

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

Report on Portable Documents P1 Reference year 2023

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IRIS international research institute on social fraud



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### Glossary

**Basic Regulation:** Regulation (EC) No 883/2004 of the European Parliament and of the Council of 29 April 2004 on the coordination of social security systems.

**Implementing Regulation:** Regulation (EC) No 987/2009 of the European Parliament and of the Council of 16 September 2009 laying down the procedure for implementing Regulation (EC) No 883/2004 on the coordination of social security systems.

**Competent Member State**: The Member State in which the institution with which the person concerned is insured or from which the person is entitled to benefits is situated.

**Portable Document (PD) P1:** The summary of pension decisions provides an overview of the decisions taken by the various institutions in the EU countries from which an old-age, survivors or invalidity pension has been claimed.

**EU-27:** Belgium (BE), Bulgaria (BG), the Czech Republic (CZ), Denmark (DK), Germany (DE), Estonia (EE), Ireland (IE), Greece (EL), Spain (ES), France (FR), Croatia (HR), Italy (IT), Cyprus (CY), Latvia (LV), Lithuania (LT), Luxembourg (LU), Hungary (HU), Malta (MT), the Netherlands (NL), Austria (AT), Poland (PL), Portugal (PT), Romania (RO), Slovenia (SI), Slovakia (SK), Finland (FI), and Sweden (SE).

**EU-14:** Belgium (BE), Denmark (DK), Germany (DE), Ireland (IE), Greece (EL), Spain (ES), France (FR), Italy (IT), Luxembourg (LU), the Netherlands (NL), Austria (AT), Portugal (PT), Finland (FI), and Sweden (SE).

**EU-13:** Bulgaria (BG), the Czech Republic (CZ), Estonia (EE), Croatia (HR), Cyprus (CY), Latvia (LV), Lithuania (LT), Hungary (HU), Malta (MT), Poland (PL), Romania (RO), Slovenia (SI), and Slovakia (SK).

EFTA countries: Iceland (IS), Liechtenstein (LI), Norway (NO), and Switzerland (CH).

### Summary of main findings

To facilitate transnational mobility of persons of all ages, well-designed transnational social security rights are a prerequisite. For instance, EU citizens would be reluctant to move from one Member State<sup>1</sup> to another if they were to lose their pension rights already acquired or if the pension was subject to any reduction or amendment. Thanks to the rules set out at EU level by Regulations (EC) Nos 883/2004 and 987/2009 (i.e., the 'Coordination Regulations') this is not the case.<sup>2,3</sup> It can be expected that the evolution of the export of pensions is highly dependent on *1*) the evolution of intra-EU labour mobility, mainly of employed EU-movers (who return to their country of origin) and frontier workers and *2*) the evolution of pensioners moving to a EU/EFTA country other than their country of origin.

In 2023, roughly 6.3 million pensions were paid to persons residing in another EU/EFTA Member State or the UK, amounting to a total expenditure of some EUR 28.5 billion. In terms of exported amounts, this concerns an increase of about 7 % compared to 2022. About 70 % of the exported pensions concern old-age pensions ( $\pm$  4 500 000), and to a lesser extent survivors' pensions ( $\pm$  1 100 000) and invalidity pensions ( $\pm$  207 000).<sup>4</sup> An average annual amount of EUR 4 515 was exported, which is much lower than the average pension amount in the EU ( $\pm$  EUR 15 400 for old-age pensions). However, the pensioner concerned will often receive a pension from several Member States.

Switzerland, Germany, and France are the Member States that pay by far the most pensions to people residing in another EU/EFTA country or the UK. In 2023, Switzerland paid a total amount of EUR 6.9 billion to some 900 000 pensioners residing in another EU/EFTA country or the UK. Germany paid EUR 6.0 billion to approximately 1.3 million pensioners residing in another EU/EFTA country or the UK. France paid an amount of EUR 3.5 billion to roughly 1.0 million pensioners residing abroad. Poland also paid pensions to a high number of persons living abroad (736 000 pensioners), albeit at a lower amount compared to the other main exporting Member States (around EUR 326 million).

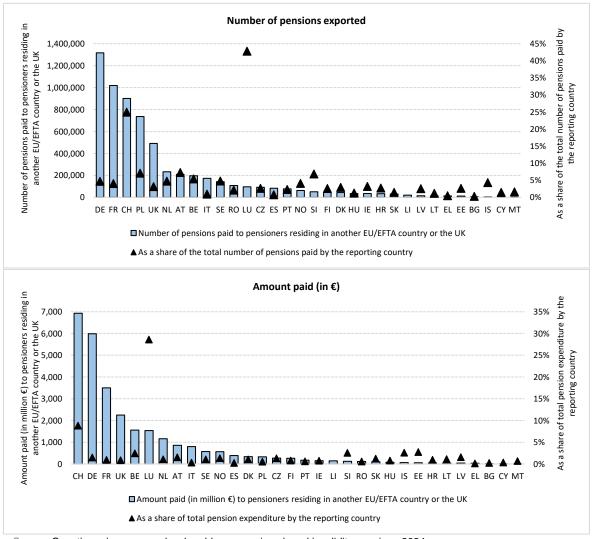
On average 4.5 % of the total number of EU/EFTA/UK pensioners reside in another EU/EFTA country or the UK. However, total spending for this group of pensioners amounts to only 1.5 % of the total amount of paid pensions. Luxembourg is certainly an outlier regarding the export of pensions, which is mainly the result of the high number of incoming frontier workers. Some 42.8 % of the pensions paid by Luxembourg are exported abroad, accounting for 28.6 % of total expenditure on pensions. In addition to Luxembourg, Switzerland exports a high share of pensions abroad, namely 24.9 %. However, these pensions only represent 8.8 % of the total amount of pensions paid. Furthermore, Austria (7.3 %), Poland (7.1 %), Slovenia (6.9 %), Belgium (5.4 %), Sweden (4.8 %), Germany (4.7 %), and the Netherlands (4.7 %) export a relatively high share of their pensions to persons who reside abroad.

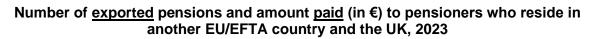
<sup>&</sup>lt;sup>1</sup> The term "Member State" is used in this report to indicate the 27 countries belonging to the European Union (EU) in reference year 2023, the European Economic Area (EEA), Switzerland, and the UK.

<sup>&</sup>lt;sup>2</sup> For more information, see the recent publication of the European Commission: <u>"Retirement abroad. How the European Union protects your pensions and healthcare rights"</u>.

<sup>&</sup>lt;sup>3</sup> The material scope of the Coordination Regulations in principle only concerns statutory pension schemes.

<sup>&</sup>lt;sup>4</sup> No breakdown available for SK and the UK.

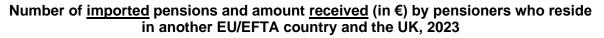


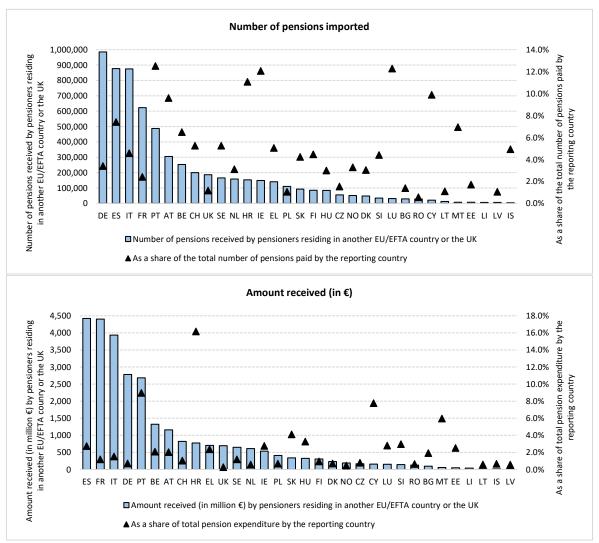


Source: Questionnaire on cross-border old-age, survivors', and invalidity pensions 2024

Most EU/EFTA/UK pensions are exported to pensioners residing in Germany, Spain, Italy, France, and Portugal. For instance, some 877 000 pensioners residing in Spain received a total amount of EUR 4.4 billion from another Member State. Furthermore, some 623 000 pensioners residing in France received a total amount of EUR 4.4 billion. Most pensions are exported to Germany (± 986 000). However, the imported amount (± EUR 2.8 billion) is remarkably lower compared to France, Spain, and Italy. The explanatory reason is that these are mainly pensions exported from Poland to persons living in Germany. Especially in Portugal (12.5 %), Luxembourg (12.3 %), Ireland (12.1 %), Croatia (11.1 %), Cyprus (9.9 %) and Austria (9.6 %) a high share of pensioners receive a pension from another EU/EFTA country or the UK.

The export of pensions from Switzerland to Italy and France are the two main flows in terms of amount exported. In 2023, Switzerland paid an amount of EUR 2.1 billion to almost 292 000 pensioners residing in Italy and an amount of EUR 1.7 billion to some 139 000 pensioners residing in France. The large volume of pensions exported by Switzerland to Italy and France can be linked to the large number of frontier workers working in Switzerland and residing in one of these two Member States. Another important flow goes from France to Portugal (EUR 1.4 billion to 348 000 pensioners), and from Germany to Italy (EUR 1.1 billion to 356 000 pensioners).





Source: Questionnaire on cross-border old-age, survivors', and invalidity pensions 2024

### 1. Introduction

To facilitate the free movement of persons, it is essential that people preserve their social security rights, which includes pensions. Indeed, EU citizens would be reluctant to move from one Member State to another if they were to lose their pension rights already acquired or if the pension was subject to any reduction or amendment. To protect the rights of persons exercising their right to free movement, 65 years ago, the EU adopted measures with a view to protecting the social security rights of persons moving within the EU. The Regulations on the coordination of social security systems<sup>5</sup> lay down some specific rules in the field of old-age, survivors', and invalidity pensions. However, the material scope in principle only concerns statutory pension schemes and does not apply to supplementary pension schemes.<sup>6</sup> Therefore, it was essential to adopt specific rules concerning supplementary pension rights. As a first step in removing possible obstacles to free movement relating to supplementary pensions, Directive  $98/49/EC^7$  on safeguarding the supplementary pension rights of employed and self-employed persons moving within the Community sets out certain rights for members of supplementary pension schemes. As a second step, Directive 2014/50/EU<sup>8</sup> was adopted on 16 April 2014. This statistical report only covers the application and impact of the Coordination Regulations. For an evaluation of the application of Directive 2014/50/EU we refer to a recent report of the Commission.<sup>9</sup>

Chapter 5 of the Basic Regulation covers the coordination of old-age and survivors' pensions (Articles 50 to 60). The relevant provisions regarding the coordination of invalidity pensions are set out in Chapter 4 of the Basic Regulation (Articles 44 to 49). The provisions of Chapters 4 and 5 are only applicable to persons who have been subject to the legislation of two or more Member States. Persons who have been insured for at least one year in a given Member State will be entitled to an old-age pension when the national pensionable age has been reached, provided that the other conditions set in national law are fulfilled.<sup>10</sup> Persons who were subject to the legislation of more than one Member State will be granted a pension from each of the Member States concerned. Hence, for the coordination of old-age, survivors', and invalidity pensions, the 'pro rata pensions method' is applied (see also *section 2.2*).

However, the scope of this report is broader than only persons who receive a pension from two or more Member States. Data on the total number of exported pensions are reported (without making a distinction whether the pensioner also receives a pension from another Member State). The export of benefits is guaranteed without restriction for old-age,

<sup>&</sup>lt;sup>5</sup> Regulation (EC) No 883/2004 of 29 April 2004 on the coordination of social security systems (hereinafter referred to as 'Basic Regulation') and Regulation (EC) No 987/2009 of 16 September 2009 laying down the procedure for implementing Regulation (EC) No 883/2004 on the coordination of social security systems (hereinafter referred to as 'Implementing Regulation').

<sup>&</sup>lt;sup>6</sup> Except for schemes which are covered by the term 'legislation' as social security systems as defined by the first subparagraph of Article I(I) of the Basic Regulation or in respect of which a Member State makes a declaration under that Article.

<sup>&</sup>lt;sup>7</sup> Council Directive 98/49/EC of 29 June 1998 on safeguarding the supplementary pension rights of employed and selfemployed persons moving within the Community.

<sup>&</sup>lt;sup>8</sup> Directive 2014/50/EU of the European Parliament and of the Council of 16 April 2014 on minimum requirements for enhancing worker mobility between Member States by improving the acquisition and preservation of supplementary pension rights.

<sup>&</sup>lt;sup>9</sup> See report from the Commission on the application of Directive 2014/50/EU of the European Parliament and of the Council of 16 April 2014 on minimum requirements for enhancing worker mobility between Member States by improving the acquisition and preservation of supplementary pension rights (COM(2020) 291 final) (https://eur-lex.europa.eu/legalcontent/EN/TXT/PDF/?uri=CELEX:52020DC0291&from=EN).

<sup>&</sup>lt;sup>10</sup> Article 57 of the Basic Regulation exempts the Member State to pay an old-age benefit if the duration of insurance, employment, self-employment, or residence is less than one year provided that no right to benefit is acquired under that legislation for periods of less than one year.

survivors', and invalidity pensions.<sup>11</sup> Thus, pensions are not subject to any reduction, amendment, suspension, withdrawal, or confiscation because the pensioner resides in a Member State other than the one in which the institution responsible for providing pensions is situated.

This report analyses the data from the questionnaire on cross-border pensions addressed to the Administrative Commission for the Coordination of Social Security Systems (AC) (see Annex V). After the introduction in section 1, and a short description of the procedures (section 2), the collected data for reference year 2023 on the number of new claims for an old-age, survivors', or invalidity pension are discussed (section 3). Furthermore, Member States were asked to provide data on the pensions paid as a Member State of residence to pensioners receiving pensions from two or more Member States, one of which is the Member State of residence (section 4),<sup>12</sup> and data on the pensions exported to pensioners who reside in another Member State (section 5) (Figure 1).13 Member States were asked to make a distinction between pensions exported to persons who are in receipt of a pension from two or more Member States (section 5.1)<sup>14</sup> and pensions exported to persons who receive a benefit only from the exporting Member State (section 5.2).<sup>15</sup> Finally, Member States were asked for data on the number of reviews of the decisions carried out by the institutions concerned (section 6), the current experiences of the practical implementation of the rules (section 7), and lastly, whether they are aware of cases of fraud or error (section 8).16

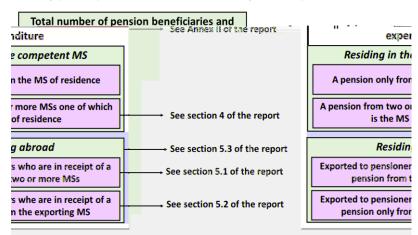


Figure 1 - Type of pensioners covered by the reported data collection

Figures on the total number of pension beneficiaries and the annual pension expenditure are not collected by the thematic questionnaire as such data are reported by Eurostat via the ESSPROS database.<sup>17</sup> Most recent figures for 2021 are included in *Annex III*. These data are used to calculate the financial burden of the coordination rules on total expenditure

- <sup>13</sup> Consequently, figures on the export of pensions outside the EU/EFTA/UK are not collected.
- <sup>14</sup> For instance, a person has been insured in Germany, Luxembourg, and Belgium. The person currently resides in Belgium. The amount paid by Luxembourg and Germany to this person should be reported.
- <sup>15</sup> For instance, a person has only been insured in Germany and resides in Luxembourg. The amount paid by Germany to this person residing in Luxembourg should be reported.
- <sup>16</sup> A comprehensive analysis of the prevalence of fraud and error in the field of EU social security coordination can be found in the thematic report on fraud and error (Jorens *et al.* (2024), *Fraud and error in the field of EU social security coordination*, Network Statistics FMSSFE, European Commission – DG EMPL).
- <sup>17</sup> The definition of pensions used within the European system of integrated social protection statistics (ESSPROS) framework might not correspond to that applied in each Member State, meaning that the figures published at EU level might differ from those published by the authorities at national level.

<sup>&</sup>lt;sup>11</sup> Article 7 of the Basic Regulation.

<sup>&</sup>lt;sup>12</sup> For instance, a person has been insured in Germany, Luxembourg, and Belgium. The person currently resides in Belgium. The amount paid by Belgium to this person residing in Belgium should be reported.

on pensions. It is also possible to calculate the average annual pension expenditure per beneficiary. These figures are an important reference when reviewing/analysing the data provided by Member States. Old-age pension expenditure per beneficiary varies considerably between Member States, ranging from an annual EUR 2 568 in Bulgaria to EUR 30 004 in Iceland (*Figure 2*). The aggregate expenditure per beneficiary on pensions relating to old age was EUR 15 419 per year in 2021. A similar distribution of Member States can be expected when analysing the collected figures for this report. However, the average amounts will probably be lower as these figures are often applicable to people who have worked in several Member States.

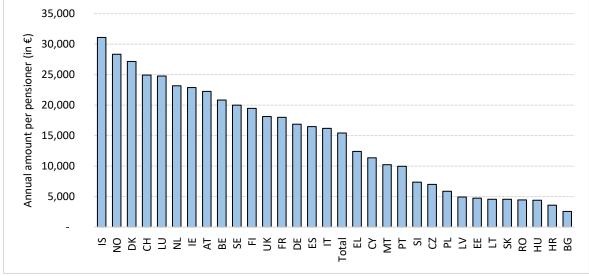


Figure 2 - Average annual old-age pension expenditure per beneficiary, in €, 2021

Out of the 32 Member States, 29 provided a response to the questionnaire.<sup>18</sup> For the Member States that did not provide (all) data, data from the previous reference year was used. This is always clearly mentioned in a footnote under the table or graph. For some questions there are only a limited number of reporting Member States. Therefore, caution is required when drawing conclusions based on the analysis of these questions. This comment applies particularly to *sections 3 and 4* of the report but also to *subsections 5.1 and 5.2*.

Regarding the reported amounts, some Member States reported annual data while others only provided monthly data.<sup>19</sup> Spending data are standardised in the report itself by reporting the annual amounts for all reporting Member States. To obtain an annual amount, the monthly amount of spending reported by some Member States was multiplied by 12. The Member States for which this calculation was performed are mentioned in a footnote under the table. Thus, the annual amounts reported for Member States that reported monthly data are estimated figures.

To read the reported data correctly, a good understanding of the legal framework is indispensable. The **next section** therefore provides a short description of the application procedure and the calculation method of the pension in the event of a claimant who has been subject to the legislation of more than one Member State.

<sup>\*</sup> Data for UK concern reference year 2018. Source: Eurostat, ESSPROS [spr pns ben] and [spr exp pens] (2021 figures)

<sup>&</sup>lt;sup>18</sup> No response was received from IE, IT, and CY. Sweden provided 2023 data only for invalidity pensions.

<sup>&</sup>lt;sup>19</sup> Although it was clearly stated in each question, some Member States reported monthly data without reporting this in the last question.

