

## **This Guide...**

**Provides a summary of the Social Security Law of the State of Kuwait and its amendments, in addition to a simplified explanation of the Institution's services.**

**We hope that this issue will contribute to the enhancement of the social insurance awareness within the community.**

**With the compliments of,  
Public Relations & Corporate Communications Department  
The Public Institution for Social Security (PIFSS)  
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## **Introduction:**

This guide presents important information for those registered in the Social Security System. The reader can find the information of interest by simply referring to the labeled pages in this guide. This guide is divided into the following categories: Insured and Beneficiary, Retired, Entitled to a Pension Share, Self-Insured (Chapter Five), and Employer. Each category is presented with a brief explanation of the related services and rights. The categories and topics are divided as the following:

## **First - The Insured and Beneficiary:**

### **a- Insured (Government Sector and State-Owned Companies)**

Topics: civil workers, military beneficiaries, extension of insurance protection system for Kuwaitis working in a GCC country, along with the contributions and conjoining periods.

### **b- Insured (Private and Oil Sector)**

Topics: private sector workers and workers abroad, along with the contributions, conjoining periods, and unemployment insurance.

## **Second - Self-Employed (Chapter Five):**

Topics: registration, contributions and conjoining periods.

## **Third - Employer:**

Topics: registration for the sector or employees, along with the contributions.

## Fourth - General Pre-Retirement Guidelines:

### Fifth - Retired:

Retirement for Men - Retirement for Women - Military Beneficiary - Disability Pension - Arduous, Harmful, or Hazardous Jobs - Temporary Pension - Retirement Remuneration for the Non-Entitled to a Retirement Pension - Financial Remuneration - Combining Salary and Pension - Commutation by a Pensioner.

### Sixth - Beneficiaries:

(Categories and conditions for the entitlement of a family pension for each category).

(Death grant – Disbursement - Suspension - Re-Disbursement - Termination - Combining - Exceptional Share).

The purpose of this guide is to summarize the Social Security System, and to simplify the searching for information concerning the beneficiary of the syste. In the following pages, we present the information to you as briefly as possible. Those who wish for more detailed information may refer to the legislative guide on PIFSS website. We at PIFSS are always pleased to receive your inquiries and questions on the following contact information:



legislative guide



contact us

## Definitions

### **Insured:**

Every Kuwaiti working for an Employer, members of the National Assembly, and trainees who are committed to commence the work once they have pass the training period.

### **Military Beneficiary:**

Every Kuwaiti military man working in military authorities (army / police / National Guard / fire department).

### **Self-Employed (Chapter Five):**

Every person engaged in a commercial, industrial or agricultural activity, and is required by the law to be registered in the commercial register or obtain a license or permit from the concerned authority.

### **Employer:**

Every natural or legal person that employs workers and practices the business as his profession or trade. As well as government agencies, bodies and institutions with budgets attached to the state's budget or have an independent budget, and other public entities.

### **Retired:**

Every citizen whose service ends and is entitled to a monthly pension in accordance with the conditions and procedures set out by the Social Security Law.

### **Workers Abroad:**

Kuwaiti workers in a government or private sector outside the State of Kuwait in a country that is not a member of the Gulf Cooperation Council (GCC), or workers in international or regional organizations outside or within the State of Kuwait and are not addressed by the Social Security Law.

## **Insurance Protection Extension System:**

The Insurance Protection Extension System for GCC citizens working outside their home country in any other GCC country.

## **Beneficiary:**

A person that meets the requirements to be entitled to a share of a deceased person pension.

## **Salary:**

- For the Insured working in the government sector, the term Salary refers to the basic salary plus the social allowance, including the allowance determined for children.
- For the Insured working in the private and oil sectors, the Salary is the wage according to the provisions of Law No. (6) of 2010. However, if work is without wage or if the wage is less than KD (230) monthly, the latter limit shall prevail for enforcing the provisions of this law. Following approval of the Board of Directors, the Minister may change this limit. The social allowance and children allowance determined according to the provisions of Law No. (19) of 2000 regarding support and encouragement of national manpower to work in non-governmental authorities are considered as salary.
- The maximum limit for basic salary is KD (1,500).

## **Contributions:**

- The rate deducted from the Insured's salary and what is borne by the Employer during the employment period.

## **Service Periods:**

- The period in which the Insured has actually or legally served with an Employer, or the period in which he engages in a business or a licensed profession of his own.

## Insured and Beneficiary

An Employee in the government, private or oil sector, and the military beneficiary

### First - Contributions:

What are contributions?

Contributions are the deducted rate of the Insured's salary throughout his service period. Those contributions are deposited in the Social Security System Funds, in order to secure a decent living for the Insured and his family upon retirement, interruption of employment or in the event of illness, disability or death. This is fulfilled through the disbursement of a retirement pension, a temporary pension or pension shares to those entitled and many other insurance privileges guaranteed by the law to sustain living prosperity and financial stability.

What are the insurance funds and what are their contribution rates?

There is a number of funds in the Social Security System, and they are:

### **1- Basic Insurance Fund:**

The purpose of this fund is to cover the risk of illness, disability, old age or death.

This fund is financed through the deducted contribution from the basic salary of the Insured in the government sector or the beneficiary in the military sector, which consists of the sum of the basic salary and social allowance, including the children's allowance, with a maximum of KD (1,500).

As for the private and oil sector, the basic salary is the total amount received by the worker, in cash or in kind, as a salary in accordance with the provisions of the Private Sector Labor Law with a maximum of KD (1,500) and a minimum of KD (230). (5%) is deducted from the Insured's basic salary and (10%) from the employer.

## 2- Supplementary Insurance Fund:

This fund covers the same risks covered by the Basic Insurance Fund. It is financed by the contributions deducted from the supplementary insurance contribution salary of the Insured in the government sector or the beneficiary in the military sector exceeding KD (1,500) of the basic salary, in addition to increments, allowances and remunerations, which are part of the supplementary salary with a maximum of KD (1,250). As for the private and oil sectors, it exceeds KD (1,500) of the basic salary with a maximum limit of KD (1,250).

(5%) is deducted from the Insured's supplementary salary and (10%) from the Employer.

## 3- Pension Increase Fund:

This fund is financed through the contributions deducted from the sum of the basic and supplementary salary with a maximum of KD (2,750) with a rate of (2.5%) of the monthly salary that is borne by the Insured or military Beneficiary, and the Employer bears a rate of (1%).

## 4- Remuneration Fund:

This fund is financed through the contributions deducted from the basic insurance contribution salary up to a maximum of KD (1,500) with a rate of (2.5%), and is borne by the Insured or Beneficiary to the Financial Remuneration Fund. These contributions shall be suspended if the contribution period reaches (18) years.

