and service for officers in the Army of the Republic of Latvia, for Latvian citizens - also in the USSR Armed Forces, if as a result of their activities in the interests of Latvia they were demoted;
- 4) rank and file service and positions of unit commanding personnel in the institutions dealing with internal affairs, with the exception of the VDK (State Security Committee);

The periods mentioned in clauses 1 - 4 are included in the insurance record, if the social insurance contributions were made or had to be made during them.

In order to prove the insurance period, the person has to submit documents (work record, labour contracts and

documents verifying their fulfilment, archive transcripts, military service certificate, etc.). The requirements for the documents are stated in the Cabinet of Ministers Regulations No. 165 "Procedures for Producing Evidence Calculation and Registration of Periods of Insurance" (dated 23 April 2002).

- 5) work as a self-employed person;
- 6) periods of study at institutions of higher education, as well as at other educational institutions after the acquisition of secondary education;
- 7) period of post-graduate education and the period when qualifications were raised;
- 8) the time period that a Group I invalid person or an invalid child up to the age of 16 years was cared for, as well as a person, who has reached 80 years of age;
- 9) the time period when a mother raised a child up to the age of 8 years;

The periods mentioned in clauses 5 - 9 are included in the insurance record, provided that the social insurance contributions during such employment period were made by the person itself. The information regarding the contributions made is kept by the SSIA.

10) the time period when the insured person is recognised as an invalid and does not work, but not longer than up to attaining the age necessary for the granting of the old age pension, which has to be proven with appropriate documents.

The requirements for the documents are stated in the Cabinet of Ministers Regulations No. 165 "Procedures for Producing Evidence Calculation and Registration of Periods of Insurance" (dated 23 April 2002).

Additional payment to the pension 



#### Supplement to the pension

From 1 January 2006 to 31 December 2011, people receiving old age pension and residing in Latvia were granted a supplement for each year of their insurance period, accumulated until 31 December 1995 and taken into account when granting (recalculating) pension.

As of 1 January 2010, people residing in the member states of the European Union (EU) and the European Economic Area (EEA) are also entitled to a supplement.

As of 1 January 2012 no supplements are being granted for the insurance period until 31 December 1995.

Persons with disability, to whom the old age pension was granted instead of the disability pension starting from 1 January 2012 and to whom a supplement to the disability pension for the insurance period up to 31 December 1995 was granted until the date of the granting of the old age pension, will be granted a supplement to the old age pension for the insurance period up to 31 December 1995 for the period of disability.

Indexation takes place every year on the 1st October, considering the actual consumer price index and 50% of percentage of the real increase in the social insurance contribution wage sum. A higher percentage of the real increase in the social insurance contribution wage sum is applied to old-age pensions with long insurance period. Namely, 60% - if the insurance period is between 30 and 39, as well as to those pensions awarded for work in hazardous and hard-working conditions or particularly hazardous and hard-working conditions, 70% - if the insurance period is between 40 and 44 years, 80% - if the insurance period is 45 years or more.

The state pensions for politically repressed persons, persons with 1<sup>st</sup> group disability and participants of the Chernobyl NPP clean-up are indexed in full amount. For others - only part of the pension is indexed, i.e., 50% of average contribution wage for the previous year.

From 1 October 2019 the supplement to the pension for each year of insurance period accumulated until 31 December 1995 shall be indexed considering the actual consumer price index and 50% of percentage of the real increase in the social insurance contribution wage sum.

If the person after granting a retirement pension or disability pension (in case of disability group I or II) has worked and made or some other person has made on his/her behalf the social insurance contributions, he/she can demand the recalculation of pension.

The request for recalculation can be submitted to any local office of the State Social Insurance Agency which will examine and adopt the respective decision. Recalculation can be requested once a year regardless of the number of months the person has been working.

Recalculated retirement pension consists of previously granted pension and pension which has been calculated on the basis of the pension capital accrued by the person after granting a pension.

As from 1 October 2013 amendments to the Law "On State Pensions" entered into force providing for recalculation of the disability pensions taking into account the social insurance contributions.

When a person was insured for disability after the granting of the disability pension or the last recalculation of the pension, the persons who receive the disability pension of I and II category are entitled to request the recalculation of the pension.