### 2. Short description of the procedures

### 2.1. Application procedure

The claimant of an old-age, survivors', or invalidity pension should submit a claim to the Member State of residence or the Member State in which s/he was last insured. This is the 'contact Member State'.<sup>20</sup> However, the Member State of residence cannot be the contact Member State if the claimant has never been insured in this Member State. In this situation, the contact Member State will send the claim and the accompanying documents to the other Member States in question (i.e., Member States in which the claimant was previously insured). Each Member State in question will notify the claimant and the contact Member State of the decision. Once the contact Member State has received all decisions, it will send the claimant and the other Member States concerned a summary of those decisions via the Portable Document P1<sup>21</sup> (see Annex VI) or the equivalent E211 form. The PD P1 'Summary note' provides an overview of the decisions taken by the various Member States from which one has claimed an old-age, survivors', or invalidity pension.

#### Example

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

### 2.2. Calculation of the pension

The pension burden is distributed among the Member States concerned in relation to the length of the period of insurance in each of the Member States.<sup>22</sup> Firstly, all competent Member States make a calculation of the pension the person would receive by virtue of the national legislation only for the periods completed therein (provided the conditions for entitlement to benefits have been satisfied exclusively under national law), without taking into consideration periods completed in other Member States. This is called the **independent pension** and does not take into account the provisions of the Regulation for the purpose of acquiring a right to a pension and for the calculation of its amount.

Secondly, the competent Member States calculate the pension under the rules provided by the Regulation. In a first stage, a **theoretical pension amount** is calculated by each of the Member States concerned. Here, all periods of insurance should be aggregated. Thus, periods from other Member States involved should also be considered and the pension is calculated as if all periods of insurance were completed in the Member State concerned. Then, to determine the **pro-rata pension**, the theoretical amount is divided in relation to the share of these insurance periods completed in the given Member State.

Finally, the pro-rata pension and the independent pension are compared to each other, and the highest amount is awarded. The calculations mentioned above must be made by each

<sup>&</sup>lt;sup>20</sup> The Member State in which a claimant applied for a pension; this can be the Member State of residence (if the person has been insured there) or the Member State in which s/he was last insured. See Article 47 (1) of the Implementing Regulation.

<sup>&</sup>lt;sup>21</sup> Provides an overview of the decisions taken by the various Member States from which one has claimed an old-age, survivors', or invalidity pension. The PD P1 is issued by the 'contact institution' after it has received details of the decisions made by the various institutions who have dealt with the claim. See Article 48 (1) of the Implementing Regulation.

<sup>&</sup>lt;sup>22</sup> Article 51 of the Basic Regulation.

Member State involved. As a result, the total pension consists of several 'partial' pensions, each based on the period of insurance completed in the Member State concerned.<sup>23</sup>

#### Example

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

#### **Belgium:**

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

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

Belgium awards whichever is higher.

#### Luxembourg:

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

Calculation of the *pro-rata pension*: 20/45 \* theoretical amount calculated by Luxembourg. Luxembourg awards whichever is higher.

#### Germany:

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

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

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

### 3. Number of Portable Documents P1 issued

The 23 reporting Member States and the United Kingdom issued a total of some 1 million PDs P1 (*Table 1*).<sup>24</sup> Furthermore, Switzerland could not provide quantitative data, but it reported that an extremely marginal use of this modality has been observed in practice. The majority of the PDs P1 reported, about 890 000 or 87 % of all PDs P1 are issued by France. In addition, Spain and Slovenia issued more than 20 000 PDs P1 each. The weighted average shows that almost eight in ten PDs P1 are issued for old-age pensions, followed by 22 % for survivors' pensions, and 1 % for invalidity pensions. Seventeen Member States issued PDs P1 to the claimant to provide a summary of the entitlement to an old-age pension from more than one Member State, rather than for the entitlement to a survivors' or invalidity pension.<sup>25</sup> Only Poland and Norway issued mainly PDs P1 to the claimant to provide a summary of the entitlement to a Survivors' state.

The usefulness of these annual figures is rather limited, not least because the data can fluctuate greatly from one year to the next. It is therefore more interesting to look at the total number of pensioners who experienced an impact on the calculation of their pension because of the application of the Coordination Regulations.

<sup>&</sup>lt;sup>23</sup> Article 52 of the Basic Regulation. This methodology differs from the one applied to short-term cash benefits, like unemployment benefits, according to which one benefit is paid by one Member State only.

<sup>&</sup>lt;sup>24</sup> Eighteen Member States were (partially) able to respond to the question about the number of PDs P1 issued in 2023. Data for DK, IE, and IT refer to reference year 2022. Data for CY refer to reference year 2021.

<sup>&</sup>lt;sup>25</sup> BE, BG, CZ, DK, DE, ES, FR, IT, LU, HU, MT, NL, RO, SI, SK, FI, and SE.

	Old-age	pension	Survivors	' pension	Invalidity	Invalidity pension					
	Number	Row %	Number	Row %	Number	Row %	Number				
BE	6 280	66 %	3 168	34 %			9 448				
BG	1 917	59 %	577	18 %	744	23 %	3 238				
CZ	949	45 %	399	19 %	766	36 %	2 114				
DK*	1 641	81 %			374	19 %	2 015				
DE	8 778	67 %	2 889	22 %	1 387	11 %	13 054				
EE											
IE*	8										
EL											
ES	14 109	57 %	8 403	34 %	2 027	8 %	24 539				
FR***	692 221	78 %	197 219	22 %	0	0 %	889 440				
HR											
IT*	10 289	66 %	4 781	31 %	532	3 %	15 602				
СҮ*	0		0		0						
LV**							146				
LT**							1 646				
LU	1 380	72 %	168	9 %	364	19 %	1 912				
HU	5 277	81 %	1 246	19 %		0 %	6 523				
MT	84	74 %	5	4 %	15	13 %	114				
NL	1 819	51 %	0	0 %	1 771	49 %	3 590				
AT**							2 268				
PL***	646	42 %	119	8 %	764	50 %	1 529				
РТ											
RO	7 067	92 %	278	4 %	345	4 %	7 690				
SI	26 138	81 %	4 417	14 %	1 648	5 %	32 203				
SK	5	63 %	0	0 %	<5	38 %	8				
FI	<5	100 %	0	0 %	0	0 %	<5				
SE	5 214	78 %	921	14 %	533	8 %	6 668				
IS	0		0		0		0				
LI											
NO	1 982	46 %	294	7 %	2 071	48 %	4 347				
СН											
UK											
Total (weighted)	785 808	77 %	224 884	22 %	13 344	1 %	1 028 098				
Total (unweighted)		69 %		13 %		18 %					

#### Table 1 - Number of PDs P1 issued in 2023, breakdown by type of pension

\* DK, IE, and IT: 2022 data. CY: 2021 data.

<sup>\*\*</sup> LV, LT, and AT were not able to provide a breakdown by type of pension.

\*\*\* FR: data might be incomplete. PL: Social Insurance Institution does not collect statistical data about the number of PDs P1 (or equivalent E211 forms) issued. However, data collected by The Agricultural Social Insurance Fund and Pension Benefit Institution of Ministry of the Interior and Administration is provided in this table.

Source: Questionnaire on cross-border old-age, survivors', and invalidity pensions 2024

# 4. Pensions paid by the Member State of residence to pensioners receiving a pension from two or more Member States one of which is the Member State of residence

In this section, figures are reported on the number and amount of pensions paid by the Member State of residence to pensioners who receive an old-age pension, survivors', or invalidity pension from two or more countries one of which is the Member State of residence. The reasons for this can be diverse: a mobile worker who has worked in several countries including his country of residence, a retired frontier worker who has worked in his country of residence at the beginning of his career and then until the end of his career in a neighbouring country, etc.

### 4.1. In absolute figures

The number and amount of pensions paid by the Member State of residence to pensioners who receive an old-age pension, survivors', or invalidity pension from two or more countries one of which is the Member State of residence are reported in *Table 2*. A total number of

21 Member States provided (partial) data on this matter. For all these Member States together, some 2.7 million pensions were paid, representing a total of EUR 19.0 billion, which equals an average annual amount per pensioner of some EUR 7 134. Approximately 84 % of the amount paid by the reporting Member States concern old-age pensions, 13 % concern a survivors' pension, and only 3 % an invalidity pension.

Most of the persons receiving a pension from both their Member State of residence and another Member State are living in Poland, France, and Italy, and to a lesser extent in Portugal, Belgium, Austria, and the Netherlands.<sup>26</sup> France paid a total annual amount of EUR 3.88 billion to some 467 000 pensioners or a total average annual amount per pensioner of EUR 8 304. Furthermore, Austria, Belgium, and Poland paid an annual amount of more than EUR 2.5 billion, while Finland, the Netherlands, and Portugal paid more than EUR 1 billion.

Old-age pension Survivors' pension Invalidity pension Total													
	Old-a	ge pension	Survivo	rs' pension	Invalidi	ty pension		Total					
	Number of persons	Amount paid (in €)	Number of persons	Amount paid (in €)	Number of persons	Amount paid (in €)	Number of persons	Amount paid (in €)	Average amount per pensioner (in €)				
BE***	170 385	2 363 239 176	49 390	638 245 752	2 514	30 925 153	222 289	3 032 410 081	13 642				
BG*	16 445	59 779 868	2 281	3 702 957	1 905	6 126 193	20 631	69 609 019	3 374				
CZ													
DK	21 756	344 135 959			1 901	36 315 677	23 657	380 451 636	16 082				
DE													
EE													
IE													
EL													
ES													
FR	391 366	3 282 400 931	76 074	599 311 018			467 440	3 881 711 949	8 304				
HR													
IT***	280 866	577 481 750	102 874	164 172 306	10 647	22 556 587	i6 587 394 387 764 210 643		1 938				
CY***	4 723	14 994 963	631	1 017 511	67	135 421	5 421	16 147 895	2 979				
LV	1 810	9 216 833	3	21 489	113	417 947	1 926	9 656 269	5 014				
LT	19 975	96 533 182	3 526	3 873 562	5 027	16 050 431	28 528	116 457 175	4 082				
LU*	19 820	682 828 441	5 852	153 273 549	3 531	83 418 202	29 203	919 520 192	31 487				
HU*	43 535	230 777 322	2 314	4 426 907	4 386	13 420 255	50 235	248 624 484	4 949				
МТ	2 027	19 337 223	414	3 305 156	20	146 463	2 492	24 451 667	9 812				
NL	111 531	1 094 777 642	909	5 403 226	3 462	72 517 433	115 902	1 172 698 301	10 118				
AT	145 848	2 582 596 898	28 488	304 181 458	5 526	79 921 170	179 862	2 966 699 526	16 494				
PL***	557 687	2 060 793 602	88 565	344 012 368	42 113	119 895 943	688 365	2 524 701 913	3 668				
PT*	204 312	783 167 844	85 862	212 789 398	12 032	43 521 871	302 206	1 039 479 113	3 440				
RO	19 471	21 379 948	1 096	426 398	787	670 116	21 354	22 476 462	1 053				
SI*	22 735	162 656 290	1 689	7 618 611	830	1 930 660	25 254	172 205 561	6 819				
SK	1 281	7 748 453	267	580 588	435	1 439 201	1 983	9 768 242	4 926				
FI	72 409	1 408 859 213	11 229	73 288 659	2 710	26 668 086	75 957	1 508 815 958	19 864				
SE**					6 976	78 495 033							
IS	2 453	86 079 245			305	8 414 327	2 758	94 493 572	34 262				
LI													
NO													
СН													
UK													
Total	2 110 435	15 888 784 784	461 464	2 519 650 913	98 311	564 491 136	2 659 850	18 974 589 658	7 134				

# Table 2 - Number of pensions and annual amount paid (in €) as Member State of residence to pensioners receiving a pension from two or more Member States one of which is the Member State of residence, 2023

The monthly amounts reported by BG, LU, HU, PL, PT, and SI were multiplied by 12 to obtain an annual figure.

\*\* Numbers for SE are not included in the Total column and the Total row, as it only concerns invalidity pensions, and this would lead to misleading totals.

\*\*\* IT and PL: 2022 data. CY: 2021 data. BE: 2022 data for invalidity pensions.

Source: Questionnaire on cross-border old-age, survivors', and invalidity pensions 2024

The highest average annual amounts of pension paid per pensioner were paid by Luxembourg and Iceland, namely more than EUR 31 000, followed by the Netherlands, Belgium, Denmark, Austria, and Finland with more than EUR 10 000. This in contrast to Italy and Romania, which paid a much lower average annual amount per pensioner (lower

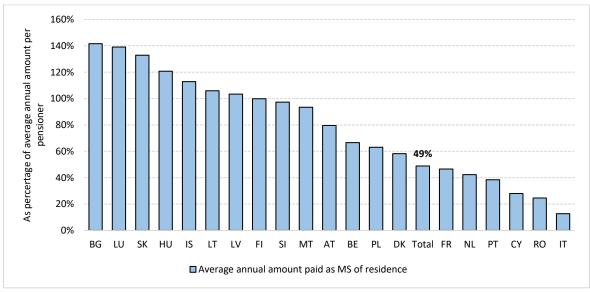
<sup>&</sup>lt;sup>26</sup> No data available for DE.

than EUR 2 000). The above distribution of Member States does not differ so much from the distribution presented in *Figure 3 (all pension beneficiaries)*.

A closer look at the average amount of old-age pension specifically could be valuable. For most of the reporting Member States, the average annual old-age pension expenditure per pensioner (see column 2 and 3 of *Table 2<sup>27</sup>*) is lower than the average annual amount for the total group of pensioners (see Figure 2). These average expenditures are compared to each other in *Figure 3*. When the share is lower than 100 % it means that the average annual old-age pension exceeds the average annual old-age pension paid to pensioners who receive such a pension from two or more countries, one of which is the Member State of residence. In Bulgaria, Luxembourg, Slovakia, Hungary, Iceland, Lithuania, and Latvia, however, the opposite holds true. In these Member States, the average annual old-age pension paid to persons receiving an old-age pension from two or more countries, one of which is the Member State of which is the Member State of residence, is higher than the average annual old-age pension paid to all pensioners.

The aggregate amount is some 49 % of the total average annual old-age pension expenditure per pensioner (*Figure 3*).<sup>28</sup> This can be explained by the fact that the reported amount only represents a partial pension. An additional amount will be paid by one or more exporting Member States where the pensioner was insured as well.

#### Figure 3 - Average annual amount paid to pensioners who receive an old-age pension from two or more countries one of which is the Member State of residence (2023 figures) compared to the average annual amount paid to all pensioners (2021 figures)



\* Average annual amount paid to pensioners who receive an old-age pension from two or more countries one of which is the Member State of residence.

Source: Questionnaire on cross-border old-age, survivors', and invalidity pensions 2024 and Eurostat, ESSPROS [spr pns ben] and [spr exp pens] (2021 figures)

*Table 3* shows the evolution of the number of pensions and the annual amount paid to pensioners receiving a pension from two or more Member States one of which is the Member State of residence, comparing reference year 2023 to reference year 2022. Both

<sup>&</sup>lt;sup>27</sup> The average annual amount paid to pensioners who receive an old-age pension from two or more countries one of which is the Member State of residence is calculated by dividing the total amount paid for old-age pensions (column 3 of *Table 2*) by the total number of persons who receive an old-age pension (column 2 of *Table 2*).

<sup>&</sup>lt;sup>28</sup> The average annual amount paid to pensioners who receive an old-age pension from two or more countries one of which is the Member State of residence is EUR 7 529 (based on figures from *Table 2* = EUR 15 888 784 784 / 2 110 435) and the average annual amount paid to all pensioners is EUR 15 419 (based on figures from *Annex III* = EUR 1 756 530 000 000 / 113 921 427). Therefore, EUR 7 529 / EUR 15 419 = 49 %.

the numbers and amounts seem to remain rather stable for most Member States between these reference years. Only in Romania, both the number of pensions (+ 125.8 %) and the amount paid (+63.4 %) increased significantly.

		2022			2023		% Change 2023 vs 2022							
		2022	Average		2025	Average	<i>/</i> <sup>®</sup> C	nange 2025 vs 2	.022					
	Number of persons	Amount paid (in €)	amount per pensioner (in €)	Number of persons	Amount paid (in €)	amount per pensioner (in €)	Number of persons	Amount paid (in €)	Average amount per pensioner					
BE	179 774	2 876 693 112	16 002	222 289	3 032 410 081	13 642	23.6 %	5.4 %	-14.7 %					
BG	17 666	53 704 801	3 040	20 631	69 609 019	3 374	16.8 %	29.6 %	11.0 %					
CZ														
DK	43 119	315 890 660	7 326	23 657	380 451 636	16 082	-45.1 %	20.4 %	119.5 %					
DE														
EE														
IE														
EL														
ES														
FR	448 570	3 685 466 502	8 216	467 440	3 881 711 949	8 304	4.2 %	5.3 %	1.1 %					
HR														
IT	394 387	764 210 643	1 938											
СҮ														
LV	1 540	6 915 630	4 491	1 926	9 656 269	5 014	25.1 %	39.6 %	11.6 %					
LT	26 276	90 616 772	3 449	28 528	116 457 175	4 082	8.6 %	28.5 %	18.4 %					
LU	27 818	795 212 946	28 586	29 203	919 520 192	31 487	5.0 %	15.6 %	10.1 %					
HU	46 053	172 488 683	3 745	50 235	248 624 484	4 949	9.1 %	44.1 %	32.1 %					
MT	2 430	21 126 017	8 694	2 492	24 451 667	9 812	2.6 %	15.7 %	12.9 %					
NL	119 998	1 116 494 493	9 304	115 902	1 172 698 301	10 118	-3.4 %	5.0 %	8.7 %					
AT	176 134	2 738 396 640	15 547	179 862	2 966 699 526	16 494	2.1 %	8.3 %	6.1 %					
PL	688 365	2 524 701 913	3 668											
РТ	296 918	936 636 605	3 155	302 206	1 039 479 113	3 440	1.8 %	11.0 %	9.0 %					
RO	9 458	13 752 047	1 454	21 354	22 476 462	1 053	125.8 %	63.4 %	-27.6 %					
SI	23 803	151 207 527	6 352	25 254	172 205 561	6 819	6.1 %	13.9 %	7.3 %					
SK	2 028	8 272 401	4 079	1 983	9 768 242	4 926	-2.2 %	18.1 %	20.8 %					
FI	74 972	1 373 275 011	18 317	75 957	1 508 815 958	19 864	1.3 %	9.9 %	8.4 %					
SE	0.055	00 640 440	24 505	0.750	04 400 570	24.262	2.0.4	10.0 %	0.7.0/					
IS	2 655	83 649 412	31 506	2 758	94 493 572	34 262	3.9 %	13.0 %	8.7 %					
LI														
NO														
СН														
UK														

#### Table 3 - Evolution of the number of pensions and annual amount paid (in €) as Member State of residence to pensioners receiving a pension from two or more Member States one of which is the Member State of residence, from 2022 to 2023

Source: Questionnaires on cross-border old-age, survivors', and invalidity pensions 2024 and 2023

# 4.2. As a share of total number of pensioners and total pension expenditure

This subsection compares the reported figures in *Table 2* to the total number of pension beneficiaries and total spending on old-age, survivors', and invalidity pensions (see *Annex III*).<sup>29</sup> The weighted average indicates that 3.1 % of all pensioners residing in one of the reporting Member States are entitled to two or more pensions one of which is from their Member State of residence. The amount paid to this group of pensioners amounts to 0.9 % of total pension expenditure (*Table 4*).