## 5- Unemployment Insurance Fund:

A rate of (0.5%) of the basic and supplementary insurance salary is deducted from the Insured in the private and oil sector only, and is deposited in the Unemployment Insurance Fund. This fund enables the Insured to meet their living requirements in the event of resignation or service termination for a period of six months.

## **6- Voluntary Supplementary Insurance Fund:**

Contribution in this fund is voluntary and can be terminated at any time. It can even be cancelled altogether, and a refund of the contributions paid within the first five years of the contribution commencement will be compensated for once only. The aim of this fund is to increase the ceiling for insurance, which mean a higher retirement pension. The contributions in this insurance are operated in the bracket system as well, and the value of one bracket is KD (100) with a contribution rate of (25%) of the selected contribution bracket. Initially, a person can sign up for one, two or three brackets. The bracket can be raised after (12) months of contribution in the previous bracket. The pension is affected by the average salaries during the contribution period, the contribution period itself, and the age at the end of service.

## **Second - Conjoining Periods:**

What does it mean to conjoin (actual) service periods?

Conjoining (actual) service periods refers to the period on which the Insured have served and wishes to conjoin in the total service period registered at PIFSS. This period is known as an actual service period. Normally, the actual service periods are automatically conjoined when the Insured moves from one job to another, however, there are exceptional circumstances in which a conjoining application should be submitted as follows:

### **1- Conjoining civil service period to a military and vice versa.**

The Insured may apply for the conjoining of the civil service period to the military or vice versa, whenever one or both periods have expired in order to be entitled to a retirement pension or increase it.

### **2- Conjoining a service period for which a retirement remuneration was disbursed.**

A person who was disbursed a retirement remuneration for a previous service period can conjoin that period to his current service period after refunding the remuneration. Refund can either be in one payment or in monthly installments of (10%) of the salary or contribution bracket (if registered under the provisions of Chapter Five) at the date of the conjoining application.

### **3- Conjoining a previous service period for which no retirement remuneration was disbursed.**

If the previous service periods to be conjoined are civil and the current period is civil as well, then the previous periods are automatically conjoined under the provisions of the Social Security Law.

They are also automatically conjoined if the previous service period to be conjoined is a military service period, and the current service periods are military as well, under the provisions of Law No. (69) of 1980.

Civil periods may also be conjoined to military periods, whether under the provisions of Chapter Three or Chapter Five, and vice versa, in accordance with the decisions issued with the terms and conditions.

### **4- Conjoining previous service periods upon Kuwaiti Citizenship.**

Those who have acquired Kuwaiti citizenship can apply for the conjoining service periods prior to citizenship, provided that they have served in one of the following entities:

- Government authorities
- Authorities and institutions with annexed budgets to the state budget or with independent budgets and other public authorities.
- Shareholding companies with public contribution.
- Banks
- State-owned companies, even if the service periods were before the state owned them.
- Closed shareholding companies owned by the entities provided in the previous clauses, whether alone or with other parties.
- Arabian Oil Company Limited whenever the relevant service period had commenced before May 20, 1970.
- Kuwait Chamber of Commerce and Industry.
- The International Islamic Charity Organization
- Sports authorities

To conjoin the service periods, the following conditions are required:

- The period must be an actual service period, with a paid a salary, a lump sum salary, or an interim job or temporary work.
- The service period should be after the age of 18 or the prescribed age for appointment, whichever is greater.
- The service periods must be documented in the Employer's records and files.
- The period is conjoined upon meeting retirement and pension entitlement conditions or the Insured reaching the age of (50).

The conjoined amount shall be fixed at the rate of (15%) of the last annual salary subject to insurance on the date of submitting the application for each year of the periods required to be conjoined if the service period is after the date of 24/6/1982. As for the periods prior to this date, the conjoined amount shall be at the rate of (7.5%) of the Insured basic salary for each of the first five years and (12%) for the following years until 23/6/1982.

## **5- Conjoining nominal (non-actual) contribution periods for the Insured.**

Conjoining nominal contribution periods for the Insured means: purchasing a non-actual service period. This helps the Insured to increase his retirement pension if the due pension for the actual period of his service is found to be lower than he wishes, therefore, he would increase his service period by purchasing a (non-actual) nominal service period in order to increase his pension. Furthermore, this method helps the Insured who has reached retirement age but has not met the required years of service for retirement by allowing him to purchase a nominal period to cover the difference in the period required to be entitled to the retirement pension.

The purpose of conjoining a nominal contribution period is to:

- A. Conjoin a nominal contribution period to increase the retirement pension:

The Insured can purchase a nominal contribution period with the intention of increasing the pension by 3 months or its multipliers, and up to a maximum of 5 years during his service. The pensioner can apply for the conjoining within one month of the retirement date. The amount shall be paid in one payment within one month of the notification date of the conjoining application approval.

B. Conjoin a nominal contribution period for the entitlement of a retirement pension:

This is for those who have reached the age of 50, but the service period does not qualify them for the entitlement of a retirement pension. Therefore, they can purchase a nominal contribution period with a maximum of (7 years and 6 months) to meet the minimum period required for the entitlement of a retirement pension, which is (15 years).

After calculating the amount and notifying the Insured, the amount may be paid either in one payment or in monthly installments.

Conjoining Chapter Five service periods to Chapter Three contribution period:

The Insured may apply to conjoin a previous service period calculated in Chapter Five to his current service period under the following conditions:

- Pay any previous contributions for the Chapter Five contribution period.
- Refund the remuneration amount in case it has been disbursed for the period to be included.
- Pay any amounts that may result from the conjoining of the previous service period. These amounts are calculated at the end of service by the entitlement of a pension.

Note: If a commutation request is submitted during the service, then the amount resulting from the conjoining is calculated when the commutation request is submitted (if any) and is deducted by (10%) and may be paid at once.

## 6- Conjoining periods spent without salary:

The Chapter Three Insured who has not received a salary for his service period, because of a leave, may apply to conjoin this period if spent in one the following areas:

- Government authorities
- State-owned companies
- Shareholding companies with public contribution.
- Entities whose employees are subject to such employment systems concluded under collective agreements.

Note: If the period to be conjoined is in any other entity that is not mentioned above, then the Insured must have served an actual service period not less than the period to be conjoined.

The conjoined amount is calculated according to the share of the Insured and the Employer for the period to be conjoined. The Insured may pay the conjoining amount in one payment or in monthly installments not exceeding an amount equal to the number of the full months of the period required to be conjoined. Moreover, whoever submitted the application within three months from the date of returning to work shall be exempted from calculating the additional amounts resulting from the delay in submitting the application.

## **7- Conjoining previous periods spent abroad and the like:**

Those who have service periods spent abroad and the like of entities non-addressed by the provisions of the Social Security Law, may request for conjoining these periods to their current service period.

Entities at which previous service periods can be conjoined:

- Government authorities, public entities and institutions or any other public entity.
- Shareholding companies with public contribution.
- Closed shareholding companies owned by the previous mentioned entities.
- Universities, higher education institutes, banks or insurance companies.
- International or regional organizations.