When the pension is recalculated, the portion that is assessed taking into account the supplemented contributions will be added to the granted/ recalculated pension. In order to make the recalculation, the persons who receive pensions should submit an application to the department of the State Social Insurance Agency. This recalculation may be done maximum once a year.

The disability pension is granted anew to the persons to whom the disability pension was granted until year 1997 if this person has been insured for disability for a certain period of time.

The disability pension will be granted anew to a person whose disability category changed to category I or II and who has been insured for disability for at least 36 months during the last five years prior to the change of the disability category. In this case, the department of the State Social Insurance Agency will grant the pension anew starting from the date of the change of the disability category, taking into account the information provided by the State Commission of the Health and Working Ability Expertise Doctors and will notify the recipient of the pension. The person does not need to submit an application.

If the disability pension was granted until 1997 and the person has been insured for disability for at least 36 months after 1 January 1996, this person is entitled to claim a new disability pension of category I or II. In this case the pension is granted anew, based on the person's application, however, it should first be found out whether the person would benefit from this.

Retirement system in Latvia makes it possible for persons in several cases to retire before reaching the statutory retirement age.

A child's parent or guardian whose insurance term is at least 25 can claim the old-age pension 5 years earlier if, during the time period until the child has reached the age of 18 years:

he or she has been taking care of 5 or more children for at least 8 years;

he or she has been taking care of a child whose disability has been confirmed for at least 8 years for a period of at least 8 years.

Transition period standard is also effective: woman who has taken care of five or more children or disabled child up to 8 years of age and whose insurance length is less than 30 years but not less than 20 years can request the retirement pension upon reaching the age of 63 years 6 months (until 30.06.2022) and 64 years (from 01.07.2022).

Such rights are not entitled to persons deprived of custody or trustee rights.

Also, participants of mitigation of consequences of Chernobyl nuclear clean-up are entitled to request retirement pension five years earlier.

For the purpose of establishing of the entitlement to the old age pension according to preferential terms (i.e. from an earlier age than generally established) for the period of employment in particularly harmful and particularly heavy working conditions until 1996, the lists that defined the compliance of plants, jobs and professions to the employment category providing the entitlement to the retirement according to preferential terms (lists No. 1 and No. 2 approved by Resolution No. 1173 of the Council of Ministers of the USSR dd. 22 August 1956) until the entry into force of the Law "On State Pensions".

In compliance with the Law "On State Pensions", the following persons are entitled to claim the old age pension according to the preferential terms for the employment in particularly harmful conditions:

Category
Retirement age
Total length of service
Specific length of service (until 1.01.1996)
list I
men
62 years 3 months **
20
5 years
women
58 years 6 months (until 30.06.2022)*
59 years (from 01.07.2022)*
15
3 years 9 months
list II
men
62 years 3 months **
25
6 years 3 months

women
62 years 3 months **
20
5 years

\* As of the 1st July every next year the age for granting the pension is increased by six months until the retirement age is attained (65 years).

\*\* As of the 1st January every next year the age for granting the pension is increased by three months until the retirement age is attained (63 years).

Politically repressed persons can demand retirement pension from the age of 59 years 3 months (in 2022) if their insurance length is at least 30 years.

#### Early retirement

Early retirement is possible two years before reaching the general retirement age. In 2022 both women and men may retire early when they have reached the age of 62 years 3 months.

In order to retire early, a person's insurance period has to be at least 30 years.

When a person is employed, the early granted old age pension is not paid. However, when a person has reached the general retirement age, he/she can both work and receive the full amount of the old age pension.

To the persons to whom the old age pension has been granted early, 50% of the granted old age pension is paid until the reaching of the relevant retirement age.

When a person has made his/her choice and has claimed the pension early, the old age pension is not granted anew when the general retirement age is reached.

#### Long service pension

##### Service pensions

Those persons who had held certain offices or worked in certain professions and after having worked a definite period of time the future work is related to the loss of professional skills or social danger are entitled to receive the long service pension.

1. Service pensions in compliance with Regulation on Service Pensions  
(paid from: social insurance budget):

*is granted to:*

employees in transportation sector (aviation, railway, public transport, maritime and river transport),

persons having worked in creative professions (circus, opera, ballet etc. artists).