In Latvia, Romania, and Slovakia less than 1 % of the pensioners are entitled to a pension both from their Member State of residence and another Member State. This is in sharp

<sup>&</sup>lt;sup>29</sup> It should be noted that the reported number of pensions paid as Member State of residence in *Table 2* apply to reference year 2023 while the reported total number of beneficiaries in *Annex III* apply to reference year 2021. This might distort the analysis to a limited extent. Moreover, these figures reported by Eurostat might differ from figures available at national level.

contrast to Belgium, Luxembourg, Austria, Poland, and Portugal where the share exceeds 6 % of pensioners. In Luxembourg in particular, more than one in ten pensioners (13 %) receive a pension from two or more Member States one of which is from Luxembourg as their Member State of residence.

For most reporting Member States, the share of amount paid is lower than the share of number of persons.<sup>30</sup> Most notably in Portugal, for instance, the share of number of persons equalled 8.9 %, while the amount paid by Portugal to this group of pension beneficiaries amounted to only 3.5 % of the total amount of pensions paid by Portugal. This shows that this group of pensioners was mainly insured in a Member State other than Portugal. Likewise, many of the reporting Member States find themselves in a similar situation, namely a higher share in terms of number of persons than in the amount paid.

#### Table 4 - Number of pensions and amount paid as Member State of residence to pensioners receiving a pension from two or more Member States one of which is the Member State of residence, <u>as a share of the total number of beneficiaries and</u> of total expenditure, breakdown by type of pension, 2023

	Old-age	pension	Survivor	s' pension	Invalidit	y pension	Тс	Total				
	Number of persons	Amount paid	Number of persons	Amount paid	Number of persons	Amount paid	Number of persons	Amount paid				
BE	7.7 %	5.1 %	9.5 %	8.6 %	0.3 %	0.3 %	6.1 %	4.8 %				
BG	1.0 %	1.4 %	2.0 %	1.9 %	0.8 %	1.3 %	1.0 %	1.4 %				
cz	2.0 /0	1.170	2.0 /0	1.5 /0	0.0 /0	1.5 /0	2.0 /0	1.170				
DK	1.9 %	1.1 %			0.7 %	3.6 %	1.6 %	1.2 %				
DE	1.5 /0	1.1 /0			0.7 /0	5.0 /0	1.0 /0	1.2 /0				
EE												
IE												
EL												
ES												
FR	2.3 %	1.1 %	1.7 %	1.6 %			1.9 %	1.0 %				
HR	2.3 /0	1.1 /0	1.7 70	1.0 /0			1.5 /0	1.0 /0				
IT	2.3 %	0.3 %	2.4 %	0.4 %	0.7 %	0.2 %	2.2 %	0.3 %				
CY	3.2 %	0.9 %	1.9 %	0.3 %	0.4 %	0.4 %	2.8 %	0.8 %				
LV	0.4 %	0.4 %	0.0 %	0.0 %	0.1 %	0.1 %	0.3 %	0.4 %				
LT	2.8 %	3.0 %	1.4 %	2.7 %	3.4 %	3.4 %	2.6 %	3.0 %				
LU	12.7 %	17.6 %	11.8 %	14.7 %	19.1 %	18.9 %	13.0 %	17.2 %				
HU	2.2 %	2.6 %	0.3 %	0.4 %	13.170	10.5 /0	1.8 %	2.5 %				
MT	2.7 %	2.5 %	2.4 %	2.1 %	0.3 %	0.3 %	2.5 %	2.5 %				
NL	3.1 %	1.3 %	0.2 %	0.1 %	0.4 %	0.5 %	2.3 %	1.1 %				
AT	6.9 %	5.5 %	4.9 %	4.7 %	2.8 %	2.3 %	6.2 %	5.2 %				
PL	6.9 %	4.4 %	6.7 %	4.2 %	4.2 %	3.0 %	6.6 %	4.2 %				
PT	8.8 %	3.4 %	10.0 %	5.4 %	5.0 %	1.5 %	8.9 %	3.5 %				
RO	0.5 %	0.1 %	0.2 %	0.0 %	0.2 %	0.1 %	0.4 %	0.1 %				
SI	4.0 %	3.9 %	1.1 %	1.5 %	3.8 %	1.9 %	3.4 %	3.6 %				
SK	0.1 %	0.1 %	0.1 %	0.1 %	0.1 %	0.2 %	0.1 %	0.1 %				
FI	5.1 %	5.1 %	4.8 %	4.0 %	1.4 %	0.9 %	4.2 %	4.7 %				
SE*	012 /0	0.12 / 0			2.7 %	2.2 %		, ,.				
IS	4.6 %	5.2 %			1.3 %	1.2 %	3.3 %	3.8 %				
U		0.2 /0			2.0 / 0	2.2 /0	0.0 / 0	0.0 /0				
NO												
СН												
UK												
Total (Weighted)	ed) 3.4 % 0.9 % 3.0 % 1.		1.1 %	1.0 %	0.4 %	3.1 %	0.9 %					
Total (Unweighted)	4.0 %	3.3 %	3.2 %	2.8 %	2.5 %	2.2 %	3.6 %	3.1 %				

\* Numbers for SE are not included in the Total rows, as it only concerns invalidity pensions, and this would lead to misleading totals.

Source: Questionnaire on cross-border old-age, survivors', and invalidity pensions 2024 and Eurostat, ESSPROS [spr pns ben] and [spr exp pens] (2021 figures)

<sup>&</sup>lt;sup>30</sup> This is the case for BE, DK, FR, IT, CY, NL, AT, PL, PT and RO. However, this is not the case for BG, LV, LT, LU, HU, MT, SI, SK, FI, and IS.

# 5. Pensions exported to pensioners who reside in another Member State

In this section, figures are reported on the number and amount of pensions paid to pensioners who reside in another Member State. The reasons for the export of pensions are diverse: e.g., the payment of a pension to a retired frontier worker or to a returned mobile worker to name a few. It that respect, countries such as Luxembourg and Switzerland with a high number of incoming frontier workers and foreign workers moving abroad after their professional career, or Germany and the United Kingdom with a high number of incoming EU/EFTA/UK movers export a high number of pensions. In addition, many pensions are paid to pensioners who have decided to move abroad (mostly to Mediterranean countries).

Data on pensions exported to pensioners who reside in another Member State and who are in receipt of a pension from two or more Member States are presented in *section 5.1*. Furthermore, data on the number and amount of exported pensions in case of persons who receive a benefit from one Member State only are reported in *section 5.2*. Finally, total figures on the export of pensions are discussed in *section 5.3* (without making a distinction whether the pensioner also receives a pension from another Member State or not).

A total number of 17 Member States<sup>31</sup> provided figures for both groups of pensioners (pensions exported to pensioners receiving a pension from two or more Member States and to pensioners receiving a pension only from the exporting Member State). Two Member States only provided figures for pensions exported to pensioners receiving a pension from two or more Member States (Croatia and Malta). There are also thirteen Member States<sup>32</sup> that only provided data on the total number of pensions paid to pensioners who reside in another Member State. As a result, all 32 Member States provided (partial) export data.

# 5.1. Pensions exported to pensioners who are in receipt of a pension from two or more Member States

The reported data on pensions exported to pensioners who reside in another Member State and who are in receipt of a pension from two or more Member States are included in *Table 5.* A total number of 19 Member States provided (partial) data on this matter. For all reporting Member States some 1.5 million pensions were paid, representing a total of more than EUR 5.63 billion. This means that an average annual amount of some EUR 3 647 is paid. Please note that both Germany and Switzerland, two of the main exporting countries, did not report data.

France exported the highest number of pensions to pensioners who are entitled to a pension from two or more Member States, namely 516 941 pensions, or 34 % of all pensions reported. Furthermore, the Netherlands, Italy, Belgium, and Austria exported more than 120 000 pensions each. In terms of amount exported, France stands out once more with EUR 1.5 billion or 27 % of the total amount reported. In addition, Luxembourg paid out more than EUR 1 billion, and Belgium and the Netherlands exported more than EUR 600 million each to pensioners who are entitled to pensions from two or more Member States.

The highest average amounts per pensioner are found in Luxembourg (EUR 14 778) and Iceland (EUR 13 443), while the lowest are reported by Romania (EUR 931), Cyprus (EUR 1 363), Slovenia (EUR 1 384), Croatia (EUR 1 428) and Latvia (EUR 1 647).

<sup>&</sup>lt;sup>31</sup> BE, BG, ES, FR, IT (data 2022), CY (data 2021), LV, LT, LU, HU, NL, AT, PT, RO, SI, SE, and IS.

<sup>&</sup>lt;sup>32</sup> CZ, DK, DE, EE, IE (data 2022), EL, PL, SK, FI, LI, NO, CH, and UK (data 2022 and 2017).

# Table 5 - Number of pensions and amount paid (in €) to pensioners who reside in another Member State and who are in receipt of a pension from two or more Member States, 2023

	Old-ag	e pension	Survivo	rs' pension	Invalidi	ty pension	Total						
	Number of persons	Amount paid (in €)	Number of persons	Amount paid (in €)	Number of persons	Amount paid (in €)	Number of persons	Amount paid (in €)	Average amount per pensioner (in €)				
BE***	94 412	468 615 804	27 459	141 105 552	1 597	13 908 962	123 468	623 630 318	5 051				
BG*	3 425	6 817 810	677	951 269	406	1 136 312	4 508	8 905 391	1 975				
CZ													
DK													
DE													
EE													
IE													
EL													
ES	52 769	224 678 660	20 057	92 269 834	3 265	22 579 614	76 091	339 528 108	4 462				
FR	378 684	1 131 715 314	136 798	385 140 262	1 459	4 538 426	516 941	1 521 394 001	2 943				
HR	26 191	34 830 949	5 788	10 137 204	1 283	2 541 558	33 262	47 509 710	1 428				
IT***	101 116	190 103 272	38 710	62 264 226	6 433	13 648 111	146 259	266 015 609	1 819				
CY***	1 897	2 508 816	219	352 828	69	117 359	2 185	2 979 003	1 363				
LV	3 307	5 301 459	16	16 564	277	612 928	3 600	5 930 952	1 647				
LT	9 257	32 371 412	1 269	1 384 011	787	2 211 364	11 313	35 966 787	3 179				
LU*	60 779	946 406 410	20 229	238 994 986	6 929	114 123 963	87 937	1 299 525 358	14 778				
HU*	27 858	61 646 658	2 184	1 610 676	1 901	2 217 030	31 943	65 474 364	2 050				
МТ	1 426	5 571 964	191	1 200 178	20	72 815	1 637	6 775 723	4 139				
NL	181 162	626 267 321	1 393	7 064 735	6 312	50 915 256	188 867	684 247 312	3 623				
AT	101 485	353 589 012	20 186	44 655 674	3 206	17 686 662	124 877	415 931 348	3 331				
PL													
PT*	50 932	108 795 492	15 307	30 310 087	5 016	10 460 473	71 255	149 566 053	2 099				
RO	68 861	61 412 750	6 141	8 479 451	2 914	2 657 413	77 916	72 549 613	931				
SI*	29 133	44 606 873	7 590	6 641 954	3 834	4 875 900	40 557	56 124 726	1 384				
SK													
FI													
SE**					2 832	13 325 014							
IS	1 919	25 529 132			537	7 487 789	2 456	33 016 921	13 443				
LI													
NO													
СН													
UK													
Total	1 194 613	4 330 769 108	304 214	1 032 579 490	46 245	271 791 935	1 545 072 5 635 071 298 3 647						

\* The monthly amounts reported by BE (except invalidity pensions), BG, LU, HU, PT, and SI are multiplied by 12 to obtain an annual figure.

\*\* Numbers for SE are not included in the Total column and the Total row, as it only concerns invalidity pensions, and this would lead to misleading totals.

\*\*\* IT: 2022 data. CY: 2021 data. BE: 2022 data for invalidity pensions.

Source: Questionnaire on cross-border old-age, survivors', and invalidity pensions 2024

# 5.2. Pensions exported to pensioners who are in receipt of a pension from one Member State only

Data on the number and amount of exported pensions in case of persons who receive a benefit from one Member State only (i.e., the exporting Member State) are reported in *Table 6.* These are pensioners who have always worked in the same country, which is not (or no longer) their country of residence. Only 17 Member States provided (partial) data on this matter, with again no data available for Germany and Switzerland.

These 17 Member States paid some 814 000 pensions amounting to a total spending of some EUR 4.87 billion, or an average annual amount per pensioner of EUR 5 982. More than 61 % of these pensions were exported by France (502 763 pensions), and more than 40 % of the amount exported (EUR 1.98 billion). Furthermore, Belgium exported an amount of EUR 931.6 million, Italy an amount of EUR 530.8 million, and the Netherlands and Austria more than EUR 440 million each to pensioners residing in another Member State who are in receipt of a pension from only one Member State.

The highest average amounts per pension are reported by Luxembourg (EUR 28 439) and Iceland (EUR 28 325).

If the data from *Tables 5 and 6* are compared, it is clear that most Member States mainly export pensions to persons receiving two or more pensions. Later in this chapter, the results for each Member State are discussed separately (see Figure 4 in section 5.3.1).

# Table 6 - Number of pensions and amount paid to pensioners who reside in anotherMember State and who are in receipt of a pension from one Member State only,2023

	Old-as	ge pension	Survivo	rs' pension	Invalidit	ty pension	Total						
	Number of persons	Amount paid (in €)		Amount paid (in €)		Amount paid (in €)	Number of	Amount paid (in €)	Average amount per pensioner				
	•	. ,		· · /		. ,	•	. ,	(in €)				
BE***	53 627	669 746 796	12 909	143 969 544	7 576	117 903 638	74 112	931 619 978	12 570				
BG*	1 014	2 300 748	219	317 783	179	466 460	1 412	3 084 991	2 185				
CZ													
DK													
DE													
EE													
IE													
EL													
ES	2 990	22 819 799	2 514	14 663 978	1 235	11 467 182	6 739	48 950 958	7 264				
FR	389 827	1 586 171 813	111 631	379 540 671	1 305	10 145 607	502 763	1 975 858 091	3 930				
HR													
IT***	19 444	448 740 892	7 006	69 046 800	1 001	13 011 369	27 451	530 799 061	19 336				
CY***	402	2 395 624	247	1 311 061	24	120 999	673	3 827 684	5 687				
LV	9 482	30 155 099	636	1 747 895	942	2 568 504	11 060	34 471 498	3 117				
LT	1 136	5 919 461	428	374 596	318	1 374 528	1 882	7 668 585	4 075				
LU*	3 274	137 916 285	3 750	55 581 044	1 211	40 696 138	8 235	234 193 467	28 439				
HU*	2 119	11 161 821	372	850 999	166	616 106	2 657	12 628 926	4 753				
MT													
NL	31 724	195 597 663	100	536 646	12 571	278 948 702	44 395	475 082 012	10 701				
AT	60 818	341 144 706	21 639	80 785 068	2 364	20 230 140	84 821	442 159 914	5 213				
PL													
PT*	2 921	15 789 378	3 298	8 770 998	461	1 887 632	6 680	26 448 009	3 959				
RO	25 397	37 662 954	1 334	1 537 996	2 884	4 219 386	29 615	43 420 337	1 466				
SI*	3 540	28 237 154	4 675	24 489 506	1 884	13 004 795	10 099	65 731 455	6 509				
SK													
FI													
SE**					2 551	21 610 755							
IS	461	13 997 941	23	92 143	627	17 379 103	1 111	31 469 186	28 325				
LI													
NO													
СН													
UK													
Total	608 176	3 549 758 133	170 781	783 615 728	34 748	534 040 290	813 705	4 867 414 151	5 982				

\* The monthly amounts reported by BE (except invalidity pension), BG, LU, HU, PT, and SI are multiplied by 12 to obtain an annual figure.

\* Numbers for SE are not included in the Total column and the Total row, as it only concerns invalidity pensions, and this would lead to misleading totals.

\*\*\* IT: 2022 data. CY: 2021 data. BE: 2022 data for invalidity pensions.

Source: Questionnaire on cross-border old-age, survivors', and invalidity pensions 2024

# 5.3. Total number of pensions exported to pensioners who reside in another Member State

#### 5.3.1. In absolute figures

In this section, data on the total number of pensions exported to another Member State are provided. All 32 countries could provide (partial) data on this matter.<sup>33</sup> The data for Croatia and Malta only concern the export to pensioners who are in receipt of a pension from two or more Member States.

The 32 reporting Member States exported some 6.3 million pensions amounting to a total expenditure of approximately EUR 28.5 billion *(Table 7)*. This represents a total annual amount per pensioner of around EUR 4 515 and implies that a total average monthly amount of EUR 376 was paid to pensioners residing abroad. These figures show that pensions are a very important part of the EU coordination of social security systems. In no other branch of social security does so much money flow from one Member State to another.<sup>34</sup>

The main exporting Member States in the EU/EFTA are Germany (1.3 million pensions), France (1.0 million pensions), Switzerland (900 000 pensions), and Poland (736 000 pensions). In terms of amount paid, Switzerland (EUR 6.9 billion), Germany (EUR 6.0 billion), France (EUR 3.5 billion), and the United Kingdom (data 2017; EUR 2.25 billion) stand out. Furthermore, Belgium, Luxembourg, and the Netherlands exported more than EUR 1 billion each. The reasons why these are the main exporting countries are diverse. For instance, Luxembourg and Switzerland employ a high percentage of EU-27 frontier workers and Germany receives a high number of EU/EFTA movers.

The six main exporting EU/EFTA/UK countries (CH 24.4 %, DE 21.1 %, FR 12.3 %, UK 7.9 %, BE 5.5 %, and LU 5.4 %) exported 76 % of the total amount of pensions exported abroad by all reporting Member States (see *Table 9*). The highest average amounts per pensioner are reported by Iceland and Luxembourg, above EUR 15 000 annually (*Table 7*). On the other hand, the average amount only reaches EUR 443 in Poland. It can also be seen that the average annual amount for EU-14 Member States (EUR 4 687) is significantly higher than the average amount for EU-13 Member States (EUR 1 079), while the average amount for the EFTA Member States is even higher (EUR 7 795).

About 4.5 million (or more than 70 %) of the 6.3 million transferred pensions were old-age pensions. In addition, more than 1 million survivors' pensions and 207 000 invalidity pensions were also transferred. The average annual amount exported for old-age pensions amounts to EUR 4 543, EUR 3 677 for survivors' pensions and EUR 7 993 for invalidity pensions.

<sup>&</sup>lt;sup>33</sup> IE and IT: 2022 data. CY: 2021 data. BE: 2022 data for invalidity pensions. UK: pensions: 2022 data, amount: 2017 data. SK could not provide a breakdown by type of pension.

<sup>&</sup>lt;sup>34</sup> The are several reasons for this. Firstly, old-age and survivors' pensions are the most important branch in terms of social spending in most Member states' social security systems (along with health spending) (see <u>European system of integrated social protection statistics — ESSPROS - Eurostat</u>). Furthermore, there is also a large group of EU/EFTA citizens aged over 65 living in another EU/EFTA country.