To conjoin a period, the following is required:

- The Insured must pay all outstanding contributions if he has already contributed voluntarily in accordance with the provisions of insurance for workers abroad and in their judgment or in accordance with the provisions of Chapter Five.
- The Insured must apply within two years from the termination date of the period to be conjoined.
- The period to be conjoined must be a period recorded after the Insured has reached the age of 18.
- A certificate proving the periods to be conjoined and ratified by the competent authorities must be attached to the application.

The calculation method for the conjoining amount:

- Salary or contribution bracket on the date of application x 15% x the period to be conjoined in months.
- The Insured may be paid 10% of the salary or contribution bracket at the date of application, provided that the Insured is notified of the conjoining amount and must decide whether he desires to pay in one payment or in monthly installments within 90 days of the notification date.

### **Third - Workers Abroad**

This category includes those who work outside the State of Kuwait (and the GCC countries) and those who work at regional or international organizations or bodies on which their employees are not subject to the provisions of the local social security law. Contribution in this insurance category is optional.

The law is applicable for:

- Employees in the government, the private sector or the other different business sectors outside the State of Kuwait.
- Employees of international or regional organizations and any of their branches inside the State of Kuwait or abroad.
- Those who are working for any other entity, which is not addressed by the Social Security Law, whether inside the State of Kuwait or abroad.

Contribution Terms:

- The age of the Insured shall not be less than 18 years or more than 65 years.
- Insured persons, whether employees or employers, may not contribute in the workers abroad insurance. In addition, the Retired may only contribute in it under the terms and conditions issued by a ministerial decision in this regard.

Contribution rate:

- The Insured shall pay a monthly contribution at the rate of 15% of the salary with a maximum of (KD 2,750) and a minimum of (KD 230).
- The insured shall pay a monthly contribution at the rate of 3.5% of the value of the monthly salary up to a maximum of KD (2,750) in favor for the Pension Increase Fund.
- In addition, the Insured shall pay a contribution of 2.5% monthly of salary value in a maximum limit of KD (1,500) in favor for the Financial Remuneration Fund, and the maximum limit for paying the contributions shall be 18 years.

#### **Fourth - The Extension of Insurance Protection System for Kuwaitis Working in a GCC Country:**

The Insurance Protection Extension System includes Gulf Cooperation Council citizens working outside their home countries in any member state of the GCC. Contributing in this insurance is obligatory by law. The system also covers every Kuwaiti civilian or military person working in a GCC country with an employer who is subject to the social security system in that country.

Contribution: The Insured in the protection extension system is obligated to pay the same contributions of an Insured in the State of Kuwait. In addition, he shall bear the amounts resulting from the different obligations of the employer in the state of the workplace and those specified to the employer by law in the State of Kuwait.

#### **Fifth - Unemployment Insurance System**

The unemployment insurance system includes workers in the private and oil sectors to promote the job security desired for working in non-governmental sectors.

Eligibility requirements:

- The age of the applicant shall not be less than 18 years or more than 60 years.
- Should complete the determined period for the entitlement of the compensation in accordance with what is provided legally; to be at least six consecutive months prior to the entitlement of the compensation in every time it is entitled.

- Should be able to work.
- Should not be engaged in a commercially licensed activity on his own account.
- Should not be entitled to a retirement pension.

#### Compensation Amount:

Unemployment compensation amounts to 60% of the salary on which the retirement pension is calculated, including the entitled pension in his account in the supplementary insurance, and the increments the state disburses to the employees in the private and oil sectors. It is not permitted to seize or disclaim the compensation and the included increments to it unless to fulfill an expense sentenced by the judiciary and shall not exceed the quarter.

#### Compensation entitlement due date and number of times for its entitlement:

The compensation is due from the 8th day of service termination if the Insured is registered at the Public Authority of Manpower within 30 days of the service termination. Otherwise, the compensation is due from the date of application.

#### On each entitlement, the disbursement shall be for a period of 6 months as follows:

- Compensation is due for the first time if the calculated contribution period in this insurance is at least (6) consecutive months, in accordance to the law.
- Compensation is due for a second time if the calculated contribution period in the insurance is at least (18) months.
- Compensation is due at any other time if the calculated contribution period in the insurance is at least (36) months.

#### Unemployment compensation suspension cases:

- The Insured rejects to join the suitable work when offered to him.
- The Insured rejects to join the training course offered by the Public Authority of Manpower.

- The Insured is self-employed.
- The Insured joins a work for other parties. In this case, the Insured shall be paid the difference between the amount of compensation and the salary (if it is less than the compensation) for the remainder entitlement period.
- The Insured is not committed to the specified follow-up dates or refuses to submit the required documents.

In all case, the right to the compensation disbursement returns when the reason for the suspension is cleared for the remaining entitlement period.

Unemployment compensation forfeiture cases:

- The Insured rejects to join the appropriate work offered to him twice.
- The Insured rejects to take the training courses assigned to him twice.
- The Insured is entitled to a retirement pension.
- The Insured is not registered at the Public Authority of Manpower within 6 months from the service termination date.

Important note:

The compensation prescribed in this law shall not be combined with any other amounts disbursed periodically by the State's Public Treasury. The Insured is obliged to notify the Institution and the entity, which disburses the mentioned amounts, to specify the amounts that shall be suspended.



## Self-Employed (Chapter Five)

The owner of the profession or trade who has been issued a license to practice by the competent authorities.

### **First - Registration:**

The Self-employed registration at PIFSS includes any person who has been issued a license to pursue a profession or trade by the competent authorities, and they are:

- Those who are working in freelance professions like lawyers, engineers, accountants, physicians etc.
- Traders who are required by law to be registered in the Commercial Registry.
- Joint partners in general partnerships companies or joint stock companies.
- Full-time management partners in limited liability companies.
- Owners of taxis, transportation vehicles, and fishing and shipping vessels.
- Owners of medical institutions, medical analysis laboratories, pharmacies, pharmaceutical stores, and eyeglasses manufacturers.
- Owners of newspaper and magazine companies, libraries and printing houses.
- Owners of public shops such as restaurants, cafes and grocery stores.
- Owners of factories and workshops.
- Brokers and customs agents.
- Other categories whose activities require licensing from the competent authority.

Registration in Chapter Five Insurance for the above-mentioned categories is mandatory on the activity practicing commencement date if the contributor's age is between 18-55 years, while registration for those above 55 years of age is voluntary. The application may be submitted within 10 days from the beginning of the activity in order to avoid any late fees.

The insurance does not apply to the following categories:

- Employees of others (third parties).
- Pensioners, for which registration is voluntary, provided that the retirement pension is suspended.
- Those who have reached 65 years of age at the beginning of the contribution.