Since January 1, 1999, establishment of insurance length providing rights to the long service pension in compliance with the Regulation "On Service Pensions" has been stopped. But at the same time rights to the long service pension for the previous period of employment, provided that entire conditions of said Regulation have been observed, remain.

In order a person could receive the long service pension the following criteria are to be met:

a person must have worked 3/4 from the determined period in the profession providing the rights to the long service pension until January 1, 1999;

certain categories of long service pension receivers have an age limit after which the long service pension can be received;

person is no longer working in the profession providing the rights to the long service pension.

Service pension *is calculated* taking into consideration person's:

accrued pension capital since January 1, 1996, until the month of granting a pension;

average insurance contribution wage from 1996 to 1999 (including);

insurance length until 1996.

Upon reaching the retirement age service pension is replaced with retirement pension. But if it is less than previously received long service pension the state covers the difference between the long service pension and retirement pension.

2. Service pensions in compliance with special laws (paid from: state basic budget):

*are granted to:*

judges;

prosecutors;

diplomats;

officials from Corruption Prevention and Combating Bureau;

Employees with special ranks from the establishments of the Ministry of Interior system and Latvian Prison Administration;

artists from state and municipal professional orchestras, choirs, concert organizations, theatres and circus;

officials of State security institutions;

employees of the State Emergency Medical Service;

*officials of Constitution Protection Bureau;*

*military persons.*

Since 01.01.2011 the service pensions (*except long service pensions for officials of the Ministry of Defence and Constitution Protection Bureau*) are administered by the State Social Insurance Agency.

In order a person could receive the long service pension the following criteria are to be met:

person has worked in the office or profession providing the rights to the long service pension for the period determined in laws related to long service pension;

person has reached statutory age;

person is no longer working in the office or profession that provided him/her the rights to the long service pension.

*Amount* of service pension depends on the average monthly earnings and the length of service.

Upon reaching the statutory retirement age the retirement pension is paid instead of the service pension and it is paid

from the social insurance budget. If long service pension is larger than the retirement pension, the difference between the retirement pension and long service pension (paid from: state basic budget) is covered.

In order to request long service pension the following documents are to be submitted to the State Social Insurance Agency (SSIA):

- application for granting a pension;
- document attesting that person's job complies with the indicated professions;
- document attesting that person is no longer working in the profession that provided the rights to long service pension;
- record of work and any other document attesting the insurance length.

Documents can be submitted to any local office of the [SSIA](#) .

Pension export 



In order to improve society's knowledge of its social guarantees and confidence in its social safety, everyone needs to get acquainted with their rights and obligations in the field of social safety.

Latvian citizens who are legally working in any of European Union (EU) member states can join the system of social security of the respective country and receive its guarantees. They have the same rights and obligations regarding the social safety in that country as the citizens of the given country.

System of social security covers various risks of the loss of income, for instance, old-age, disability, loss of supporter, illness, work injury, occupational disease, various reimbursements regarding expenses for family with children, unemployment.

When Latvian citizens move to permanent residence in other EU member state, they do not lose their rights to pensions and certain benefits which were granted to them in Latvia. Granted benefits or pension are transferred to the bank account indicated by the person in any of member states (principle of pension and benefit export).

When working and living in other EU member state, the person has rights to receive the following pensions, benefits and remunerations:

- retirement pensions;
- disability pensions;
- survivor's pensions;
- remuneration related to work injuries and occupational diseases;
- sickness and maternity benefits;
- unemployment benefits;
- funeral benefits;
- family state benefits;

If a Latvian citizen during his life has worked in several EU member states, this person is entitled to receive a pension from all these countries. Each country calculates its part for the pension in compliance with its laws and the period the person has worked in the respective country. If person will not have worked in any of EU member states for a period that

is required for granting a pension in this country, other employment periods in other EU member states will be taken into consideration.

For instance, for a person to have rights to the pension, he/she must have 15 years length of service in Latvia. If a person has worked 7 years in Latvia and afterwards 9 years in Belgium then upon requesting the pension in Latvia both periods are put together. Thus not only 7 years of work in Latvia but also 9 years in Belgium will be taken into account. Nevertheless Latvia will grant a pension only for 7 years while Belgium will have to grant pension for 9 years of work.