	Old-a	ge pension	Survivo	rs' pension	Invalid	lity pension	Total						
		5- p		- p		, .			Average				
	Number of	Amount paid	Number of	Amount paid	Number	Amount paid	Number of	Amount paid	amount per				
	persons	(in €)	persons	(in €)	of persons	(in €)	persons	(in €)	, pensioner				
									(in €)				
EU-27	3 705 284	14 233 862 574	935 307	3 078 955 869	165 360	1 098 222 082	4 825 231	18 519 881 625	3 838				
EU-14	14 2 805 138 13 342 301 157 795 870 2 936 206 373					1 016 943 180	3 689 955	17 295 457 590	4 687				
EU-13	900 146	891 561 417	139 437	142 749 496	68 181	81 278 902	1 135 276	1 224 424 035	1 079				
EFTA	808 874	6 274 519 019	137 417	865 666 879	41 471	555 022 120	987 202	7 695 208 017	7 795				
Total	4 514 158	20 508 381 593	1 072 724	3 944 622 748	206 831	1 653 244 202	6 304 441	28 465 348 217	4 515				
BE***	148 039	1 138 362 600	40 368	285 075 096	9 173	131 812 599	197 580	1 555 250 295	7 871				
BG*	4 4 3 9	759 868	896	1 269 052	585	1 602 772	5 920	11 990 382	2 025				
CZ	71 233	206 675 509	15 183	39 018 619	9 645	25 841 926	92 695	271 536 054	2 929				
DK	39 948	262 588 392	0	0	4 146	72 651 436	44 097	335 246 709	7 602				
DE*	958 257	4 684 597 571	334 409	1 144 808 966	23 766	156 298 297	1 316 432	5 985 704 834	4 547				
EE	10 887	51 718 926	323	672 306	42	200 625	11 251	52 591 857	4 674				
IE***	34 607	148 228 872					34 607	148 228 872	4 283				
EL	10 697	25 943 751	1 717	4 979 815	631	1 798 211	13 045	32 721 777	2 508				
ES	55 759	247 498 459	22 571	106 933 812	4 500	34 046 796	82 830	388 479 067	4 690				
FR	768 511	2 717 887 127	248 429	764 680 933	2 764	14 684 032	1 019 704	3 497 252 092	3 430				
HR**	26 191	34 830 949	5 788	10 137 204	1 283	2 541 558	33 262	47 509 710	1 428				
IT***	120 560	638 844 164	45 716	131 311 026	7 434	26 659 480	173 710	796 814 671	4 587				
CY***	2 299	4 904 440	464	1 661 213	95	241 033	2 858	6 806 687	2 382				
LV	12 789	35 456 558	652	1 764 459	1 219	3 181 433	14 660	40 402 450	2 756				
LT	10 393	38 290 873	1 697	1 758 607	1 105	3 585 892	13 195	43 635 372	3 307				
LU*	64 053	1 084 322 694	23 979	294 576 030	8 140	154 820 101	96 172	1 533 718 825	15 948				
HU*	30 114	73 530 239	2 691	2 640 536	2 070	2 847 656	34 875	79 018 431	2 266				
MT**	1 426	5 571 964	191	1 200 178	20	72 815	1 637	6 775 723	4 139				
NL***	212 886	821 864 985	1 493	7 600 381	18 883	329 863 958	233 262	1 159 329 325	4 970				
AT	162 303	694 733 718	41 825	125 440 742	5 570	37 916 802	209 698	858 091 262	4 092				
PL	603 463	267 874 561	91 812	41 478 415	40 598	16 395 698	735 873	325 748 674	443				
PT*	53 853	124 584 870	18 605	39 081 086	5 477	12 348 105	77 935	176 014 061	2 258				
RO	94 239	99 103 504	7 475	10 017 447	5 801	6 886 799	107 531	115 969 950	1 078				
SI*	32 673	72 844 026	12 265	31 131 460	5 718	17 880 695	50 656	121 856 181	2 406				
SK****							30 863	100 582 565	3 259				
FI	43 695	232 317 557	4 518	17 327 992	1 311	9 107 367	47 291	258 752 916	5 472				
SE	131 970	520 526 396	12 240	14 390 494	5 384	34 935 994	143 592	569 852 884	3 969				
IS	2 380	39 527 073	23	92 143	1 164	24 866 892	3 567	64 486 108	18 079 6 933				
L	16 816	117 189 373	2 632	16 814 483	1 301	9 848 665	20 749						
NO	51 794	420 388 348	2 481	12 397 514	8 393	126 982 092	62 108	559 767 953	9 013				
СН	737 884	5 697 414 225	132 281	836 362 739	30 613	393 324 471	900 778	6 927 101 435	7 690				
UK***							492 008	2 250 258 574	4 574				

### Table 7 - Number of pensions and amount paid (in €) to pensioners who reside in another Member State, 2023

\* The monthly amounts reported by BE (except invalidity), BG, DE, LU, HU, PT, and SI were multiplied by 12 to obtain an annual figure.

\*\* Data for HR and MT only concern the export to pensioners who are in receipt of a pension from two or more Member States.

\*\*\* IE and IT: 2022 data. CY: 2021 data. BE: 2022 data for invalidity pensions. UK: pensions: 2022 data, amount: 2017 data.

\*\*\*\* SK could not provide a breakdown by type of pension.

Source: Questionnaire on cross-border old-age, survivors', and invalidity pensions 2024

Cross-country *Tables 8 and 9* give a detailed overview of the export of pensions between EU/EFTA Member States and the UK (see also *Annex I*, as well as *Figure A1* in *Annex II* which visualises the flows concerning the number of pensions exported). This also brings the most important 'receiving' Member States into the picture: Germany, Spain, Italy, France, and Portugal.<sup>35</sup> Around 986 000 pensioners residing in Germany received an exported pension of EUR 2.78 billion. Furthermore, about 877 000 pensioners in Spain received a total amount of pensions of EUR 4.4 billion from other Member States. Additionally, an amount of EUR 3.9 billion was exported to some 874 000 pensioners residing in Italy. There were approximately 623 000 pensioners in France to whom EUR 4.4 billion was exported, and around 488 000 pensioners residing in Portugal received a total amount of pensions of EUR 2.7 billion. Around 64 % of the exported amount was paid to pensioners residing in these five Member States (ES: 15.5 %, FR: 15.5 %, IT: 13.8 %, DE: 9.8 %, and PT: 9.4 %) (see *Table A2* in *Annex I*). A visual representation concerning the number of pensions exported is provided in *Figure A3 in Annex II* for the issuing perspective and *Figure A4 in Annex II* for the receiving perspective.

<sup>&</sup>lt;sup>35</sup> The reported figures are an estimate as they are based on the data reported by the exporting Member States. These may differ from the figures available to countries as importing Member State.

The main flows of number of pensions exported went from Germany to Italy (356 408), from France to Portugal (347 821), from Poland to Germany (327 676), from France to Spain (294 706), and from Switzerland to Italy (291 702) (*Table 8*). The top 10 flows in terms of number of exported pensions are also visualised in *Figure A2* in *Annex II*. The main flows in terms of amount exported are slightly different. They go from Switzerland to Italy (EUR 2.1 billion) and France (EUR 1.7 billion) (*Table 9*). Furthermore, France paid an amount of EUR 1.4 billion to pensioners residing in Portugal, and Germany paid an amount of EUR 1.1 billion to pensioners residing in Italy. A final important flow goes from Switzerland to Spain, as an amount of EUR 1 billion was transferred between both countries.

In some cases, more than half of the exported pensions by a Member State are received by a single Member State. In terms of the amount paid, this is the case for pensions exported from Czechia to Slovakia, from Estonia to Finland, from Ireland to the United Kingdom (data 2022), from Cyprus to Greece (data 2021), from Malta to the United Kingdom, from Poland to Germany, from Portugal to France, and from Slovenia to Croatia (see *Table A2* in *Annex I*).

Finally, by comparing the total flow of imported pensions with the total flow of exported pensions, a net balance can be calculated. A Member State can then be quantified as 'net exporting' (exported amount higher than imported amount) or as 'net importing' (imported amount higher than exported amount). The main net exporting Member States are Switzerland (EUR -6.1 billion), Germany (EUR -3.2 billion), and the United Kingdom (EUR -1.6 billion). The main net importing Member States are Spain (EUR +4 billion), Italy (EUR +3.1 billion), and Portugal (EUR +2.5 billion).

		BE**	BG	CZ	DK	DE	EE	IE <sup>****</sup>	EL	ES	FR	HR*	IT**	CY**	LV	LT	LU	HU	MT*	NL	AT	PL***	РТ	RO*****	SI	SK*****	FI	SE	IS	LI	NO	СН	UK**	Total
	BE		62	174	353	25 122	18	155	190	3 687	93 105	150	12 232	11	65	52	18 084	233	18	67 825	605	15 216	1 517	3 352	106		131	591	7	16	263	4 679	5 471	253 490
	BG	358		2 150	95	5 939	69	30	4 029	2 715	632	14	1735	804	50	62	30	124	67	348	1 131	5 178	525	42	57		104	179	5	0	252	428	1 920	29 072
	cz	196	290		106	11 219	19	101	70	286	699	224	259	28	23	38	180	164	18	640	5 260	31 253	9	529	57		93	421	8	43	118	1841	1 004	55 196
	DK	280	8	147		8 161	24	143	19	326	1 348	0	217	8	101	145	303	101	7	1 228	333	8 548	59	194	17		494	10 363	868	<5	8 763	1 438	3 911	47 558
	DE	13 061	2528	19 558	7 688		1981	1 0 3 5	5 012	15 030	68 026	15 396	49 451	94	3 1 4 3	2 752	21 506	16 962	106	54 032	101 225	327 676	7 789	19 282	9 904		3 166	12 169	117	1426	3 337	158 482	43 582	985 516
	EE	14	<5	5	24	253		65	<5	17	44	0	15	<5	1 1 1 1	210	<5	5	0	26	15	116	<5	<5	<5		4 744	356	<5	0	179	30	209	7 454
	IE	374	<5	93	202	2 384	81		10	185	1 102	32	110	10	939	1 231	42	85	17	1 255	79	10 721	89	33	<5		45	183	<5	0	108	770	128 564	148 753
	EL	4 101	444	1 799	363	92 871	11	38		72	3 886	5	466	1359	15	21	69	350	<5	2 310	960	14 863	16	569	5		182	5 021	5	43	210	3 892	6 513	140 462
	ES	30 465	926	303	3 635	200 088	112	1 062	55		294 706	61	7 967	25	185	754	2 398	264	25	39 960	1 799	15 875	5 379	3 994	68		2 137	7 133	297	497	3 574	148 488	104 761	876 993
5	FR	70 641	165	790	1 775	105 866	42	746	323	26 428		592	35 326	31	115	123	32 399	564	41	13 320	2 231	63 372	44 595	8 673	407		793	3 654	31	59	1 127	139 164	69 1 39	622 532
Ē	HR	352	<5	302	177	84 831	<5	7	0	25	2 806		3 056	0	7	<5	107	121	7	2 140	15 391	1 622	<5	<5	32 637		63	949	<5	47	148	7 820	641	153 275
, in the second sec	IT	27 910	168	425	732	356 408	27	149	152	2 002	114 117	1 305		7	106	124	8 044	396	147	6 896	4 519	17 649	257	3 092	1 222		379	2 313	<5	1 724	424	291 702	32 039	874 438
d d	CY	122	42	46	47	617	5	34	1 519	6	269	<5	136		31	17	10	19	<5	181	92	474	0	26	<5		43	241	<5	<5	95	232	17 081	21 392
4	LV	23	6	13	34	494	1 790	206	<5	16	33	0	6	<5		1 910	8	5	<5	41	165	342	<5	0	<5		82	109	9	<5	107	44	609	6 063
Ę	LT	22	13	28	59	973	788	409	6	204	59	0	31	<5	4 899		6	<5	<5	90	33	2 183	24	17	<5		97	246	30	<5	532	103	1 473	12 336
e	LU	4 416	14	30	205	3 856	<5	24	18	307	8 684	40	1 580	0	14	10		35	0	799	220	1 024	7 607	386	69		57	117	13	16	39	1123	734	31 441
- La	нu	700	93	244	112	16 706	19	85	12	153	1 083	169	216	20	18	20	105		<5	1 4 1 4	12 576	7 379	7	37 342	72		263	811	<5	38	254	2 725	1 305	83 947
se ic	MT	78	<5	10	26	318	0	52	<5	10	198	<5	226	0	<5	6	8	10		215	39	115	<5	<5	<5		16	178	<5	0	36	173	5 805	7 544
f n	NL	26 060	42	564	880	68 962	15	566	115	2 252	6 814	763	2 419	11	90	151	1 056	477	30		1 823		811	184	149		371	1 147	31	23	1 194	7 157	13 859	158 176
a	AT	787	418	3 439	448	126 787	36	65	148	669	3 638	4 421	2 898	19	130	89	364	4 702	15	2 738		64 438	104	26 072	4 2 4 4		297	2 367		8914	321	41 769	4 957	305 312
tat	PL	2 444	197	18 070	721	42 572	30	1 454	365	2 035	6 976	57	2 785	142	85	387	364	256	26	5 998	6 711		51	32	36		1 042	2 924	455	19	3 894	1 919	8 384	110 431
ra La	РТ	5 276	49	27	353	28 032	10	196	6	8 546	347 821	5	3189	<5	13	16	9 362	17	10	6 162	301	355		126	7		246	2 623	71	152	648	60 894	13 303	487 818
E	RO	490	20	160	64	5 133	7	66	311	5 518	1 344	23	5 231	155	<5	<5	69	1 724	11	314	4 291	886	561	38	15		41	206	<5	<5	116	651	443	27 901
	SI	121	9	128	25	2 681	<5	10	<5	19	842	9 008	4 399	6	7	<5	33	41	<5	212	12 453	520	<5	<5			19	482	0	51	23	2 593	327	34 025
-	SK	79	98	38 614	22	20 181	<5	126	5	212	307	111	277	54	11	<5	85	3 492	19	282	16 899	7 766	<5	1 501	95		110	99	8	40	185	964	1 027	92 679
	FI	226	33	33	621	3 720	5 4 1 9	40	38	312	734	32	140	11	194	97	65	120	8	545	301	1 919	50	112	12			63 602	24	<5	3 505	1 576	1 824	85 316
	SE	1 132	128	1 407	12 962	13 914	374	155	221	1 146	3 207	0	871	31	346	342	211	2 163	27	2 809		52 837	290	1 383	529		29 192	4 497	686		27 206	3 509	6 411	165 732
	IS	7	<5	7	684	118	<5	<5	0	8	26	<5	<5	0	37	60	69	<5	0	21	11	707	12	0	<5		28	1 437	_	0	862	24	138	4 270
	L	<5	0	5	<5	538	0	0	0	10	72	0	71	0	0	<5	<5	5	0	23	1 182	36	12	0	14		<5	11	0		6	4 362	43	6 403
	NO	262	21	162	7 539	3 813	76	73	14	437	975	0	95	5	288	507	80	136	8	2 002	368	9 665	74	50	28		1 163	16 654	774	10	c 07	1 240	4 964	51 483
	СН	2 716	51		1 021	60 740	23	171		5 074	37 699		28 603	16	62	53		1 357	16				4 812	304	846		803	2 569		7 557	607	10.000	11 567	200 270
	UK Teta'	4 865		1 051		23 135		27 343			18 452	-	9 701		2 567		536	943				43 843		189 107 531	45	20.962	1 088	4 437	78	39	3 975	10 986 900 778	403 000	186 302
											1019704																						<b>492 008</b> 7.8 %	6 304 440
				1.5 %							16.3 %									3.7%		11.7%	1.2 %	1.7 %	0.8 %	0.5 %	0.8 %	2.3 %	0.1 %	0.5 %	1.0 %	14.4 %	1.6%	100 %

Table 8 - Detailed overview of the number of pensions paid to pensioners who reside in another Member State, all types of pensions, 2023

Data for HR and MT only concern the export to pensioners who are in receipt of a pension from two or more Member States.

\*\* IE, IT, and the UK: 2022 data. CY: 2021 data. BE: 2022 data for invalidity pensions.

\*\*\* PL: data concern the number of pensions, not persons.
 \*\*\*\* IE: it only concerns old-age pensions as the others are not known.
 \*\*\*\*RO reported 38 pensions for which RO itself was the Member State of residence of the pensioner.

\*\*\*\*\*\*SK: no breakdown available by Member State of residence.