## **Second - Contributions:**

The Self-employed contributions in the Public Institution for Social Security are subject to the contribution brackets system according to the monthly income. The Insured may choose the contribution bracket that matches his academic qualification or higher as shown in the following table:

- The starting contribution bracket is based on the required academic qualifications in accordance with the provisions of Chapter Five.

Bracket in KD	Academic Qualification
750	A university degree at least in the majors of medicine, pharmacy, and engineering
700	A university degree at least in the majors of Law, Accounting, Information Systems, Statistics, Economics, Nursing, Finance, Financing Financial Institutions, Financial Management, Insurance, Foreign Trade, Banking Sciences, Cooperation, and Teaching
650	A university degree at least in other majors
600	A high school diploma or equivalent A high school diploma with a training course of no less than two academic years, or its equivalent
550	A high school diploma with a training course of no less than one academic year, or its equivalent. A middle school certificate with a training course of no less than three academic years, or its equivalent
500	High school Diploma A middle school certificate with a training course of no less than one academic year, or its equivalent



- Amending the contribution brackets for insurance and monthly income:

With regard to the amendment of the contribution commencement bracket:

The bracket in which the insurance contribution commenced may be modified and any other suitable bracket may be chosen, provided that the application is submitted within a period not exceeding five years from the beginning of the contribution, bearing in mind the contribution differences and paying them within a month from the date of notification.

With regard to amending the monthly income bracket:

The monthly income bracket may be modified to the higher bracket that immediately follows the current contribution bracket.

Provided that the minimum period on which contributions are paid elapses, and all amounts due have been paid until the date of the amendment request. If no amendment is made, there is a period of time where the Public Institution for Social Security implements a mandatory change to the higher bracket that immediately follows the current contribution bracket, even if no application has been submitted, as shown in the following table:

Table of periods that must elapse before amending to the higher bracket that immediately follows

Bracket against which the contributions are paid in KD	Minimum period to be elapsed before amendment (A)	Maximum period to be elapsed before amendment (B)
200	21 months	30 months
250	21 months	30 months
300	21 months	30 months
350	21 months	30 months
400	21 months	30 months
450	21 months	30 months
500	21 months	30 months
550	21 months	30 months
600	18 months	27 months
650	18 months	27 months
700	15 months	24 months
750	15 months	24 months
800	15 months	24 months
850	12 months	24 months
900	12 months	24 months
950	12 months	24 months
1,000	12 months	24 months
1,050 or more	9 months	24 months

Table of monthly income brackets and contribution value

Bracket in KD	Chapter Five Contribution Rate	Contribution Rate for Increment Fund and Financial Remuneration	Total monthly payable contributions in KD	Bracket in KD	Chapter Five Contribution Rate	Contribution Rate for Increment Fund and Financial Remuneration	Total monthly payable contributions in KD
200	5%	6%	22.000	900	15%	6%	189.000
250	6%	6%	30.000	950	15%	6%	199.500
300	7%	6%	39.000	1,000	15%	6%	210.000
350	8%	6%	49.000	1,050	15%	6%	220.500
400	9%	6%	60.000	1,100	15%	6%	231.000
450	10%	6%	72.000	1,150	15%	6%	241.500
500	11%	6%	85.000	1,200	15%	6%	252.000
550	12%	6%	99.000	1,250	15%	6%	262.500
600	13%	6%	114.000	1,300	15%	6%	273.000
650	14%	6%	130.000	1,350	15%	6%	283.500
700	15%	6%	147.000	1,400	15%	6%	294.000
750	15%	6%	157.000	1,450	15%	6%	304.500
800	15%	6%	168.000	1,500	15%	6%	315.000
850	15%	6%	178.500	Date of effectiveness of bracket (1,300 KD) or more as of 1/5/2014			

## Optional Supplementary Insurance Fund:

Contribution in this fund is considered optional for the Insured who wishes to increase his pension and is entitled to suspend or cancel it at any time and to recover the amounts of the contributions paid within the first five years from the beginning of the contribution and only once. The aim of this fund is to raise the insurance cap which means a higher pension at retirement. The value of one bracket is (100 KD) and the rate of contribution for the Insured under Chapter Three is (25%), while the rate for the Insured under Chapter Five is (15%) of the chosen contribution bracket. The Insured is initially entitled to contribute one or two, and a maximum of three brackets, provided that the supplementary insurance contribution bracket reaches the maximum of (1,250 KD). The Insured person is also entitled to amend the bracket to the higher bracket that immediately follows after (12) months have passed on the contribution of the previous bracket. The pension calculation is affected by the average salary during the period of the contribution, the duration of the contribution itself and the age at the service termination date.

### Remarks:

- The contribution to the optional supplementary insurance shall be for those subject to the provisions of Chapter Five if their respective monthly income brackets reach the maximum contribution of (1,500 KD).
- Contributions shall be payable in full for the month on which the contribution starts and shall not be payable for the part of the month on which it ends, unless the contribution expires on the last day of the month.
- Contributions shall be payable in the first month following the month which it is due. For example, January contributions are due on the first of February.
- If the worker obtains a job with an employer or if the license to practice the profession expires, the benefit of the optional supplementary insurance shall be suspended, and the non-renewed periods shall be excluded from the contribution periods for the provisions of Chapter Five.
- The contribution rate in the optional supplementary insurance for the Insured in Chapter Five is (15%) for the contribution bracket.



### Third - Conjoining Periods:

The Insured may conjoin his previous contribution periods for which he or she has already been paid a remuneration for or the periods he or she has served as an employee of an Employer if these periods are as follows:

- Civil periods of service in the government, private or oil sector.
- Military periods of service.
- Previous periods of service prior to obtaining Kuwaiti citizenship.
- Periods of service as a member of the Municipal Council.

Conditions required to conjoin these periods:

- Each bracket has a minimum contribution period which must not be less than it to conjoin the Insured's previous contribution period.
- The purpose to conjoin periods is for the Insured to complete the period required to be entitled to the retirement pension.
- Reimbursement of any amounts that might arise as a result of conjoining periods, and the result will be one of the following:

a. Attaining 40 years of age and over:

On the date of the contribution commencement as a self-employed employer.

b. The Marginal Bracket:

It is the bracket that is estimated and calculated so that no additional amounts are due as a result of the conjoining of periods when selected.

Calculation for conjoining according to the following equation:

$(\text{Contribution bracket} - \text{marginal bracket}) \times \text{coefficient of the additional amount corresponding to the age} \times \text{the period to be conjoined.}$

# Employer

An Employer is any natural or legal person employing workers and taking the business he practices as his trade or profession, as well as government entities, authorities, and institutions with State budgets or independent budgets and other public entities.