If a person has worked in the EU member states (both in the existing and new ones) and his/her period of employment has not been fully paid, for instance, person's length of service has not been taken into consideration, he/she can turn to State Social Insurance Agency (SSIA) in order to solve this issue.

Additional information about pension export is available at SSIA home page <https://www.vsaa.gov.lv/en/services-european-union>.

Information exchange among member states' institutions is organized by means of forms E. Some of them are handed over also to the person. Forms E that are necessary for implementing social safety rights can be received in the SSIA.

Before starting the labour relations in another member state, please, get acquainted with the information about the conditions regarding employment and social safety of the respective country.

Movement within the European Union ([here](#))

MISSOC tables about the systems of EU/EEA member states regarding rights at work, social safety etc. fields ([here](#))

## Benefits in case of death

Funeral benefits shall be granted in the following cases:

to a socially insured person in the event of the death of a dependent family member;

to a family member of a socially insured person or a person who has actually undertaken the funeral process if the socially insured, the unemployed person, a recipient of a pension, a recipient of compensation for loss of ability to work, or a recipient of the state social security benefit has died;

to a family member or a person who has undertaken the funeral process, if the socially insured or his or her dependent family member has died within one month after the termination of employment or self-employment.

Amount of the funeral benefit:

in the event of the death of the insured person – at a level of twice the average monthly insurance contribution salary of the deceased insured person;

in the event of the death of a recipient of an unemployment benefit – in the amount of three times the state social security benefit;

in the event of the death of a family member dependent on the insured person – in the amount of three times the state social security benefit;

in the event of the death of a recipient of the state social security benefit – in the amount of twice the amount of the state social security benefit.

in the event of the death of the recipient of an old-age, invalidity, retirement or special state pension or insurance benefit – the funeral benefit is granted and paid in the amount of the deceased person's two-month pension or

benefit. If the pensioner dies after January 1, 2019, the funeral benefit shall be paid out in the amount of the deceased person's two-month pension, including a supplement to the pension for the insurance period accrued before December 31, 1995 (if any such had been granted).

More detailed information available

Surviving spouse's benefit

In the event of the death of a person receiving pension, the surviving spouse shall be granted a benefit of 50 per cent of the pension which has been accumulated in accordance with the law "On State Pensions" [*"Par valsts pensijām"*] granted to the deceased spouse, including the pension supplement for the period of insurance accrued before December 31, 1995.

Entitlement to the benefit exists twelve months from the date of death of the pension recipient, if the application is submitted within six months from the date of death of the pension recipient.

If the application is being submitted later, the entitlement to the benefit arises not earlier than six months before the date of submission of the application and not longer than until the day twelve months after the date of death of the pension recipient.

The entitlement to surviving spouse's benefit exists if:

the recipient of the pension has been in a registered marriage on the day of death;

the deceased person was recipient of an old-age, invalidity, survivor's or retirement pension in accordance with the decision No. 104 "Regulations on retirement pensions" [*"Nolikums par izdienas pensijām"*] or the decision No. 34 "On the Regulations on Pensions of Employees of Ordinary and Commanding Staff of the Interior Institutions (Employer's Pensions)" [*"Par Nolikumu par iekšlietu iestāžu ierindas un komandējošā sastāva darbinieku pensijām (darba devēja pensijām)"*];

the surviving spouse on the day of death of the deceased person is the recipient of a Latvian National old-age, disability, retirement or special state pension.

Application for receipt of the benefit can be submitted to any SSIA customer service centre:

by appearing in person or submitting in the form of an electronic document, in accordance with regulatory enactments regarding the execution of electronic documents;

by submitting the document by post (sending) or submitting through an authorized person;

using the portal [www.latvija.lv](http://www.latvija.lv) and completing an electronic application [*e-iesniegums*].

An identity document must be presented when claiming the benefit.

The benefit is transferred to the account specified by the beneficiary in a Latvian credit institution, postal payment system (PNS) account or delivered to the place of residence for a fee