Source: Questionnaire on cross-border old-age, survivors', and invalidity pensions 2024

Table 9 - Detailed overview of the amount paid to pensioners who reside in another Member State, all type of pensions, in million €, 2023
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	BE***	BG*	CZ	DK	DE*	EE	IE	EL	ES	FR	HR**	IT***	CY***	LV	LT	LU*	HU*	MT**	NL	AT	PL	PT*	RO	SI*	SK FI	SE	IS	LI	NO	СН	UK***	Total
BE		0.1	0.7	3.1	116.4	0.1	0.8	0.6	19.7	351.6	0.3	30.5	0.0	0.3	0.2	395.8	0.7	0.1	341.8	2.9	6.9	4.2	1.3	0.2	1.1	2.6	0.1	0.1	2.4	23.4	17.9	1 326.1
BG	4.5		2.1	1.8	24.9	0.2	0.2	7.4	9.9	3.2	0.0	13.2	1.0	0.1	0.2	0.5	0.2	0.3	3.9	3.9	1.1	1.1	0.1	0.1	0.6	0.9	0.1	0.0	2.0	4.9	9.0	97.5
CZ	1.8	0.5		1.4	62.5	0.1	0.5	0.4	2.3	4.2	0.6	4.6	0.1	0.1	0.1	1.4	0.4	0.1	5.1	40.3	7.0	0.1	0.2	0.3	0.8	3.4	0.1	0.2	1.5	24.3	3.6	168.1
DK	1.5	0.0	0.4		50.3	0.1	0.5	0.1	1.7	4.3	0.0	1.2	0.0	0.5	0.6	5.2	0.3	0.0	3.0	1.4	3.4	0.2	0.3	0.1	3.6	37.3	17.8	0.0	75.2	7.8	11.3	231.3
DE	52.3	4.4	51.6	46.3		8.1	4.1	11.8	62.7	161.8	18.5	106.5	0.2	11.5	10.2	337.0	36.7	0.5	234.7	346.6	174.2	18.4	41.6	15.0	15.1	26.6	1.9	4.7	23.6	851.2	105.2	2 782.7
EE	0.2	0.0	0.0	0.4	1.7		0.3	0.0	0.1	0.3	0.0	0.3	0.0	2.0	0.4	0.0	0.0	0.0	0.2	0.2	0.1	0.0	0.0	0.0	37.5		0.0	0.0	1.7	0.4	0.5	48.3
IE	2.5	0.0	0.5	1.4	15.4	0.5		0.0	1.2	4.6	0.1	1.6	0.0	3.7	4.7	0.9	0.4	0.1	6.7	0.5	5.6	0.3	0.3	0.0	0.5	0.9	0.0	0.0	1.2	6.3	478.4	538.3
EL	29.6	0.9	5.2	4.5	502.3	0.1	0.3		0.5	15.1	0.0	4.6	4.4	0.1	0.1	0.7	1.0	0.0	14.9	4.9	4.5	0.2	1.4	0.0	1.8	31.2	0.1	0.5	3.4	37.7	35.7	705.6
ES	330.4	2.7	1.2	44.2	861.4	0.7	10.6	0.2		876.2		106.2		0.9	2.9	22.0	1.1	0.1	191.5	14.5	8.6	17.7	12.8	0.3	39.4		9.1	4.4		1.047.9	690.9	4 421.7
FR FR	623.7	0.4	2.4	17.2	621.9	0.2	5.2		124.5		0.8	98.0	0.1	0.5	0.5	553.6	1.5	0.1	88.2	10.2	19.6	89.5	3.1	0.6	14.1		0.8	0.3	12.8	1.671.1	413.9	4 401.7
S HR	3.1	0.0	0.6	2.3	461.6	0.0	0.0	0.0	0.1	9.9		16.7	0.0	0.0	0.0	1.4	0.2	0.0	9.7	73.7	0.3	0.0	0.0	89.0	0.4		0.0	0.4	1.6	96.4	1.9	775.0
TI B	163.0	0.5	1.2		1.146.7	0.1	0.9	0.6	11.0	274.4	3.3	0.5	0.0	0.4	0.5	61.5	1.0	0.7	28.7	19.3	7.5	0.9	7.1	3.2	3.7	9.6	0.1	6.8	4.6	2.059.8	109.9	3 933.5
a CA	1.1 0.1	0.1	0.2 0.0	0.5 0.4	5.1 2.4	0.0	0.3 1.3	5.0	0.0 0.1	1.9 0.2	0.0 0.0	9.5 0.1	0.0	0.2	0.1 2.2	0.3 0.3	0.0 0.0	0.0 0.0	1.1 0.3	1.4	0.2	0.0	0.1	0.0	0.8 0.7	1.8 0.7	0.0 0.1	0.0 0.0	1.9 0.6	3.5 0.4	122.1 1.1	157.2 14.7
T the	0.1	0.0 0.0	0.0	0.4	4.7	3.1 1.2	1.5	0.0 0.0	0.1	0.2	0.0	0.1	0.0	4.7	2.2	0.3	0.0	0.0	0.3	0.4 0.2	0.1 1.0	0.0 0.0	0.0 0.0	0.0 0.0	0.7	0.7	0.1	0.0	3.2	0.4	1.1	23.0
່ອ LT ອູ LU	38.6	0.0	0.1	2.3	4.7	0.0	0.1	0.0	2.3	49.9	0.0	6.1	0.0	0.1	0.0	0.1	0.0	0.0	4.1	0.2	0.4	15.7	0.0	0.0	0.7	0.3	0.5	0.0	0.4	5.0	2.6	150.4
5 HU	10.2	0.0	0.1	1.1	107.8	0.1	0.1	0.0	1.1	5.4	0.5	5.6	0.0	0.1	0.0	1.4	0.2	0.0	16.1	83.3	1.6	0.0	34.9	0.1	2.3	6.3	0.1	0.1	2.1	38.4	4.8	324.8
TM eside	0.9	0.0	0.0	0.4	2.9	0.0	0.5	0.0	0.1	1.7	0.0	6.2	0.0	0.0	0.0	0.2	0.1	0.0	1.7	0.5	0.1	0.0	0.0	0.2	0.3	2.1	0.1	0.2	0.6	2.5	36.9	58.0
⊆ NI	148.3	0.1	1.4	4.1	299.3	0.1	2.0	0.3	8.2	20.7	2.0	7.3	0.0	0.4	0.5	11.3	1.2	0.1		6.8	8.8	2.4	0.3	0.4	2.5	3.5	0.4	0.1	8.1	33.2	38.0	611.7
AT	5.6	0.9	10.3	3.0	693.4	0.2	0.4	0.6	3.3	11.7	7.0	18.9	0.1	0.6	0.3	4.1	13.6	0.1	12.8	0.0	20.8	0.5	8.4	9.1	2.3	7.1	0.3	65.9	2.4	241.2	13.5	1 158.0
PL	16.9	0.3	29.1	5.8	149.9	0.1	4.8	0.9	11.1	21.3	0.2	17.3	0.2	0.3	1.1	3.2	0.6	0.1	37.9	40.2		0.2	0.0	0.1	4.0	11.5	3.6	0.1	25.0	14.4	12.3	412.3
° PT	58.1	0.1	0.1	4.2	186.3	0.0	1.6	0.0	52.0	1.380.7	0.0	144.7	0.0	0.1	0.1	109.3	0.1	0.0	45.6	3.2	0.2		0.1	0.0	6.6	33.3	1.9	1.5	8.5	573.9	68.8	2 681.0
iaq RO SI	4.9	0.0	0.3	1.0	28.5	0.0	0.3	0.8	22.9	7.7	0.0	34.6	0.3	0.0	0.0	0.8	2.8	0.0	3.0	9.6	0.2	0.9	0.0	0.0	0.3	1.2	0.1	0.0	1.3	7.5	1.2	130.5
ja si	1.1	0.0	0.2	0.3	11.7	0.0	0.0	0.0	0.1	2.5	12.1	23.5	0.0	0.0	0.0	0.4	0.1	0.0	1.1	59.4	0.1	0.0	0.0		0.2	2.5	0.0	0.3	0.2	24.8	1.0	141.6
≥ <sub>SK</sub>	0.6	0.1	146.4	0.2	110.8	0.0	0.5	0.0	1.0	1.3	0.3	3.3	0.1	0.0	0.0	0.6	4.3	0.1	2.0	53.2	1.6	0.0	0.5	0.2	0.3	0.6	0.1	0.1	1.0	8.6	1.1	339.0
FI	1.2	0.1	0.1	3.1	18.1	33.7	0.2	0.2	1.5	3.1	0.1	1.1	0.1	0.7	0.4	0.6	0.4	0.0	2.3	1.4	0.7	0.2	0.2	0.0		204.0	0.3	0.0	18.8	10.1	4.9	307.4
SE	6.2	0.2	3.4	106.5	71.9	1.9	0.6	0.7	4.7	10.9	0.0	3.5	0.1	1.5	1.3	2.9	4.4	0.1	15.3	7.2	17.1	1.0	2.3	0.9	93.8		12.3	0.1	241.3	18.8	17.3	648.3
IS	0.0	0.0	0.0	2.8	0.7	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.1	0.2	1.4	0.0	0.0	0.1	0.1	0.3	0.1	0.0	0.0	0.4	4.4		0.0	4.8	0.1	0.4	16.5
L	0.0	0.0	0.0	0.0	2.7	0.0	0.0	0.0	0.0	0.3	0.0	0.2	0.0	0.0	0.0	0.1	0.0	0.0	0.1	5.3	0.0	0.0	0.0	0.0	0.0		0.0		0.0	33.4	0.1	42.4
NO	1.4	0.0	0.5	40.8	22.5	0.4	0.3	0.0	1.7	3.2	0.0	0.7	0.0	1.0	1.7	0.9	0.4	0.0	10.2	1.2	3.9	0.2	0.2	0.1	7.0	59.2	13.2	0.0		6.5	13.3	190.7
СН	17.4	0.1	8.3	5.6	276.5	0.1	0.6	0.5	19.0	190.5	1.4	97.5	0.0	0.3	0.2	7.0	2.9	0.1	21.6	54.0	2.9	11.5	0.4	1.6	9.0	-	0.2	49.2	4.6		31.4	823.7
UK	29.6	0.2	4.9	23.6	106.1		108.9	1.2	25.0	78.4	0.0	32.9	0.0	10.2	15.1	8.7	4.4	3.8	51.9			10.5	0.2	0.2	8.1		1.2	0.2	37.6	72.9		695.0
Total	1 555.3															1 533.7									100.6 258.			143.9				28 465.3
Share	5.5 %	0.0 %	1.0 %	1.2 %	21.0 %	0.2 %	0.5 %	0.1 %	1.4 %	12.3 %	0.2 %	2.8 %	0.0 %	0.1 %	0.2 %	5.4 %	0.3 %	0.0 %	4.1 %	3.0 %	1.1 %	0.6 %	0.4 %	0.4 %	0.4 % 0.9 %	6 2.0 %	0.2%	0.5 %	2.0 %	24.3 %	7.9 %	100 %

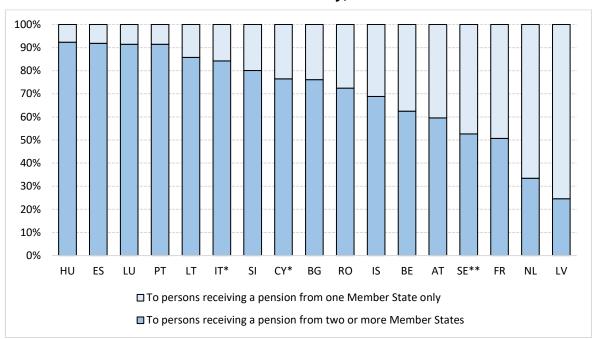
The monthly amounts reported by BE (except invalidity), BG, DE, LU, HU, PT, and SI were multiplied by 12 to obtain an annual figure.

\*\* Data for HR and MT only concern the export to pensioners who are in receipt of a pension from two or more Member States.

\*\*\* IE and IT: 2022 data. CY: 2021 data. BE: 2022 data for invalidity pensions. UK: 2017 data.
 \*\*\*\*\* IE: it only concerns old-age pensions as the others are not known.
 \*\*\*\*\*RO reported EUR 0.01 million for which RO itself was the Member State of residence of the pensioner.
 \*\*\*\*\*SK: no breakdown available by Member State of residence.

*Source:* Questionnaire on cross-border old-age, survivors', and invalidity pensions 2024

Most Member States which provided more detailed figures mainly exported a pension to pensioners who are entitled to a pension from two or more Member States (*Figure 4*) (on average, it concerns around 66 % of the pensions exported to another Member State). The Netherlands and Latvia are the only exceptions, as they exported a higher share of pensions to persons receiving a pension from only one Member State, namely 67 % and 75 % respectively of the exported pensions. In France, it is divided almost equally with 51 % for persons receiving a pension from two or more Member States, and 49 % for persons receiving a pension from two or more Member States, and 49 % for persons receiving a pension from one Member State only. In Sweden as well, only concerning invalidity pensions, it is divided almost equally with 53 % for persons receiving a pension from one Member State only. In Sweden as well, only concerning invalidity pensions, it is divided almost equally with 53 % for persons receiving a pension from one Member State only. In Sweden as well, only concerning invalidity pensions, it is divided almost equally with 53 % for persons receiving a pension from one Member State only.



# Figure 4 - Export of pensions, breakdown between persons receiving a pension from two or more Member States and persons receiving a pension from one Member State only, 2023

\* IT: data concern 2022. CY: data concern 2021.

\*\* SE: data only concern invalidity pensions.

Source: Questionnaire on cross-border old-age, survivors', and invalidity pensions 2024

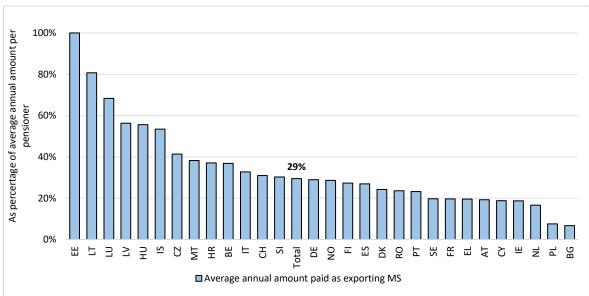
It is expected that the average amount per pensioner paid by the Member States is higher for pensioners who are entitled to a pension from only one Member State than for pensioners who are entitled to two or more pensions *(Table 6 compared to Table 5)*. This the case for all 17 Member States<sup>36</sup> that provided more detailed figures.

Nearly all reporting Member States<sup>37</sup> exported a lower average amount per person than they paid to persons residing in their country and entitled to a pension from two or more Member States (see *Table 2* and *Table 7*). These results suggest that most pensioners entitled to a pension from two or more Member States had the longest period of insurance in their Member State of residence.

<sup>&</sup>lt;sup>36</sup> It concerns for BE, BG, ES, FR, IT (data 2022), CY (data 2021), LV, LT, LU, HU, NL, AT, PT, RO, SI, SE (only invalidity pensions), and IS.

<sup>&</sup>lt;sup>37</sup> It concerns BE, BG, DK, FR, CY (data 2021), LV, LT, LU, HU, MT, NL, AT, PL, PT, SI, SK, FI, and IS. This is not the case in IT (data 2022) and RO.

Specifically, for old-age pensions, the average annual amount exported abroad per pension beneficiary (see Table7<sup>38</sup>) is lower than the average annual amount for the total group of pensioners (see Figure 3) for all Member States. This is illustrated in Figure 5 by dividing the average amount of old-age pension exported abroad by the average amount of old-age pension paid to all pensioners. Seeing that this division is below 100 % for all reporting Member States, the average annual old-age pension that is exported is always lower than the amount paid to all pensioners. The aggregate amount is 29 % of the total average annual pension expenditure per pensioner. This can be explained by the fact that the reported amount only represents a partial pension. An additional amount will be paid by one or more other Member States where the pensioner was insured.



# Figure 5 - Average annual amount of old-age pension exported abroad (2023 figures) compared to the average annual amount of old-age pension paid to all pensioners (2021 figures)

\* Average annual amount of old-age pension exported abroad: IE and IT: 2022 data. CY: 2021 data. BE: 2022 data for invalidity pensions.

Source: Questionnaire on cross-border old-age, survivors', and invalidity pensions 2024 and Eurostat, ESSPROS [spr pns ben] and [spr exp pens] (2021 figures)

The evolution of the number of persons and amount paid in total export of pensions is displayed in *Table 10*. In general, the variables remained rather stable for most of the Member States. Romania (+187 %) saw a large increase in number of persons to whom a pension was exported, and the amount exported grew considerably in Lithuania (+33 %), Poland (+ 33 %), Estonia (+25 %) and Iceland (+23 %). In absolute terms, the amount of pensions exported shows the strongest increase in Switzerland. It increased by EUR 522 million from 2022 to 2023. Germany (+ EUR 300 million) and Luxembourg (+ EUR 240 million) also show a strong increase. In total, the evolution from 2022 to 2023 remained rather stable with a small increase in the number of persons (+ 2.3 %) and a growth in the amount exported to another EU/EFTA Member State and the UK (+ 7.4 %).

<sup>&</sup>lt;sup>38</sup> The average old-age pension is calculated by dividing the total amount paid (column 3 of *Table 7*) by the total number of persons (column 2 of *Table 7*).

		2022			2023		Evolution 2022 - 2023				
	Number of persons	Amount paid (in €)	Average amount per pensioner (in €)	Number of persons	Amount paid (in €)	Average amount per pensioner (in €)	Number of persons	Amount paid (in €)	Average amount per pensioner (in €)		
BE	197 841	1 456 431 639	7 362	197 580	1 555 250 295	7 871	-0.1 %	6.8 %	6.9 %		
BG	5 559	10 009 584	1 801	5 920	11 990 382	2 025	6.5 %	19.8 %	12.5 %		
CZ	95 094	236 262 189	2 485	92 695	271 536 054	2 929	-2.5 %	14.9 %	17.9 %		
DK	43 119	315 890 661	7 326	44 097	335 246 709	7 602	2.3 %	6.1 %	3.8 %		
DE	1 312 956	5 685 080 035	4 330	1 316 432	5 985 704 834	4 547	0.3 %	5.3 %	5.0 %		
EE	10 509	42 005 973	3 997	11 251	52 591 857	4 674	7.1 %	25.2 %	16.9 %		
IE	34 607	148 228 872	4 283								
EL	11 179	26 843 121	2 401	13 045	32 721 777	2 508	16.7 %	21.9 %	4.5 %		
ES	84 284	353 593 388	4 195	82 830	388 479 067	4 690	-1.7 %	9.9 %	11.8 %		
FR	1 036 217	3 426 836 385	3 307	1 019 704	3 497 252 092	3 430	-1.6 %	2.1 %	3.7 %		
HR	33 615	40 976 890	1 219	33 262	47 509 710	1 428	-1.1 %	15.9 %	17.2 %		
IT	173 710	796 814 671	4 587								
СҮ											
LV	14 075	33 953 122	2 412	14 660	40 402 450	2 756	4.2 %	19.0 %	14.2 %		
LT	11 653	32 755 319	2 811	13 195	43 635 372	3 307	13.2 %	33.2 %	17.6 %		
LU	90 751	1 294 120 713	14 260	96 172	1 533 718 825	15 948	6.0 %	18.5 %	11.8 %		
HU	32 931	56 613 511	1 719	34 875	79 018 431	2 266	5.9 %	39.6 %	31.8 %		
мт	1 590	6 223 246	3 914	1 637	6 775 723	4 139	3.0 %	8.9 %	5.8 %		
NL	232 745	1 031 171 138	4 430	233 262	1 159 329 325	4 970	0.2 %	12.4 %	12.2 %		
AT	202 899	772 671 592	3 808	209 698	858 091 262	4 092	3.4 %	11.1 %	7.5 %		
PL	695 310	245 083 154	352	735 873	325 748 674	443	5.8 %	32.9 %	25.6 %		
РТ	74 288	155 706 801	2 096	77 935	176 014 061	2 258	4.9 %	13.0 %	7.8 %		
RO	37 517	95 318 135	2 541	107 531	115 969 950	1 078	186.6 %	21.7 %	-57.6 %		
SI	49 076	115 228 982	2 348	50 656	121 856 181	2 406	3.2 %	5.8 %	2.5 %		
SK*	29 399	82 439 500	2 804	30 863	100 582 565	3 259	5.0 %	22.0 %	16.2 %		
FI	47 362	238 629 853	5 038	47 291	258 752 916	5 472	-0.1 %	8.4 %	8.6 %		
SE	151 119	617 917 638	4 089	143 592	569 852 884	3 969	-5.0 %	-7.8 %	-2.9 %		
IS	3 201	52 440 618	16 383	3 567	64 486 108	18 079	11.4 %	23.0 %	10.4 %		
LI	20 061	128 965 833	6 429	20 749	143 852 521	6 933	3.4 %	11.5 %	7.8 %		
NO	56 962	556 339 018	9 767	62 108	559 767 953	9 013	9.0 %	0.6 %	-7.7 %		
СН	891 458	6 404 886 009	7 185	900 778	6 927 101 435	7 690	1.0 %	8.2 %	7.0 %		
UK	492 008										
Total*	5 472 770	23 514 394 048		5 601 258	25 263 239 413		2.3 %	7.4 %			

### Table 10 - Evolution of number of pensions and amount paid (in €) to pensioners who reside in another Member State, from 2022 to 2023

\* Total only for Member States that could report data in both years.