## **First - Registration:**

The Employer is obliged to register his employees with the Public Institution for Social Security within (10) days from the date of service. Employees may register their own names if the Employer refrains or fails to register them. The data that they provide is considered valid and the contributions are calculated on their basis unless the Employer objects to them within the (10) days from the date that they were notified by the Public Institution for Social Security. The Employer is also obliged to notify the Public Institution for Social Security of the termination of the employee's employment within a period not exceeding (10) days from the date of the end of service.

## **Second - Inspection:**

The Public Institution for Social Security (PIFSS), through its employees with the capacity of judicial disciplinary status, monitors the implementation of the provisions of the Social Security Law and the decisions implemented by conducting judicial inspection to verify the validity of the data submitted by the Employer in order to ensure the rights and duties of both the Employers and their employees.

To that end, they have the authority to:

- Enter workplaces at the regular working hours, without prior notice to conduct the necessary enquiries.
- Access records, books, papers, editions and files related to the implementation of the law.
- Verify that the Employer's certificate indicating their contribution payment at PIFSS is displayed.
- Verify that the Employer has registered his employees subject to the provision of the law with PIFSS within ten days from the date of their employment.

- Conduct the necessary investigations, hearing the statements of the Employer or his representative and his employees, and providing proof of these statements if necessary.
- Drafting a report of the results of the inspection and referring to the results in the presence of an offence punishable by law to the Public Prosecution or the competent investigator.

The Employer is also required to execute some responsibilities regarding the inspection, including:

- Enable the judicial inspector to view all records and documents (financial and administrative) upon request.
- Specify the addresses of the Employer's businesses clearly, whether the headquarters or other branches, as well as notify PIFSS of any amendments to the addresses of the facilities.

Remarks:

- PIFSS has the right to conduct a judicial inspection at any time, whether before or after the registration process and even after the employee's service ends.
- PIFSS has the right to register any employment subject to the law based on its investigations, even if the Employer refrains from submitting employment notices.
- PIFSS has the right to conduct judicial inspection procedures on an Employer and verify the validity of the registration of his workers in case of irregularity or the Employer's failure to pay contributions due.

### **Third - Contributions:**

Contributions shall be payable to the Public Institution for Social Security at the beginning of the month, following the month for which the contributions are due. If the payment due date coincides with an official holiday or leave, the date shall be extended to the first business day following the holiday or leave. In case there is a delay of more than 10 days, additional amounts shall be charged for this delay at 1% per month of the unpaid contributions, from the due date until the date of settlement.

Monthly contribution ratios for the Insured and Employers:

Fund Type	Maximum Insured Salary	Insured	Employer
Basic Insurance	1,500 KD	5%	10%
Supplementary Insurance	1,250 KD	5%	10%
Increase Pensions	2,750 KD (Basic and Supplementary)	2.5%	1%
Financial Remuneration (For 18 years from 1/1/2015)	1,500 KD (Basic)	2.5%	N/A
Unemployment Insurance for Private and Oil Sectors)	2,750 KD (Basic and Supplementary)	0.5%	0.5%

The accuracy and punctuality of the data provided must be strictly adhered to and observed. If the Employer fails to pay the due contributions required from the Employer at the beginning of the month following the month for which they are due or if all or some of his employees are not registered, additional payments shall be made, as follows:

- (500) Fils for each day's delay to provide data, notifications and forms required for the implementation of the law.
- (10%) of the due contributions to be paid by the Employer, in the event that the Employer fails to register all or some of his employees within 10 days from the date of their joining the service or payment of contributions based on incorrect salaries, in addition to (1%) due for the delay in payment of the contributions.

## PIFSS Accounts Numbers at Kuwaiti Banks

Bank Name	IBAN
Central Bank of Kuwait	KW97 CBKU 0000 0000 0000 0004 2037 62
National Bank of Kuwait/ Headquarters	KW43 NBOK 0000 0000 0000 1000 3752 31
Commercial Bank of Kuwait	KW37 COMB 0000 0101 6044 2100 4140 16
Gulf Bank	KW93 GULB 0000 0000 0000 0005 7867 01
Kuwait Finance House	KW95 KFHO 0000 0000 0001 1010 0001 36
Bank of Bahrain and Kuwait (Headquarters)	KW32 BBKU 0000 0000 0012 0000 0000 69
Burgan Bank	KW59 BRGN 0000 0000 0000 2065 0260 69
Al Ahli Bank of Kuwait	KW56 ABKK 0000 0000 0060 0033 8030 01
Ahli United Bank	KW42 BKME 0000 0000 0000 0011 5098 86
Boubyan Bank (Headquarters)	KW10 BBYN 0000 0000 0000 0004 4000 01
Kuwait International Bank	KW59 KWIB 0000 0000 0001 1010 0733 54
National Bank of Abu Dhabi / Kuwait	KW75 NBAD 0001 0000 0000 6200 0082 17
Doha Bank / Kuwait	KW97 DOHB 0053 2002 0114 0200 0100 00
Citi Bank	KW80 CITI 0000 0000 0000 0004 1470 22
Al Rajhi Bank	KW22 RJHI 0000 0860 0037 0010 4000 06
Warba Bank	KW33 WRBA 0000 0000 0000 1001 8880 18
Qatar National Bank / Kuwait	KW76 QNBA 0000 0000 0240 3000 1300 01



## Before Retirement

The most important steps that the Insured must take before retirement is to ensure the accuracy of their data at PIFSS, and to know the extent to which the conditions of retirement applies to them. For example:

- If the Insured is employed in arduous, harmful or hazardous jobs, then the actual service must be (20) years in this job.
- Article (41) of Law No. (8) of 2010 concerning the Rights of Persons of Disabilities requires that the calculated contribution service period reaches (10) years for women and (15) years for men.
- Under Article (42) of the Law on the Rights of Persons with Disabilities, beneficiaries legally assigned to take care of a disabled person are required to retire after (15) years of service for women and (20) years for men.

It is necessary to verify the Insured's requirement to conjoin his or her contribution if he or she has previously been employed as a civilian to military or vice-versa or is a self-employed person or has already received a financial remuneration or has a service period prior to his or her nationality entitlement and other cases for conjoining periods, since conjoining periods leads to an increase in the pension.

It is also necessary to verify the validity of children allowance with the employer, especially (the son reaching the age of 24 years – the daughter's marriage – the children's employment – their entitlement to a pension, including the disability pension), as failure to update the social allowance data may cause the retirement pension to be recalculated, which may result in some debts.

If the Insured is self-employed, his retirement does not mean the termination of the license or the permission to practice if he meets the conditions for the period and age required for retirement.

Since the Public Institution for Social Security holds a high regard for the Insured's entitlement to the best pension, it must be noted that they shall continue in service until the maximum period reaches (30 years for civilian, 27.5 years for military) and pension age reaches (55 years for civil man, 50 years for civil woman). As for military personnel, they must reach 45 years or older in order to obtain the best calculation rate of the basic pension. In the event that job conditions do not allow continuation of service until these conditions are applied, it is preferable for the Insured to complete the aforementioned service even if they have not reached the mentioned age, as this will give them the opportunity to disburse a retirement pension with a lower rate of reduction than if they have not reached the required age and the maximum periods of service combined.

For clarification, in order for the Insured to be entitled to a higher financial remuneration, he must continue in his contribution service period after reaching the legally established age (55 years for men, 50 years for women) so that the value of the financial remuneration increases by age at the end of service by double (19, 20, 21) when reaching (56, 57, 58) years for men and (51, 52, 53) years for women.

## Retired

### First - Retirement for Men (Employees):

The man has the right to retire and to receive a pension after completing his service period of 15 years or more at the age of 55. The rate on which the basic retirement pension is calculated varies according to the number of years of service, which is 65% at 15 years of service and increases by 2% for each year, up to 95% of the Insured's 30 years of service. Retirement can be before reaching 55 years of a maximum of 5 years, however in this case, retirement entails a reduction in the basic pension based on the number of years of service, and this reduction is excluded from his 35 years of service.

Basic pension reduction based on the age for retirement  
with less than 30 years of service

Age	Reduction
50	25%
51	20%
52	15%
53	10%
54	5%
55 years and above	Without reduction

\*In this case, the reduction in the basic pension is for life.

Basic pension reduction based on the age for retirement  
with 30 years of service or more

Age	Reduction
50	10%
51	8%
52	6%
53	4%
54	2%
55 years and above	Without reduction

\* In this case, the reduction shall cease upon reaching the age of 65 or death, whichever is earlier.

## **Second - Retirement for Women (Employees):**

The woman shall be entitled to a retirement pension after completing 15 years of service or more by the age of 50 years. The percentage on which the retirement pension subject to basic insurance is calculated varies according to the number of years of service, as it is 65% at 15 years of service and increases by 2% for each year in excess of that. The Insured may retire at the age of 50 with a maximum of five years; however, this retirement case entails a reduction in the basic pension based on the number of years of service at the time. Those whose service period is 30 years are excluded from this reduction.

Basic pension reduction based on the age for retirement  
with less than 25 years of service

Age	Reduction
45	25%
46	20%
47	15%
48	10%
49	5%
50 and above	Without reduction

\*In this case, the reduction in the basic pension is permanent.

Basic pension reduction based on the age for retirement  
with 25 years of service or more

Age	Reduction
45	10%
46	8%
47	6%
48	4%
49	2%
50 and above	Without reduction

\* In this case, the reduction shall cease upon reaching the age of 60 or death, whichever is earlier.

- How is the retirement pension calculated?

The salary on which the retirement pension is calculated in the basic insurance varies according to the employer as follows:

- The government and military sector and fully state-owned companies: the pension is calculated based on the best salary during the last five years.
- The private sector, insurance protection extension, and workers abroad: The pension is calculated based on the average salary for the last five years.
- Collective agreements: The pension is calculated based on the last salary.

#### Civilians Retirement Pension Settlement Rates

Years of Service	Percentage	Month	Rate
15	65%	1	0.1667
16	67%	2	0.3333
17	69%	3	0.5000
18	71%	4	0.6667
19	73%	5	0.8334
20	75%	6	1.0000
21	77%	7	1.1667
22	79%	8	1.3333
23	81%	9	1.5000
24	83%	10	1.6667
25	85%	11	1.8334

Years of Service	Percentage
26	87%
27	89%
28	91%
29	93%
30	95%

Month	Rate
-	-
-	-
-	-
-	-
-	-

### **Third - Military Beneficiary Retirement:**

A military personnel is entitled to a retirement pension whenever he completes a service period of 20 actual years or more. The pension calculation rate is 65%, and it varies according to the retirement age, i.e. a person in the military is treated as the civilian if he is under the age of 45, and if he is 45 years and above, then the pension is calculated at a rate of 75%. The percentage rate increases by 2% for each additional year, until it reaches 100% of the Insured salary by completing a service period of 27.5 years.

Military Retirement Pension Settlement Rates

Years of Service	Percentage
15	75%
16	77%
17	79%
18	81%
19	83%
20	85%
21	87%

Month	Rate
1	0.1667
2	0.3333
3	0.5000
4	0.6667
5	0.8333
6	1.0000
7	1.1667

Years of Service	Percentage
22	89%
23	91%
24	93%
25	95%
26	97%
27	99%
27.5	100%

Month	Rate
8	1.3333
9	1.5000
10	1.6667
11	1.8334
-	-
-	-
-	-

#### **Fourth - Chapter Five Retirement:**

The Insured in Chapter Five may be entitled to retirement and pension disbursement upon meeting the following conditions:

- Reaching the age of (55) years with (20) years of service.
- Reaching the age of (60) years with (15) years of service.

A nominal period or any other period can be purchased for those who reached the age of (60) years with at least (5) years of service in Chapter Five, provided that they apply to conjoin the period(s) to Chapter Five as long as the total is (5) years with a valid license on the date of submitting the application.

The basic pension in Chapter Five is calculated according to the segments average in the last (3) years, then the percentage on which the retirement pension is calculated is determined according to the Civilians Retirement Pension Settlement Rates Table (pages 39,40).

### **Fifth - Disability Pension:**

It applies for those who have a medical disability (exhaustion of sick leaves and lack of health fitness) in the government sector. The percentage of disability is determined after presenting the medical reports of the applicant to PIFSS Medical Committee. If the percentage of disability is (50%) or more, the pension is calculated assuming that the service continues until reaching the age of (60) years and the number of years of service at that age. If the percentage of disability is less than (50%), then the pension is calculated based on the calculated service period or (15) years of service, whichever is better.

As for the private sector, the disability must be permanent, and the pension is calculated assuming that the service continues until reaching the age of (60) years, and years of service period at that age.

### **Sixth - Arduous, Harmful, or Hazardous Jobs:**

Insured persons working in arduous, harmful or hazardous jobs may retire at any age after completing a service period of 20 actual years. The retirement pension is calculated based on the calculated years of service period.



## **Seventh - Temporary Pension:**

### **Temporary pensions are divided into two categories:**

- **Sickness Pension:** This pension is entitled to the person who suffers from a disease that has depleted his sick leaves and is not entitled to a retirement pension. Once every year, his case gets presented to PIFSS Medical Committee to determine his entitlement to a sickness pension, until he is entitled to a retirement pension or is entitled to a disability pension. In this category, the pension is settled according to the actual service period or 15 years of service, whichever is greater, until his recovery or entitlement to a retirement pension.
- **Imprisonment Pension:** This pension is entitled to those whose service is terminated by the issuance of a final judgment with an imprisonment penalty and were not entitled to a retirement pension. The pension is settled on the condition of completing a service period of 15 years for the entitlement of a temporary pension. It is due from the date of imprisonment or service termination, whichever is later. The disbursement continues until being subject to one of PIFSS laws, or the date of entitlement to a permanent pension, or the lapse of two years from the date of the end of imprisonment, whichever comes first.