Source: Questionnaires on cross-border old-age, survivors', and invalidity pensions 2023 and 2024

## 5.3.2. As a share of the total number of pensioners and total pension expenditure

#### 5.3.2.1. From an exporting perspective

*Table 11* compares the reported figures as exporting Member State (*Table 7*) with the total number of pension beneficiaries and total spending on old-age, survivors', and invalidity pensions (*Annex III*). On average 4.5 % of the total number of pensioners reside in another EU/EFTA country and the UK. Total spending for this group of EU/EFTA pensioners amounts to 'only' 1.5 % of the total amount of paid pensions. The percentage of exported old-age (4.6 %) and survivors' pensions (4.1 %) to another EU/EFTA country and the UK is much higher compared to this for invalidity pensions (1.4 %).

For all reporting Member States except for Estonia, the share of the amount paid to pensioners residing abroad in total spending is (much) lower than the share of the number of pensioners residing abroad in the total group of pension beneficiaries. This illustrates that the amount paid for pensioners residing abroad in many cases represents a partial pension.

Both Luxembourg and Switzerland stand out when analysing the share of total number of pensioners and total pension expenditure. In Luxembourg, 42.8 % of the pensions are exported, accounting for some 28.6 % of total expenditure on pensions. These high percentages are primarily the result of the high share of frontier workers employed in Luxembourg. Furthermore, Switzerland exports 24.9 % of the pensions, accounting for 8.8 % of total pension expenditure. In this Member States as well, many cross-border workers are active.

Other Member States which export more than 5.0% of pensions are Austria (7.3%), Poland (7.1%), Slovenia (6.9%), and Belgium (5.4%). However, for none of these Member States, the share in expenditure exceeds 2.6%. Furthermore, Germany exports 4.7% of the pensions, accounting for 2.4% of the total pension expenditure, and the Netherlands exports 4.7% of pensions, concerning 1.1% of total pension expenditure.

# Table 11 - Number of pensions and amount paid as Member State of export, as ashare of the total number of beneficiaries and of total expenditure, breakdown bytype of pension, 2023

	Old-age	e pension	Survivor	s' pension	Invalidit	y pension	Total			
	Number of persons	Amount paid								
EU-27	3.8 %	1.0 %	3.6 %	1.4 %	1.1 %	1.0 %	3.5 %	1.1 %		
EU-14	3.8 %	1.0 %	3.7 %	1.4 %	0.8 %	1.0 %	3.4 %	1.1 %		
EU-13	3.9 %	0.7 %	3.2 %	0.9 %	2.4 %	0.8 %	3.7 %	0.8 %		
EFTA	22.4 %	6.7 %	15.4 %	10.3 %	5.9 %	2.8 %	18.9 %	6.3 %		
Total	4.6 %	1.4 %	4.1 %	1.7 %	1.4 %	1.3 %	4.5 %	1.5 %		
BE**	6.7 %	2.5 %	7.8 %	3.8 %	1.0 %	1.3 %	5.4 %	2.4 %		
BG	0.3 %	0.0 %	0.8 %	0.6 %	0.2 %	0.3 %	0.3 %	0.2 %		
CZ	2.8 %	1.2 %	2.3 %	2.9 %	2.6 %	1.4 %	2.6 %	1.3 %		
DK	3.5 %	0.9 %			1.5 %	7.3 %	2.9 %	1.0 %		
DE	4.8 %	1.4 %	5.7 %	1.9 %	1.1 %	5.9 %	4.7 %	1.5 %		
EE	3.4 %	3.4 %	4.9 %	4.5 %	0.0 %	0.1 %	2.6 %	2.8 %		
IE**	5.1 %	0.9 %					3.2 %	0.8 %		
EL	0.6 %	0.1 %	0.3 %	0.1 %	0.6 %	0.2 %	0.5 %	0.1 %		
ES	0.8 %	0.2 %	0.8 %	0.4 %	0.4 %	0.2 %	0.8 %	0.2 %		
FR	4.5 %	0.9 %	5.7 %	2.0 %	0.1 %	0.1 %	4.0 %	0.9 %		
HR*	2.9 %	1.1 %	2.5 %	1.1 %	1.2 %	0.4 %	2.7 %	1.0 %		
IT**	1.0 %	0.3 %	1.1 %	0.3 %	0.5 %	0.2 %	0.9 %	0.3 %		
CY**	1.6 %	0.3 %	1.4 %	0.5 %	0.6 %	0.7 %	1.5 %	0.3 %		
LV	2.8 %	1.6 %	4.1 %	4.0 %	1.2 %	1.1 %	2.6 %	1.6 %		
LT	1.5 %	1.2 %	0.7 %	1.2 %	0.7 %	0.8 %	1.2 %	1.1 %		
LU	40.9 %	28.0 %	48.3 %	28.3 %	44.0 %	35.1 %	42.8 %	28.6 %		
HU	1.5 %	0.8 %	0.4 %	0.2 %			1.3 %	0.8 %		
MT*	1.9 %	0.7 %	1.1 %	0.8 %	0.3 %	0.2 %	1.6 %	0.7 %		
NL	6.0 %	1.0 %	0.3 %	0.1 %	2.4 %	2.2 %	4.7 %	1.1 %		
AT	7.7 %	1.5 %	7.2 %	1.9 %	2.9 %	1.1 %	7.3 %	1.5 %		
PL	7.5 %	0.6 %	6.9 %	0.5 %	4.0 %	0.4 %	7.1 %	0.5 %		
РТ	2.3 %	0.5 %	2.2 %	1.0 %	2.3 %	0.4 %	2.3 %	0.6 %		
RO	2.3 %	0.5 %	1.5 %	0.8 %	1.6 %	1.4 %	2.1 %	0.6 %		
SI	5.8 %	1.8 %	8.1 %	6.0 %	26.1 %	17.8 %	6.9 %	2.6 %		
SK**							1.5 %	1.2 %		
FI	3.1 %	0.8 %	1.9 %	1.0 %	0.7 %	0.3 %	2.6 %	0.8 %		
SE	5.4 %	1.1 %	4.5 %	1.3 %	2.1 %	1.0 %	4.8 %	1.1 %		
IS	4.5 %	2.4 %	0.4 %	0.1 %	5.0 %	3.5 %	4.3 %	2.6 %		
LI										
NO	5.0 %	1.4 %	2.9 %	1.4 %	2.1 %	1.1 %	4.1 %	1.4 %		
СН	29.3 %	9.1 %	16.5 %	11.3 %	10.5 %	4.7 %	24.9 %	8.8 %		
UK**							3.1 %	0.9 %		

\* Data for HR and MT only concern the export to pensioners who are in receipt of a pension from two or more Member States.

\*\* IE and IT: 2022 data. CY: 2021 data. BE: 2022 data for invalidity pensions. UK: pensions: 2022 data, amount: 2017 data. SK: no breakdown by type of pension.

Source: Questionnaire on cross-border old-age, survivors', and invalidity pensions 2024, and Eurostat ESSPROS [spr pns ben] and [spr exp pens] (2021 figures)

#### 5.3.2.2. From an importing perspective

Cross-country *Tables 8 and 9* provide an overview of the export of pensions among EU/EFTA countries and the UK. This also gives an idea of the total 'import' of pensions *(Table 12)*. These totals are compared with the total number of pension beneficiaries and total spending on old-age, survivors', and invalidity pensions *(Annex III)*. This makes it possible to estimate the number of pensioners in the EU/EFTA and the UK who receive a pension from another EU/EFTA country or the UK.

Especially in Portugal (12.5 %), Luxembourg (12.3 %), Ireland (12.1 %), Croatia (11.1 %), Cyprus (9.9 %) and Austria (9.6 %) a high share of pensioners receive a pension from another EU/EFTA country or the UK (more than 9 % of the pensioners residing in these Member States). Furthermore, the share is on the high side in Spain (7.4 %), Malta (6.9 %), and Belgium (6.5 %) as well. Nevertheless, the share of the imported amount of pensions is only considerable in Croatia (16.2 %), Portugal (9.0 %), Cyprus (7.8 %), Malta (6.0 %), Slovakia (4.1 %), and Hungary (3.3 %) as in the other reporting Member States it does not exceed 3.0 %. The average amount paid to 'snowbirds', people who travel to warm climates for the winter, can be significantly higher than the average amount paid to 'local' pensioners.

# Table 12 - Total number of pensions and amount received as importing MemberState, in absolute numbers and as a share of the total number of beneficiaries and<br/>of total expenditure, 2023

	<u></u> ;;									
	Persons	Amount received (in million €)	As % of total number of persons	As % of total amount						
BE	253 490	1 326.1	6.5 %	2.1 %						
BG	29 072	97.5	1.4 %	1.9 %						
cz	55 196	168.1	1.5 %	0.8 %						
DK	47 558	231.3	3.0 %	0.7 %						
DE	985 516	2 782.7	3.4 %	0.7 %						
EE	7 454	48.3	1.7 %	2.5 %						
E	148 753	538.3	12.1 %	2.8 %						
EL	140 462	705.6	5.0 %	2.4 %						
ES	876 993	4 421.7	7.4 %	2.8 %						
FR	622 532	4 401.7	2.4 %	1.2 %						
HR	153 275	775.0	11.1 %	16.2 %						
т	874 438	3 933.5	4.6 %	1.5 %						
CY	21 392	157.2	9.9 %	7.8 %						
v	6 063	14.7	1.0 %	0.6 %						
.T	12 336	23.0	1.1 %	0.6 %						
.U	31 441	150.4	12.3 %	2.8 %						
HU	83 947	324.8	3.0 %	3.3 %						
ИТ	7 544	58.0	6.9 %	6.0 %						
NL	158 176	611.7	3.1 %	0.6 %						
AT	305 312	1 158.0	9.6 %	2.0 %						
ռ	110 431	412.3	1.0 %	0.7 %						
рт	487 818	2 681.0	12.5 %	9.0 %						
RO	27 901	130.5	0.6 %	0.6 %						
SI	34 025	141.6	4.4 %	3.0 %						
SK	92 679	339.0	4.2 %	4.1 %						
-1	85 316	307.4	4.5 %	1.0 %						
SE	165 732	648.3	5.2 %	1.2 %						
s	4 270	16.5	4.9 %	0.7 %						
	6 403	42.4								
NO	51 483	190.7	3.3 %	0.5 %						
СН	200 270	823.7	5.3 %	1.0 %						
JK	186 302	695.0	1.2 %	0.3 %						

Source: Questionnaire on cross-border old-age, survivors', and invalidity pensions 2024, and Eurostat ESSPROS [spr\_pns\_ben] and [spr\_exp\_pens] (2021 figures)

### 6. Request for review

When it seems that rights may have been adversely affected by the interaction of decisions taken by two or more institutions, the claimant has the right to a review of the decisions by the institutions concerned.<sup>39</sup>

Nineteen Member States<sup>40</sup> did not have any information available on the number of requests for review or left the question blank. Belgium, Hungary, Malta, and Finland did not receive

<sup>&</sup>lt;sup>39</sup> Article 48 (2) of Regulation (EC) No 987/2009 of 16 September 2009 laying down the procedure for implementing Regulation (EC) No 883/2004 on the coordination of social security systems.

<sup>&</sup>lt;sup>40</sup> AT, BG, HR, DK, EE, FR, EL, IS, LT, LV, LI, NO, PL, PT, SI, ES, NL, CH, and UK.

any request for review under Article 48 of Regulation (EC) No 987/2009. Only Germany (1), Luxembourg (1), Slovakia (1), Czechia (4), and Romania (339) received requests. However, except for Romania which received 339 requests, the numbers remained low.

# 7. Experiences on the practical implementation of the rules

Fourteen Member States were able to provide more detailed information on their experiences regarding the practical implementation of the rules (see *Annex IV*). In general, many Member States agree that practical implementation of the rules work well. The cooperation between Member States mostly works smoothly and fluently, including bilateral cooperation and cooperation with foreign social security partners specifically. Furthermore, many Member States mention that EESSI<sup>41</sup> (Electronic Exchange of Social Security Information) has shortened response times for exchanging the necessary documents between institutions, and the common forms are seen as a big advantage.

Furthermore, as every Member State has its own legislation, the problems and difficulties encountered depend on the Member State of contact.

Two main issues are mentioned by many reporting Member States, namely missing information, and the processing time. First, information can be missing due to the claimant only submitting part of the required documents. For instance, it is often necessary for Member States to obtain further information on for instance insurance periods, medical reports, certificates, employment, bank details, dependent children, etc.

Second, the procedure of processing claims and issuing decisions takes a long time. This can partly be explained because of missing information which extends the process. This is also the case because there is no regulation on the time limit for a Member State to respond to requests concerning the pension sector.

### 8. Fraud and error

Member States were asked to describe/quantify cases of fraud and error related to coordination of pensions. While 19 Member States<sup>42</sup> did not fill out this question or had no data available, two Member States (Spain and Slovakia) reported that they were not aware of any cases of inappropriate use. The 8 remaining Member States reported cases of fraud and error (AT, BG, DK, FR, HU, DE, MT, and RO). Of these Member States which were able to quantify the cases of fraud and error (*Table 13*). In Austria, the fraud found mostly concerned deception, either about the place of residence, state of health, or gainful employment. The error found concerned overpayment. The fraud found in Bulgaria reports that most cases of error concerned the failure to report changes in circumstances such as a change of the address.

In absolute figures, the number of cases involving fraud and error is rather small. The highest numbers are found in Malta, Austria, and France with over 250 cases. In Denmark it concerned 162 cases, in Bulgaria 62 cases, and in Romania 50 cases. Therefore, in

<sup>&</sup>lt;sup>41</sup> This IT-system was made available by the Commission in July 2017. Member States had two years to finalise their national implementation of EESSI following this date. (See <u>https://ec.europa.eu/social/main.jsp?catId=869</u>).

<sup>42</sup> BE, CZ, EE, EL, HR, LV, LT, LU, NL, PL, PT, SI, FI, SE, IS, LI, NO, CH, and UK.

relative numbers as well, the impact of inappropriate use for these six reporting Member States is very limited (always less than 1 % of the pensions exported or the amount paid).

In terms of the efforts to uncover cases of inappropriate use, Denmark reported that 822 audits or investigations took place, and two FTE human resources were allocated. In Malta, one audit or investigation took place, and three human resources are allocated.

MS	Type of fraud or error	Total number of cases identified	Total amount involved (in €)	Average amount per case (in €)	Share in total number of persons	Share in total amount paid
	Fraud: Deception regarding residence (habitual or legal residence in the country in connection with the receipt of a compensation allowance or care allowance)	59			0.03 %	
	Fraud: Deception about the state of health (aggravation, simulation)	10			0.005 %	
АТ	Fraud: Deception about employment (e.g. bogus employment relationship)	25			0.01 %	
AI	Fraud: Other (e.g. general breaches of reporting obligations in connection with income, illegal work, falsification of documents in connection with obtaining benefits from the support fund)	32			0.02 %	
	Error: Overpayments because of missing confirmations	147	101 143	688	0.1 %	0.01 %
	Total	273			0.1 %	
BG	Fraud: *non-providing an information/by the persons concerned/about the insurance periods in another MS or about other facts with relation to the entitlement and/or to the amount of the pension;*withdrawing by the survivors the paid pension after the pensioners death from its bank account; *non-providing an information about a marriage in case of receiving a survivors' pension Error: *overlapping of insurance periods; *technical errors by the officials; *changes, made by the competent institution in an	41 21	5 856	239	0.7 %	0.05 %
	already certified insurance periods, that may affect the entitlement and/or amount of a granted pension					
<b>D</b> //	Total	62	10 866	175	1.0 %	0.1 %
DK	Total Fraud: invalidity	152 14	1 848 632 1 277 400	12 162 91 243	0.3 % 0.001 %	0.6 %
	Fraud: ASI-FSI (Supplementary disability allowance - Special Fund for Invalidity)	21	203 417	9 687	0.001 %	0.04 %
FR	Error: invalidity	155	4 229 092	27 284	0.02 %	0.1 %
	Error: ASI-FSI (Supplementary disability allowance - Special Fund for Invalidity)	69	497 412	7 209	0.01 %	0.01 %
	Total	259	6 207 321	23 966	0.03 %	0.2 %
мт	Error: Most cases involved failure on the part client(s) to report changes in circumstances such as change of address	353			21.6 %	
RO	Fraud	24	9 086	379	0.02 %	0.01 %
NU	Error	26	8 737	336	0.02 %	0.01 %
	Total	50	17 823	356	0.05 %	0.02 %

# Table 13 - Number of cases of fraud and error identified in case of old-age,survivors', and invalidity pensions, 2023

Source: Administrative data Questionnaire on Old-age, survivors', and invalidity pensions 2024

# Annex I Additional cross-country tables

### Table A1 - Number of pensions to pensioners who reside in another Member State, all types of pensions, column %, 2023

															Ехро	orting M	ember S	State															
	BE**		cz	DK			IE				HR*										PL***				SK	FI	SE	IS	LI*	NO	СН	UK****	Total
BE																					2.1 %											1.1 %	
BG	0.2 %																				0.7 %											0.4 %	
CZ		4.9 %																			4.2 %											0.2 %	
DK			0.2 %																		1.2 %											0.8 %	
DE			21.1 %																		44.5 %											8.9 %	
EE			0.0 %																		0.0 %											0.0 %	
IE			0.1 %																		1.5 %											26.1 %	
EL							0.1%														2.0 %											1.3 %	
ES																					2.2 %											21.3 %	
FR																					8.6 %											14.1 %	
HR																					0.2 %											0.1%	
e IT																					2.4 %											6.5 %	
AT de							0.1%														0.1 % 0.0 %											3.5 %	
VI S							1.2 %														0.0 %											0.1 % 0.3 %	
έu																					0.5 %											0.5 %	
UH ge																					1.0 %											0.1 %	
TM 2																					0.0 %											1.2 %	
							1.6 %														2.7 %											2.8 %	
							0.2 %															0.1 %										1.0 %	
≚ PL							4.2 %																0.0 %									1.7 %	
PT																					0.0 %		0.1 %									2.7 %	
RO																					0.1 %			0.0 %								0.1 %	
SI																					0.1 %											0.1 %	
SK	0.0 %	1.7 %	41.7 %	0.0 %	1.5 %	0.0 %	0.4 %	0.0 %	0.3 %	0.0 %	0.3 %	0.2 %	1.9 %	0.1 %	0.0 %	0.1 %	10.0 %	1.2 %	0.1 %	8.1 %	1.1 %	0.0 %	1.4 %	0.2 %		0.2 %	0.1 %	0.2 %	0.2 %	0.3 %	0.1 %	0.2 %	1.5 %
FI	0.1 %	0.6 %	0.0 %	1.4 %	0.3 %	48.2 %	0.1 %	0.3 %	0.4 %	0.1 %	0.1 %	0.1 %	0.4 %	1.3 %	0.7 %	0.1 %	0.3 %	0.5 %	0.2 %	0.1 %	0.3 %	0.1 %	0.1 %	0.0 %								0.4 %	
SE	0.6 %	2.2 %	1.5 %	29.4 %	1.1 %	3.3 %	0.4 %	1.7 %	1.4 %	0.3 %	0.0 %	0.5 %	1.1 %	2.4 %	2.6 %	0.2 %	6.2 %	1.6 %	1.2 %	1.1 %	7.2 %	0.4 %	1.3 %	1.0 %		61.7 %		19.2 %	0.1 %	43.8 %	0.4 %	1.3 %	2.6 %
IS	0.0 %	0.0 %	0.0 %	1.6 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.3 %	0.5 %	0.1 %	0.0 %	0.0 %	0.0 %	0.0 %	0.1 %	0.0 %	0.0 %	0.0 %		0.1 %	1.0 %		0.0 %	1.4 %	0.0 %	0.0 %	0.1 %
L	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.6 %	0.0 %	0.0 %	0.0 %	0.0 %		0.0 %	0.0 %	0.0 %		0.0 %	0.5 %	0.0 %	0.1 %
NO	0.1 %	0.4 %	0.2 %	17.1 %	0.3 %	0.7 %	0.2 %	0.1 %	0.5 %	0.1 %	0.0 %	0.1 %	0.2 %	2.0 %	3.8 %	0.1 %	0.4 %	0.5 %	0.9 %	0.2 %	1.3 %	0.1 %	0.0 %	0.1 %		2.5 %	11.6 %	21.7 %	0.0 %		0.1 %	1.0 %	0.8 %
СН	1.4 %	0.9 %	3.1 %	2.3 %	4.6 %	0.2 %	0.5 %	1.0 %	6.1 %	3.7 %	2.5 %	16.5 %	0.6 %	0.4 %	0.4 %	0.6 %	3.9 %	1.0 %	2.4 %	6.8 %	1.2 %	6.2 %	0.3 %	1.7 %		1.7 %	1.8 %	0.3 %	36.4 %	1.0 %		2.4 %	3.2 %
UK	2.5 %	1.4 %	1.1 %	7.1 %	1.8 %	2.3 %	79.0 %	2.0 %	6.2 %	1.8 %	0.0 %	5.6 %	0.0 %	17.5 %	30.3 %	0.6 %	2.7 %	61.0 %	5.9 %	1.0 %	6.0 %	4.2 %	0.2 %	0.1 %		2.3 %	3.1 %	2.2 %	0.2 %	6.4 %	1.2 %		3.0 %
Tota	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %
					100 /0	100 /0		100 /0											100 /0		100 /0	100 /0	100 /0	100 /0	100 /0	100 /0	100 /0	100 /0	100 /0	100 /0	100 /0	100 /0	

Data for HR and MT only concern the export to pensioners who are in receipt of a pension from two or more Member States.

\*\* IE, IT, and the UK: 2022 data. CY: 2021 data. BE: 2022 data for invalidity pensions.

\*\*\* PL: data concern the number of pensions, not persons. \*\*\*\* UK: the information provided is the number of live claims in each country for the UK State Pension as of 29 December 2022, as opposed to a cumulative number of claims across the year.

\*\*\*\*\* IE: it only concerns old-age pensions as the others are not known.

\*\*\*\*\*\* SK: no breakdown by Member State of residence.

Table A2 - Amount paid to pensioners who reside in another Member State, all types of pensions, column	· %, 202	:02
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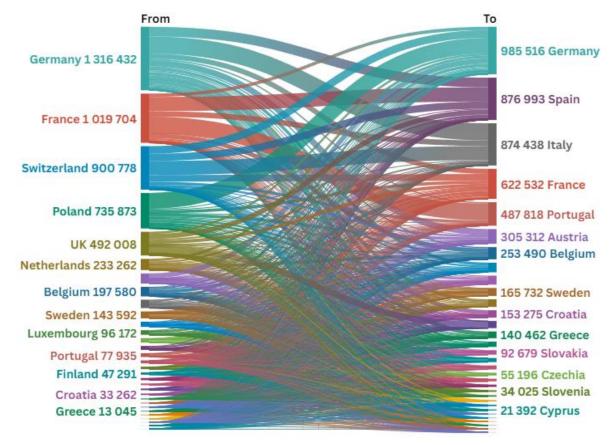
															E	xporting	g Memb	er State															
	BE***	BG*	CZ	DK	DE*	EE	IE <sup>****</sup>	EL	ES	FR	HR**	IT***	CY***	LV	LT	LU*	HU*	MT**	NL	AT	PL	PT*	RO	SI*	SK****	FI	SE	IS	LI**	NO	СН	UK***	Total
BE		1.1 %	0.2 %	0.9 %	1.9 %	0.2 %	0.5 %	1.9 %	5.1 %	10.1 %	0.7 %	3.8 %	0.6 %	0.7 %	0.5 %	25.8 %	0.9 %	1.5 %	29.5 %	0.3 %	2.1 %	2.4 %	1.1 %	0.2 %		0.4 %	0.5 %	0.1 %	0.0 %	0.4 %	0.3 %	0.8 %	4.7 %
BG	0.3 %		0.8 %	0.5 %	0.4 %	0.3 %	0.1 %	22.7 %	2.5 %	0.1 %	0.1 %	1.7 %	14.1 %	0.4 %	0.4 %	0.0 %	0.2 %	4.8 %	0.3 %	0.5 %	0.4 %	0.6 %	0.0 %	0.1 %		0.2 %	0.2 %	0.2 %	0.0 %	0.4 %	0.1 %	0.4 %	0.3 %
cz	0.1 %	4.3 %		0.4 %	1.0 %	0.1 %	0.3 %	1.1 %	0.6 %	0.1 %	1.3 %	0.6 %	1.0 %	0.2 %	0.3 %	0.1 %	0.5 %	1.5 %	0.4 %	4.7 %	2.2 %	0.0 %	0.2 %	0.3 %		0.3 %	0.6 %	0.2 %	0.2 %	0.3 %	0.4 %	0.2 %	0.6 %
DK	0.1 %	0.1 %	0.1 %		0.8 %	0.2 %	0.4 %	0.2 %	0.4 %	0.1 %	0.0 %	0.1 %	0.3 %	1.2 %	1.3 %	0.3 %	0.4 %	0.5 %	0.5 %	0.2 %	1.1 %	0.1 %	0.2 %	0.0 %		1.4 %	6.5 %	27.7 %	0.0 %	13.4 %	0.1 %	0.5 %	0.8 %
DE	3.4 %	36.9 %	19.0 %	13.8 %		15.4 %	2.8 %	36.0 %	16.1 %	4.6 %	39.0 %	13.4 %	3.6 %	28.5 %	23.3 %	22.0 %	46.4 %	6.8 %	20.2 %	40.4 %	53.5 %	10.5 %	35.9 %	12.3 %		5.8 %	4.7 %	3.0 %	3.2 %	4.2 %	12.3 %	4.7 %	9.8 %
EE	0.0 %	0.0 %	0.0 %	0.1 %	0.0 %		0.2 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.2 %	5.0 %	0.9 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %		14.5 %	0.4 %	0.1 %	0.0 %	0.3 %	0.0 %	0.0 %	0.2 %
IE	0.2 %	0.0 %	0.2 %	0.4 %	0.3 %	0.9 %		0.1 %	0.3 %	0.1 %	0.2 %	0.2 %	0.3 %	9.2 %	10.7 %	0.1 %	0.5 %	1.3 %	0.6 %	0.1 %	1.7 %	0.2 %	0.3 %	0.0 %		0.2 %	0.2 %	0.0 %	0.0 %	0.2 %	0.1 %	21.3 %	1.9 %
EL	1.9 %	7.1 %	1.9 %	1.3 %	8.4 %	0.1 %	0.2 %		0.1 %	0.4 %	0.0 %	0.6 %	64.7 %	0.2 %	0.2 %	0.0 %	1.2 %	0.1 %	1.3 %	0.6 %	1.4 %	0.1 %	1.2 %	0.0 %		0.7 %	5.5 %	0.1 %	0.3 %	0.6 %	0.5 %	1.6 %	2.5 %
ES	21.2 %	22.6 %	0.4 %	13.2 %	14.4 %	1.4 %	7.1 %	0.7 %		25.1 %	0.3 %	13.3 %	1.3 %	2.2 %	6.7 %	1.4 %	1.4 %	2.0 %	16.5 %	1.7 %	2.6 %	10.1 %	11.1 %	0.3 %		15.2 %	9.8 %	14.2 %	3.0 %	12.0 %	15.1 %	30.7 %	15.5 %
FR	40.1 %	2.9 %	0.9 %	5.1 %	10.4 %	0.4 %	3.5 %	3.4 %	32.0 %		1.7 %	12.3 %	1.1 %	1.4 %	1.1 %	36.1 %	1.8 %	2.0 %	7.6 %	1.2 %	6.0 %	50.9 %	2.7 %	0.5 %		5.5 %	4.5 %	1.2 %	0.2 %	2.3 %	24.1 %	18.4 %	15.5 %
HR	0.2 %	0.0 %	0.2 %	0.7 %	7.7 %	0.0 %	0.0 %	0.0 %	0.0 %	0.3 %		2.1 %	0.0 %	0.1 %	0.0 %	0.1 %	0.3 %	0.5 %	0.8 %	8.6 %	0.1 %	0.0 %	0.0 %	73.0 %		0.1 %	1.0 %	0.1 %	0.3 %	0.3 %	1.4 %	0.1 %	2.7 %
g IT	10.5 %	4.2 %	0.5 %	1.9 %	19.2 %	0.3 %	0.6 %	2.0 %	2.8 %	7.8 %	7.0 %		0.2 %	1.1 %	1.1 %	4.0 %	1.3 %	10.5 %	2.5 %	2.2 %	2.3 %	0.5 %	6.1 %	2.6 %		1.4 %	1.7 %	0.1 %	4.7 %	0.8 %	29.7 %	4.9 %	13.8 %
Ε̈́ CY	0.1 %	0.9 %	0.1 %	0.2 %	0.1 %	0.0 %	0.2 %	15.3 %	0.0 %	0.1 %	0.0 %	1.2 %		0.4 %	0.2 %	0.0 %	0.1 %	0.2 %	0.1 %	0.2 %	0.1 %	0.0 %	0.1 %	0.0 %		0.3 %	0.3 %	0.1 %	0.0 %	0.3 %	0.1 %	5.4 %	0.6 %
is rv	0.0 %	0.1 %	0.0 %	0.1 %	0.0 %	5.9 %	0.9 %	0.0 %	0.0 %			0.0 %			5.1 %	0.0 %				0.0 %	0.0 %	0.0 %	0.0 %	0.0 %		0.3 %	0.1 %	0.2 %	0.0 %	0.1 %	0.0 %	0.1 %	0.1 %
은 너	0.0 %	0.1 %	0.0 %	0.1 %	0.1 %	2.2 %	1.2 %	0.1 %	0.2 %	0.0 %	0.0 %	0.1 %	0.1 %	11.5 %		0.0 %	0.0 %	0.1 %	0.1 %	0.0 %	0.3 %	0.0 %	0.0 %	0.0 %		0.3 %	0.1 %	0.5 %	0.0 %	0.6 %	0.0 %	0.1 %	0.1 %
ິເບ	2.5 %	0.3 %	0.0 %	0.7 %	0.3 %	0.1 %	0.1 %	0.2 %	0.6 %	1.4 %	0.1 %	0.8 %	0.0 %	0.2 %	0.1 %		0.2 %	0.0 %	0.4 %	0.1 %	0.1 %	8.9 %	0.1 %	0.1 %		0.3 %	0.1 %	0.2 %	0.0 %	0.1 %	0.1 %	0.1 %	0.5 %
UH tate	0.7 %	1.2 %	0.2 %	0.3 %	1.8 %	0.1 %	0.4 %	0.1 %	0.3 %	0.2 %	1.1 %	0.7 %			0.1 %			0.1 %	1.4 %							0.9 %	1.1 %	0.1 %	0.2 %	0.4 %	0.6 %	0.2 %	1.1 %
NT S	0.1 %	0.1 %	0.0 %	0.1 %	0.0 %			0.1 %	0.0 %	0.0 %						0.0 %						0.0 %	0.0 %	0.0 %								1.6 %	0.2 %
ag NL	9.5 %		0.5 %		5.0 %	0.1 %		1.0 %					0.3 %							0.8 %	2.7 %		0.2 %								0.5 %		2.1 %
TA e								1.8 %													6.4 %	0.3 %										0.6 %	
∑ <sub>PL</sub>	1.1 %			1.7 %				2.9 %											3.3 %			0.1 %	0.0 %								0.2 %		
PT	3.7 %		0.0 %	1.2 %	3.1 %			0.1 %												0.4 %	0.1 %		0.1 %	0.0 %								3.1 %	9.4 %
RO	0.3 %		0.1 %		0.5 %			2.5 %					4.5 %							1.1 %		0.5 %		0.0 %						0.2 %			
SI				0.1 %	0.2 %			0.0 %	0.0 %				0.1 %							6.9 %	0.0 %	0.0 %										0.0 %	
SK					1.9 %			0.0 %			0.7 %					0.0 %				6.2 %	0.5 %		0.4 %									0.1 %	
FI	0.1 %	0.5 %	0.0 %	0.9 %	0.3 %	64.1 %	0.1%	0.6 %	0.4 %	0.1 %	0.2 %	0.1 %	0.8 %	1.8 %	0.9 %	0.0 %	0.5 %	0.6 %	0.2 %	0.2 %	0.2 %	0.1 %	0.2 %	0.0 %				0.5 %	0.0 %	3.4 %	0.1 %	0.2 %	1.1 %
SE	0.4 %	2.0 %	1.2 %	31.8 %	1.2 %	3.7 %	0.4 %	2.1 %	1.2 %	0.3 %	0.0 %	0.4 %	0.8 %	3.7 %	3.0 %	0.2 %	5.6 %	1.5 %	1.3 %	0.8 %	5.2 %	0.6 %	2.0 %	0.8 %		36.2 %		19.1 %	0.1%	43.1 %	0.3 %	0.8 %	2.3 %
IS	0.0 %	0.0 %	0.0 %	0.8 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.3 %	0.5 %	0.1 %	0.0 %	0.0 %	0.0 %	0.0 %	0.1 %	0.0 %	0.0 %	0.0 %		0.1 %	0.8 %		0.0 %	0.9 %	0.0 %	0.0 %	0.1 %
L	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.6 %	0.0 %	0.0 %	0.0 %	0.0 %		0.0 %	0.0 %	0.0 %		0.0 %	0.5 %	0.0 %	0.1 %
NO	0.1 %	0.4 %	0.2 %	12.2 %	0.4 %	0.8 %	0.2 %	0.1 %	0.4 %	0.1 %	0.0 %	0.1 %	0.2 %	2.5 %	4.0 %	0.1 %	0.5 %	0.6 %	0.9 %	0.1 %	1.2 %	0.1 %	0.2 %	0.0 %		2.7 %	10.4 %	20.4 %	0.0 %		0.1 %	0.6 %	0.7 %
СН	1.1 %	0.8 %	3.0 %	1.7 %	4.6 %	0.2 %	0.4 %	1.5 %	4.9 %	5.4 %	2.9 %	12.2 %	0.4 %	0.6 %	0.5 %	0.5 %	3.7 %	0.9 %	1.9 %	6.3 %	0.9 %	6.6 %	0.4 %	1.3 %		3.5 %	1.6 %	0.3 %	34.2 %	0.8 %		1.4 %	2.9 %
UK	1.9 %	1.7 %	1.8 %	7.0 %	1.8 %	2.9 %	73.5 %	3.5 %	6.4 %	2.2 %	0.0 %	4.1 %	0.0 %	25.3 %	34.6 %	0.6 %	5.6 %	56.0 %	4.5 %	1.4 %	8.1 %	6.0 %	0.2 %	0.2 %		3.1 %	3.4 %	1.8 %	0.1%	6.7 %	1.1 %		2.4 %
Total	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %

The monthly amounts reported by BE (except invalidity), BG, DE, LU, HU, PT, and SI were multiplied by 12 to obtain an annual figure. \*

\*\* Data for HR and MT only concern the export to pensioners who are in receipt of a pension from two or more Member States.

\*\*\* IE and IT: 2022 data. CY: 2021 data. BE: 2022 data for invalidity pensions. UK: 2017 data.
 \*\*\*\* IE: it only concerns old-age pensions as the others are not known.
 \*\*\*\*\* SK: no breakdown by Member State of residence.

## Annex II Additional visualisations

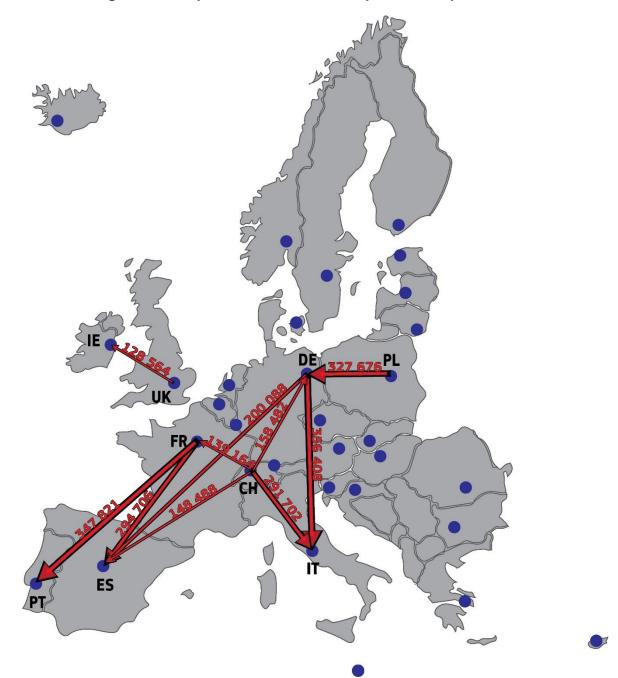


### Figure A1 – Total number of exported pensions, 2023

\* IE, IT, and the UK: 2022 data. CY: 2021 data. BE: 2022 data for invalidity pensions.

\*\* Data for HR and MT only concern the export to pensioners who are in receipt of a pension from two or more Member States.

- \*\*\* IE: it only concerns old-age pensions as the others are not known.
- \*\*\*\* SK: no breakdown available.



4

The top 10 flows which are visualised are the following: 1) from Germany to Italy (356 408 pensions), 2) from France to Portugal (347 821); 3) from Poland to Germany (327 676); 4) from France to Spain (294 706); 5) from Switzerland to Italy (291 702); 6) from Germany to Spain (200 088): 7) from Switzerland to Germany (158 482); 8) from Switzerland to Spain (148 488); 9) from Switzerland to France (139 164); 10) and from the United Kingdom to Ireland (128 564, data 2022). In total these 10 flows amount to 2 393 099 exported pensions out of the total of 6 304 440 pensions, or 38.0 % of all exported pensions.



Figure A3 – Number of pensions exported, relative share in total number of pensions exported, 2023

\* BE: invalidity data concern 2022. IE: data concern 2022. IT: data concern 2022. CY: data concern 2021. UK: data concern 2022.

\*\* How to read this figure? Of all the pensions exported to persons who reside in another Member State in 2023, 21.0 % were exported by Germany, 16.3 % by France, 14.4 % by Switzerland, etc.