## **Eighth - Remuneration for the Non-Entitled to a Retirement Pension:**

This remuneration is disbursed to those whose service has ended without being entitled to a retirement pension. It is paid in installments for a period of one year, if the period between the end of service and the date of submitting the application does not exceed a full year. If a year has passed, then it shall be paid as a single payment. In the event of employment, before the lapse of one year from the date of end of service, refund of this remuneration is mandatory. However, it is optional after the lapse of one year. The installment value is 65% of the pension settlement salary.

In addition, remuneration is due for the additional actual service periods for which a retirement pension is due. The method of calculating this remuneration varies based on the type of service terminated as follows:

## The Insured civilians:

- Pension settlement salary x 12 x 10% x 5 for the first five years
- Pension settlement salary x 12 x 12% x 5 for the second five years
- Pension settlement salary x 12 x 15% x 5 for the third five years
- Pension settlement salary x 12 x 20% x number of years remaining

## Military beneficiaries:

- Pension settlement salary x 1.5 months x 5 for the first five years
- Pension settlement salary x 2 months x 5 for the second five years
- Pension settlement salary x 2.5 months x the remainder of the period calculated in the insurance

## Ninth - Financial Remuneration:

Entitlement to a financial remuneration conditions:

- The Insured shall be entitled to a retirement pension upon contribution termination.
- The contribution period after 1/1/2015 shall not be less than (24) full months. An exception to this condition is:
  - a. Death, total disability, reaching the legal age for leaving the service, or upon reaching the age of (65).
  - b. The calculated period of service reaches (30) actual years.
  - c. Entitlement to a retirement pension in accordance with the provisions of Articles (41) and (42) of Law No. (8) of 2010, if it is proven that the disability is permanent.

The financial remuneration shall be equivalent to the salary on which the retirement pension is calculated for each contribution year, up to a maximum of 18 years.

The remuneration increases in the event of retirement for men at the age of 55, and for women at the age of 50, with a service period of 18 years as follows:

Man's Age	Woman's Age	Remuneration
55	50	18 months
56	51	19 months
57	52	20 months
58 and above	53 and above	21 months

Note: the contribution period in the Financial Remuneration Fund is 18 years.

### **Tenth - Combining Salary and Pension:**

A Kuwaiti pensioner can combine the retirement pension and salary in the private sector if the following conditions are met:

- The pensioner has 25 years of actual service period, except for:
  - A. A person whose service is terminated by reaching the age prescribed for leaving the service.
  - B. Referral to retirement.
  - C. Ministers, members of the National Assembly, the Municipal Council and the Mukhtars.
  - D. A person who has 20 actual years of service before 1/7/2008.
  
- The return to work shall not be at a previous work place where a service period has been completed, unless at least two years have passed since the end of service.
  
- The pensioner applies for combining within three months from the date of joining the new job, and the pension in this case is calculated at 2% of the average salary for each year of post-retirement service. If the service period is over 30 years for the civil pensioner, then he is entitled to a retirement remuneration disbursed as a lump sum, and the starting from the day following the end of service.

As for the military pensioner, he shall be entitled to a remuneration for the period of post-retirement service which is disbursed as a lump sum, provided that an application is submitted. If the combining period reaches the period that qualifies him for retirement, which is (15) years, then he shall be entitled to a civil retirement pension in addition to the military pension, as previously explained.

### **Eleventh - Commutation by a Pensioner:**

The pensioner can apply for a commutation up to a maximum of a quarter of the retirement pension, provided that the net pension after deducting debt installments is not less than half of the salary on the basis of which the retirement pension was calculated. The pensioner can choose to pay the installments within the following periods:

- Five years.
- Ten years.
- Fifteen years.

Note that the age of the pensioner at the end of the installment period shall not exceed 70 years, except for those whose service termination date was at 55 years and beyond. They may apply for a 10 or 15 years commutation period, provided that the age at the end of the commutation period shall not exceed 75 years. Note that the pensioner may not request for a commutation after reaching the age of 65.

The commutation value is according to the value of the Kuwaiti dinar corresponding to the age of the Retired on the date of submitting the application, as shown in the following table:

Table for determining commutation value  
for each dinar according to age and commutation period

Age at the date of the commutation request	Commutation period		
	5 years	10 years	15 years
	Dinar	Dinar	Dinar
Until 40	51.834	90.335	118.793
41	51.823	90.288	118.678
42	51.809	90.232	118.546
43	51.794	90.169	118.397
44	51.777	90.097	118.230
45	51.759	90.016	118.043
46	51.739	89.926	118.835
47	51.711	89.816	117.591
48	51.680	89.695	117.320
49	51.645	89.560	117.019
50	51.606	89.412	116.685
51	51.562	89.246	116.315
52	51.516	89.066	115.912
53	51.465	88.865	115.466
54	51.410	88.640	114.975
55	51.349	88.392	114.435

Age at the date of the commutation request	Commutation period		
	5 years	10 years	15 years
	Dinar	Dinar	Dinar
56	51.282	88.119	113.846
57	51.198	87.801	113.177
58	51.105	87.454	112.451
59	51.002	87.077	111.662
60	50.889	86.667	110.807
61	50.765	86.219	-
62	50.635	85.739	-
63	50.494	85.216	-
64	50.340	84.646	-
65	50.174	84.028	-

Remarks:

- In age calculation, the fractions of a year are considered a full year.
- In age calculation, the decisions added by the Medical Committee are taken into account, according to the health status of the commutation applicant.
- The commutation period increases by four months for each full year in which the period between the date of commutation and the due date of the sixty installment exceeds (5) years, unless the commutation was made to a pensioner entitled to disbursement.



## Beneficiary

A person who meets the conditions for the entitlement of a pension share of a deceased person.

The Social Security System has taken into account all segments of society, if not all Kuwaiti individuals; as there is the direct beneficiary of the pension system (the Insured), and there is also the indirect beneficiary. Indirect beneficiaries are the relatives of the Insured or pensioner such as a widow, children or total beneficiaries in the event of the death of the Insured or pensioner. Therefore, there are many rights guaranteed by law to the beneficiaries, such as:

### **A. Death grant - disbursed to whomever the Insured or the pensioner determines during his lifetime, either a man or a woman.**

If the grant entitlement is not determined, then it shall be disbursed as follows:

- In the event of a man's death, the grant is first due to his wife/wives, then to the father, the mother, and then the eldest son who is not eligible for the pension.
- In the event of a woman's death, the grant is first due to the husband, then to the eldest son who is not eligible for the pension, the father, and then the mother.

In the absence of those mentioned above, the grant is disbursed to the beneficiaries according to the rates of their entitlement to the pension. In the absence of beneficiaries, the grant is disbursed to the legal heirs through the Ministry of Justice.