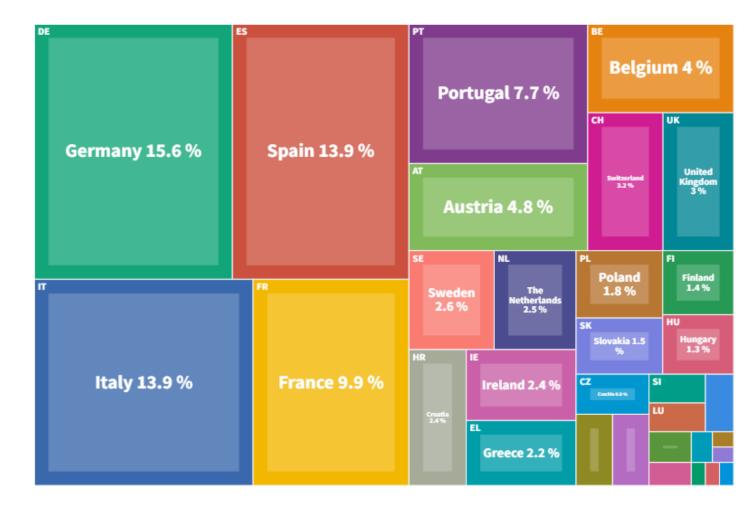


Figure A4 – Number of pensions received, relative share in total number of pensions received, 2023

\* How to read this figure? Of all the exported pensions received by the Member States of residence in 2023, 15.6 % were received by Germany, 13.9 % by Spain, 13.9 % by Italy, etc.

# Annex III Pension beneficiaries on 31 December 2021 and expenditure (in € million)

	Old-age	pension	Survivors	' pension	Disability	pension	Tot	tal
	Persons	Million €	Persons	Million €	Persons	Million €	Persons	Million €
EU-27	97 375 292	1 428 188	25 880 601	225 524	14 759 367	109 633	138 015 260	1 763 345
EU-14	74 309 617	1 308 160	21 462 758	210 409	11 944 833	99 900	107 717 208	1 618 469
EU-13	23 065 675	120 028	4 417 843	15 115	2 814 534	9 733	30 298 052	144 876
EFTA	3 611 558	93 912	893 310	8 411	706 308	20 160	5 211 176	122 483
Total	113 921 427	1 756 530	26 839 835	235 641	18 189 778	156 339	158 951 040	2 148 510
BE	2 209 126	46 040	520 532	7 430	920 964	10 135	3 650 622	63 606
BG	1 702 303	4 371	113 957	199	248 962	482	2 065 222	5 052
CZ	2 511 110	17 602	668 864	1 354	377 088	1 880	3 557 062	20 835
DK	1 134 613	30 813	113 862	680	268 372	997	1 516 847	32 491
DE	19 902 502	335 776	5 910 694	61 086	2 204 366	2 630	28 017 562	399 492
EE	316 668	1 504	6 647	15	106 894	391	430 209	1 910
IE	684 228	15 645	187 210	1 201	214 080	2 641	1 085 518	19 487
EL	1 942 682	24 118	594 398	4 718	108 173	947	2 645 253	29 783
ES	6 954 252	114 511	2 861 600	30 104	1 158 219	16 121	10 974 071	160 736
FR	17 062 320	307 223	4 394 000	37 482	3 779 319	27 172	25 235 639	371 877
HR	893 813	3 202	231 059	914	107 368	678	1 232 240	4 794
IT	12 392 048	200 587	4 314 396	45 473	1 603 997	11 186	18 310 441	257 246
СҮ	146 100	1 659	33 866	327	15 196	35	195 162	2 021
LV	455 160	2 242	15 832	44	103 792	287	574 784	2 573
LT	716 427	3 268	252 999	145	149 096	478	1 118 522	3 891
LU	156 525	3 878	49 649	1 040	18 496	441	224 670	5 359
HU	1 996 928	8 767	731 976	1 147	:	0	2 728 904	9 914
МТ	75 573	772	17 609	154	7 990	46	101 172	972
NL	3 577 900	82 922	573 800	7 824	789 800	14 775	4 941 500	105 521
AT	2 105 145	46 857	579 676	6 476	194 217	3 523	2 879 038	56 856
PL	8 079 669	47 344	1 322 424	8 221	1 013 621	3 962	10 415 714	59 527
PT	2 313 410	23 066	859 019	3 944	240 010	2 891	3 412 439	29 901
RO	4 170 163	18 602	505 993	1 282	367 816	501	5 043 972	20 385
51	564 243	4 150	151 505	522	21 870	101	737 618	4 773
SK	1 437 518	6 545	365 112	792	294 841	892	2 097 471	8 229
FI	1 408 486	27 435	232 845	1 822	187 894	2 856	1 829 225	32 113
SE	2 466 380	49 289	271 077	1 129	256 926	3 584	2 994 383	54 002
S	53 189	1 653	5 798	119	23 371	712	82 358	2 484
u								
NO	1 038 949	29 433	85 531	862	390 528	11 109	1 515 008	41 403
СН	2 519 420	62 825	801 981	7 431	292 409	8 340	3 613 810	78 596
UK*	12 934 577	234 431	65 924	1 705	2 724 103	26 545	15 724 604	262 681

## Table A3 - Pension beneficiaries on 31 December 2021 and annual expenditure (in € million)

\* Data for UK concern 2018.

Source: Eurostat, ESSPROS [spr\_pns\_ben] and [spr\_exp\_pens]

# Annex IV Experiences on the practical implementation of the rules

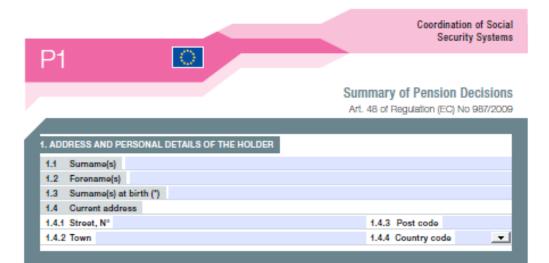
## Table A4 - Experiences on the practical implementation of the rules, 2023

	Experiences on the practical implementation of the rules
BE	
BG	The period for processing a claim depends on the submission of full package of requested documents by a claimant, as well as the cooperation between institutions concerning confirmation of the acquired insurance periods and notification of the decision Generally, the difficulties and extending the processing of claim are due to the fact that the claimant submits only a part of the required documents or a part of requested data. On the other hand, under the coordination rules which relate to the deadlines of processing claims and issuing decision, every MS applies its own legislation. Sometimes the procedure of processing claim and issuing decision takes a lot of time, even years. However, it should be noted that after the start of EESSI system there has been progress in reducing the time for processing application.
CZ	In general, communication between institutions in the area of pension insurance has improved and the response time has shortened compared to the previous period. The processing time continues to vary depending on the country/institution we communicate with. We most often identify inconsistent interpretation of the rules of communication in EESSI, especially in the area of BUC logic and SED chronology. At some institutions, we notice longer processing times, especially when obtaining information about periods of insurance or medical reports.
DK	The practical implementation of the rules works well, so does the cooperation between the MS, where the common forms are a big advantage. There are some challenges in relation to casework time and response time for some institutions. This makes the cooperation with some countries difficult because of late or no reply to inquiries.
DE	As in previous years, cooperation between the institutions and with applicants is generally satisfactory. There are still differences in the exchange of information between institutions and Member States, and this also applies to processing times. Direct contact at the processing level helps to resolve difficulties in individual cases. The information in the intergovernmental forms is efficient and adapted to the regulations, which enables applications to be examined and processed quickly. Member States react differently to reminders. Only in individual cases are there longer or longer processing times. This also seems to depend on the type of benefit applied for. The procedures and the exchange of information are of better quality via EESSI business processes and the response time behaviour/running times have been shortened. EESSI also simplifies the processing of cases. Additional country-specific procedural agreements are also implemented via EESSI business processes, which saves further inquiries. The old procedure is occasionally used as part of an EESSI business process, whereby scanned e-forms are transmitted. Significantly longer processing times are now observed for procedures that are still initiated in paper form. After the German pension procedure has been initiated, queries to the contact institution are sometimes necessary because the SEDs/interstate application forms were incompletely filled out or certain information is missing entirely in the SEDs/forms. However, it can be seen that the interstate procedure could be accelerated through EESSI. However, it also still happened that the interstate procedure was only initiated after an explicit query to the foreign institution. It can be observed that some institutions that use the RINA application for the EESSI procedure have problems in the creation and processing of the EESSI messages (SED). It still happens that EESSI business processes are combined with the old procedure and scanned e-forms or, for example, an E2O5 are transmitted and requested
	data.
EE	
IE	
EL ES	Our experience with the practical implementation of the rules contained in the EC Regulations for the processing and review of files is positive. Cooperation between institutions is good in general, and response times have improved as a result of the implementation of the Pensions BUCs in EESSI.
FR	
HR	
п	
СҮ	
LV	SEDs and forms transmitted among competent institutions are sometimes incomplete, for instance, insufficient information about insurance periods, services, nationality or bank details therefore it is necessary to make another request and this affects deadlines of investigation. Experience in cooperation with Member States varies but generally necessary information is obtained and also EESSI system makes all the processes much more faster now. Claimants cooperate with State Social Insurance Agency (SSIA) but there are cases with incomplete or incorrect information so they are facing longer waiting times. Claimants collaborate with SSIA in different ways and investigations mostly meet legal deadlines.
LT	The main practical problems sometimes encountered are that some Member States' competent institutions take a long time to validate the length of service or to send the necessary data/information, do not respect the deadlines foreseen in the Regulations, and sometimes insist on the sending of paper documents, even though they are connected to EESSI, but no concrete data and supporting facts are collected.
LU	Since our integration into EESSI, we can see that standardized processes have improved the speed and quality of exchanges with other member states. The main factors for instruction delays are still the response time of institutions in other Member States, the incomplete filling of SED's, insufficient information provided in the Medical Report, or inconsistencies in filling the P5000. If addition, processing a claim is made more difficult if the process flow of EESSI business processes is not respected by other institutions. Although the general experience with EESSI has been positive so far, we are nevertheless faced with some difficulties in the recovery procedures, whether as Case owner or Counterparty. For example, the deadline of 2 months for sending the final request within the process of R_BUC_02 is not always respected. Regarding the process of R_BUC_05, some of our requests for information concerning the heirs of a deceased beneficiary are either not processed, or the Member State puts forward the argument of data protection and refuses to communicate the information we need. We have put a lot of effort into mutual exchange with other institutions. In particular, we have an important network of personal contacts in other Member States who we can call upon to clarify particular cases. The automatic exchange of death data, implemented with some Member States, makes it possible to avoid overpayments upon the death of the pension beneficiary. Given the difficulties associated with recovering overpayments in the event of the death of the beneficiary, we are considering integrating other Member States into the automatic exchange of death data.
	л. ЛБ

	Experiences on the practical implementation of the rules
HU	Since the introduction of EESSI we can send the requested data more quickly and the requested data is also received faster from the other member states (except a few member states). During the handling of the cases we have good contact with several Member States. From pension settlement point of view: Handling over 20.000 individual 's pension cases in the year 2023. We did not experienced critical mistakes in the process of the Member States. The only critical question in the cases is still the
	reaction time of the competent institution of some MS's.
MT	Malta notes that the adoption of EESSI notably improved the process of investigations of claims. Still, once again Malta notes that from its experience many MS do not compile all the field of the SED's which leads to further exchanges in order to obtain all the required information, which consequently takes up a significant amount of time. In the case of Malta, the employment details are a mandatory field since upon this information the Maltese competent institution decides the applicable retirement date. In many cases this information is not provided and therefore further exchanges are required until this information is obtained. In turn, this leads to a delay in the decisions. The same applies for Invalidity pensions where it has to be certified that there was not gap between the termination of employment and the granting of Invalidity. Some MS declare it is not their practice to fill in all the fields of the SED's.
NL	
AT	
PL	As the biggest problems in the field of cooperation with foreign institutions as part of the implementation of EU regulations, we can indicate: • delays in the transmission of decisions refusing the right to receive old-age and disability pensions and of E 210 forms by foreign competent institutions, which, in consequence, makes it impossible to end international proceedings, • some institutions delay the confirmation of insurance periods, which significantly extends the time of handling cases, • documents sent to us by foreign institutions are often short of the applicant's identification data. Frequently there is no information about receiving benefits or we face lack of data specific to Poland, without which handling the cases is significantly hindered and extended. KRUS: As the biggest problems in the field of cooperation with foreign institutions as part of the implementation of EU regulations, we can indicate: • long waiting time to handle applications for old-age and disability pensions by foreign competent institutions as well as for issuing E 205 forms/P5000 form, • failure to provide responses by foreign competent institutions to certain KRUS inquiries, • delays in the transmission (or lack of transmission) of decisions refusing the right to receive old-age and disability pensions and of E 210 forms by foreign competent institutions, related to applications for foreign old age and disability pension benefits forwarded by KRUS, which, in consequence, makes it impossible to end international proceedings. According to previous experience of KRUS, the most difficult to cooperation with these institutions lasts up to several years. KRUS has positive experiences with handling of old-age and disability pensions with these institutions. The cyclical meetings of representatives of Polish and German liaison institutions and competent institutions alse well as eignificantly improved the methods of cooperation with these institutions. The cyclical meetings of representatives of Polish and German liaison instituti
PT	Scherics and decelerates issuing decisions in these matters.
RO	
SI	
SK	Experience of the Social Insurance Agency in the field of cooperation with other Member States of the European Economic Area and the Swiss Confederation are satisfactory. Department of Medical Assessment: with regard to the exchange of medical information, it may be noted that our experience so far shows that, in general, obtaining this type of information requires a longer period of time, which in principle affects the length of the procedure. Influencing factors: the burden and lack of doctors, the need for external actors to cooperate. These factors cannot be influenced by our scope. Another problem is the lack of evidence for the assessment of the medical condition (insufficient completion of the Medical Report), the lack of actual findings requested by the competent institution. In this case, communication within EESI has significantly accelerated.
FI	
SE	
IS	Good experience and cooperation between institutions.
LI	
NO	The applysic of data valating to the valazance year has shown in survey that the inclusion of the structure of the
сн	The analysis of data relating to the reference year has shown in general that the implementation of the coordination rules is proceeding fluently and smoothly. Out of the 17 538 cases examined within the framework of the annual survey carried out according to AC Decision No. 208 of March 11, 2008 (2008/683/EC), only 24 cases required processing times of more than 365 days. The reasons for the extended processing times are mainly related to additional investigations necessary for the determination of insurance periods or the family situation of the applicants (3 cases). In some cases, claimants have applied for an old-age pension too early in relation to the legal age in Switzerland or they gave up their initial choice for an early old-age pension during the procedure (14 cases). In other cases, a non-reactivity or lack of cooperation on the part of claimants in providing or in the transmission of official documents attesting their personal situation or family circumstances (7 cases). The year 2023 was marked by the organisation of meetings and videoconferences to strengthen cooperation within the framework of the European coordination rules with foreign social security partners: DRV (Germany) : meeting in Geneva - June 2023; INPS (Italy) : meeting in Bergamo - May 2023; PVA (Austria) : meeting in Wien - October 2023; CRSAT (France) : on line meetings - November and December 2023; Pôle-emploi (France) : on line meetings - February and March 2023
UK	estionneire en erece herder eld erec eunivere' and invelidity penciene 2024

- 1. Number of PDs P1 (or equivalent E211 forms) **issued** in **the reference year**, breakdown by type of pension.
- 2. Number and amount (in €) of pensions paid as Member State of residence to pensioners who receive an old-age pension/survivors'/invalidity pension from two or more countries of which one is the reporting Member State and who reside in the reporting Member State.
- 3. Number and amount (in €) of exported pensions by the reporting Member State paid to pensioners who receive an old-age pension/survivors'/invalidity pension from two or more countries of which one is the reporting Member State and who reside outside the reporting Member State.
- 4. Number and amount of the exported pensions in case of persons who receive a benefit only from the reporting Member State and reside in another Member State.
- 5. Total number and amount (in  $\in$ ) of exported pensions by the reporting Member State paid to pensioners who receive an old-age pension/survivors'/invalidity pension and who reside outside the reporting Member State (*sum of questions 3 and 4*).
- 6. How many times has a request for review been received by the institution concerned under Article 48 Regulation (EC) No 987/2009 in the reference year?
- 7. What is your Member State's experience on the practical implementation of the rules (e.g., with regard to the quality of the information submitted by the claimant, the process of the investigation of claims, the cooperation between institutions, the lead time, the quality of the decisions, the review of the decisions etc.)?
- 8. Are you aware of cases of fraud or error with regard to the provisions on the coordination of pensions? If so, can you describe and quantify such cases detected in the period 1 January to 31 December 2023? In order to interpret this information, it is necessary to know how many audits or investigations there have been in total with regard to the provisions on the coordination of pensions. Where full information is not available, a partial response is still valuable.

# Annex VI Portable Document P1



#### INFORMATION FOR THE HOLDER

Your claim for an invalidity/survivors/old age pension with [

led, on the basis of European legislation, also to examination of a claim for similar benefit in the other countries of the European Union where the insured person has worked or has been insured. In this document we give you a summary of the outcome of these assessments.

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

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

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

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

2. PERSONAL DETAILS OF THE INSURED PERSON	
2.1 Surname(s)	
2.2 Forename(s)	
2.3 Sumame(s) at birth (*)	
2.4 Date of birth	
2.5 Last known address	
2.5.1 Street, N°	2.5.3 Post code
2.5.2 Town	2.5.4 Country code

() Information given to the institution by the holder when this is not known by the institution.

(\*) Please complete name of institution in [].

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						Coordination of Social Security Systems
	्			Sum	mary of F	Pension Decisions
ED						
3.2 Type of pension (1), (2), (3)	3.3 Date of first payment	3.4 Gross amount Including frequency and currency	3.5 Pension has been awarded: (4), (5), (6)	3.6 Pension has been reduced: (7), (8)	3.7 Review period (start on date of receipt of the summary)	3.8 Where to address the review request
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Ŧ			•	Ŧ		
•			Ţ	Ţ		
•			•	•		
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	ED 3.2 Type of	3.2 3.3 Type of Date of first	ED 3.2 Type of pension (1), (2), (3) 3.3 Date of first payment amount Including frequency and	ED 3.2 Type of pension (1), (2), (3) Bate of first payment Bate of firs	ED 3.2 Type of pension (1), (2), (3) Bate of first payment Date of first payment Date of first payment Date of first payment first payment first payment first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first first	ED 3.2 Type of pension (1), (2), (3) 3.3 Date of first payment 10, (2), (3) 3.4 Gross amount Including trequency and currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Currency Cure

#### NOTES

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

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

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#### NOTES

 1
 Old-age

 [2]
 Invalidity

 [3]
 Survivor

 [4]
 No insurance periods less than o

 [6]
 Insurance periods less than o

 [6]
 qualifying period not complat

 [7]
 no partial disability or invalidit

 [8]
 income ceiling is exceeded

 [9]
 pension age not yet reached

 [10]
 other reasons

- No insurance periods Insurance periods less than one year qualifying period not completed or eligibility requirements not met no partial disability or invalidity was found

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

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	Security Systems
P1 🖸	Summary of Pension Decisions
5. INSTITUTION COMPLETING THE FORM	
5.1       Name         5.2       Street, N°         5.3       Town         5.4       Post code       5.5         5.6       Institution ID         5.7       Office fax N°         5.8       Office phone N°         5.9       E-mail         5.10       Date         5.11       Signature	Country code

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