As for the value of the grant, it is double the retirement pension, double the salary of the deceased subject to insurance, or double the contribution bracket.

### **B. Pension share; the entitlement conditions were set as the following:**

- Husband: The husband shall be incapable of earning on the date of his wife's death, which is proven by a decision of the Medical Committee.
- The widow: The widow shall be entitled to a share of the husband's pension in accordance with the law without conditions.

- Son: The son shall not have reached the age of 26, with the exception of:
  - A. A person incapable to earn.
  - B. A student in a post-secondary education until he reaches the age of 28, provided that the pension share will continue to be disbursed to those who have reached this age until the end of the school year.
  - C. A person who has obtained a university qualification or its equivalent or higher, provided that he has not reached the age of 28 and has not been employed or practiced an activity that is subject to the provisions of Chapter Five.
- Daughter: The daughter shall not be married on the date of the pensioner's death.
- Father: The father must prove his dependence on the pension of the late son or daughter.
- Mother: The mother shall be divorced or widowed.
- In order for brothers and sisters to be eligible, it is required that they prove their dependence on the pension of the deceased (brother/sister) while alive, in addition to fulfilling the conditions for children's eligibility.
- The sons and daughters shall be eligible, only under the condition that their father deceased before the grandfather, or he passed away while he was still entitled to the pension of his late father.
- Note that the beneficiary may combine between the retirement pension and the pension share, even if they are from multiple sources, without exceeding the maximum legally prescribed limit. The following are exempted from the combining conditions:
  - A person incapable to earn.
  - Children if they are entitled to a pension share of their parents.
  - The share of a martyr's pension approved by a decision of the Council of Ministers or the Martyr's Office.
  - The widow if she combines her retirement pension or salary with the pension share due to her from her husband.

## Conditions of Suspension, Termination and Re-Disbursement of the Pension Share:

### Suspension:

- The beneficiary's employment, except for the widow.
- Females marriage (a marriage grant is paid to the daughter, sister or granddaughter upon their first marriage after the death of the Insured or pensioner, and is equivalent to 6 months of the due share).

### Termination:

- Upon the death of the beneficiary.
- When a widow is entitled to a pension share of her last husband, her share in the pension of her former husband is terminated.
- When the (son/brother/grandson) reaches the age of 26, and up to the age of 28 and he is not an enrolled student in an educational entity following high school, and is not incapable of earning.

### Re-Disbursement:

- The pension share shall be re-disbursed in case of divorce or widowhood of females.
- End of service and no-marriage (for women).

### Exceptional share:

- The exceptional share is due if the eligibility conditions are met, and only after the death of the Insured or the pensioner. The beneficiary's entitlement to this share does not affect the entitlement rates of the remaining beneficiaries. These conditions vary according to the relationship with the deceased as follows:
  - A. Son: shall be incapable of earning after the death of the father.
  - B. Daughter: widowed or divorced after the death of the father.

- C. Mother: widowed after the death of her son.
- D. Brother: shall be incapable of earning after the death of the brother.
- E. Sister: widowed or divorced after the death of the brother.

## **Indebtedness:**

Debts are divided into two main types:

- Debts waived by death: commutation.
- Debts that do not waive by death, which are: 7 times the net retirement pensions, the pensions and the increased amounts disbursed, and the advanced pensions.

Those debts that do not waive by death are collected from the shares of the active beneficiaries in the pension of the deceased, according to the limits stipulated by law at the rate of one-fourth of the pension share, and from the legacy of the deceased (if any).

As for the debts incurred by the beneficiary as a result of suspending or terminating his pension share, they are deducted from the shares that are supposed to be redistributed in the pension of the deceased to the active beneficiaries. If the amount does not cover the settlement of the indebtedness, then the beneficiary debtor is required to settle the debt. However, in the event that this indebtedness resulted from the death of the beneficiary, the indebtedness shall be collected from his legacy (if any) within the limits of what has passed to each heir from the legacy.

Table for determining the pension shares of the beneficiaries in the event of the death of the Insured or the pensioner

Serial	Beneficiaries	Husband or widows	Children	Parents	Brothers/ Sisters
1	A widow or eligible husband only	4/3			
2	More than one widow	Full Pension			
3	A widow or eligible husband with one child	2/1	2/1		
4	More than one widow with one child	3/2	3/1		
5	A widow or eligible husband with more than one child	3/1	3/2		
6	More than one widow with more than one child	2/1	2/1		
7	A widow or eligible husband with one or both parents	3/2		3/1	
8	More than one widow with one or both parents	4/3		4/1	
9	Widow/s or eligible husband with a brother or sister	4/3			4/1
10	Widow/s or eligible husband with brothers or sisters	3/2			3/1
11	A widow or eligible husband with one child and one or both parents	2/1	3/1	6/1	
12	More than one widow with one child and one or both parents	2/1	3/1	6/1	
13	Widow/s or eligible husband with more than one child and one or both parents	3/1	2/1	6/1	

Serial	Beneficiaries	Husband or widows	Children	Parents	Brothers/ Sisters
14	A widow or eligible husband with one child and a brother or sister or more	2/1	3/1		6/1
15	More than one widow with one child and a brother or sister or more	2/1	3/1		6/1
16	Widow/s or eligible husband with more than one child and a brother or sister or more	3/1	2/1		6/1
17	Widow/s or eligible husband with one child, one or both parents, and a brother or sister or more	3/1	3/1	6/1	6/1
18	Widow/s or eligible husband with more than one child, one or both parents, and a brother or sister or more	3/1	2/1	6/1	
19	A widow or eligible husband with one or both parents and a brother or sister	2/1		3/1	6/1
20	A widow or eligible husband with one or both parents and a brother or sister or more	2/1		4/1	4/1
21	More than one widow with one or both parents and a brother or sister or more	3/2		6/1	6/1
22	One child only		2/1		
23	More than one child	Full Pension			
24	One child with one or both parents		2/1	3/1	
25	More than one child with one or both parents		4/3	4/1	

Serial	Beneficiaries	Husband or widows	Children	Parents	Brothers/ Sisters
26	One child with a brother or sister		2/1		4/1
27	One child with more than one brother or sister		2/1		3/1
28	More than one child with a brother or sister		4/3		4/1
29	More than one child with more than one brother or sister		3/2		3/1
30	One child with one or both parents and a brother or sister		2/1	3/1	6/1
31	One child with one or both parents and a brother or sister or more		2/1	4/1	4/1
32	More than one child, one or both parents, and a brother or sister or more		3/2	6/1	6/1
33	One or both parents			2/1	
34	One or both parents and a brother or sister			2/1	4/1
35	One or both parents, or a brother or sister or more			2/1	2/1
36	A brother or sister				3/1
37	A brother or sister or more				2/1