

#1

COMPLETE

Collector: Email Invitation 1 (Email)
Started: Tuesday, August 29, 2017 3:27:02 PM
Last Modified: Tuesday, August 29, 2017 3:33:03 PM
Time Spent: 00:06:01
First Name: Chris
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Page 1: Deadline for response: 10 September 2017

Q1 Please submit:

Name of Member Association	Institute and Faculty of Actuaries
Country to which response relates	United Kingdom
Name of person completing response to consultation	Chris Daykin

Q2 Do the self-employed and those in non-standard jobs participate in your country's main social security scheme (or in at least one of them where there are several)? **Yes**

Q3 Does your country have a separate social security scheme for the self-employed and those in non-standard jobs? **No**

Q4 Are the self-employed covered for:

1) retirement pension
Yes

2) disability benefits
Yes

3) maternity benefits
No

4) sickness benefits
No

5) accident at work benefits
No

Q5 Are there different arrangements for different categories of self-employed? **No**

Questionnaire on social security for the self-employed

Q6 If there are different categories of self-employed please provide an overview of how they are defined

Generally not, but there are a few specialist groups with special provisions, such as share fishermen.

Q7 Is the pension eligibility age for the self-employed the same as for employees? **Yes**

Q8 Please provide a short summary of the provisions under which the self-employed and those in non-standard jobs participate in the relevant social security scheme (or schemes), particularly with regard to age retirement benefits.

The UK contributory social security scheme is a flat-rate scheme under which the benefits are independent of earnings. The self-employed contribute through their self-assessment tax returns and must meet the same requirements as the employed in terms of number of years of contributions to qualify for a full pension (30 for those coming up to state pension age). However, they do not have access to unemployment benefit (other than means-tested welfare benefits) and have access to different benefits to the employed for sickness and maternity.

Q9 If the self-employed participate in the general social security scheme or in a separate scheme, how are their earnings defined for the purpose of contributions? (select one or more as appropriate)

Flat monetary contribution,

Based on earnings or profits for tax

Other (please explain):

Provided that their taxable profits are more than GBP6,025 in the year, the self-employed pay a flat contribution of GBP148 a year and a contribution based on their taxable profits, which is 9% of profits in the band GBP8,164 to GBP45,000 and 2% of profits above GBP45,000. Taxable profits are as defined for tax purposes. At the simplest level this is gross earnings from self-employment less allowable expenses, but there are a variety of allowances which may be available to offset gross income.

Q10 If the self-employed participate in the general social security scheme or in a separate scheme, how are their earnings defined for the purpose of pension entitlement? (select one or more as appropriate)

Flat amount of benefit

Q11 If the self-employed do not participate in a social security scheme, what provision is made for them to gain entitlement to a retirement pension?

Respondent skipped this question

Q12 Are the self-employed permitted to contribute to tax-efficient private pensions? **Yes**

Questionnaire on social security for the self-employed

Q13 Please provide a summary of the private pension options available to the self-employed.

The self-employed may contribute to a personal pension (Pillar 3), out of pre-tax profits and enjoy access to pooled investment funds and tax-free build-up of investments to retirement age. There is a maximum 'annual allowance' that can be contributed each year and the total accumulated sum at retirement is subject to a 'lifetime allowance' above which higher taxes will become payable. For accumulated amounts below the lifetime allowance the individual may take 25% as a tax-free lump sum and the rest, which is taxable at the individual's marginal rate in the year in which the income is drawn, can be used to buy an annuity, taken as a series of lump sums or invested in a drawdown contract to be drawn down at will for as long as the money lasts out.

Q14 The ILO defines "non-standard employment" as follows: "Non-standard forms of employment" is an umbrella term for different employment arrangements that deviate from standard employment. They include temporary employment; part-time and on-call work; temporary agency work and other multiparty employment relationships; as well as disguised employment and dependent self-employment. In your country how are those with non-standard forms of employment treated for social security?

As self-employed	Yes
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In different ways according to their contracts	Yes
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Provide further explanation if needed

This is an area of controversy and some continuing litigation

Q15 Further comments. If you can tell us anything else about how the self-employed get access to social protection which might be helpful for understanding better the situation in your country, please add your comments below:

The self-employed are brought within the social security system to the extent that they prepare self-assessment returns to the tax authorities. Under-declared taxable profits may result in self-employed persons paying less than they should in social security contributions (and in tax) but that is a problem for the tax authorities and provided they pay some contributions they will gain entitlement to retirement benefits.

#2

COMPLETE

Collector: Email Invitation 1 (Email)
Started: Wednesday, August 30, 2017 8:30:45 AM
Last Modified: Wednesday, August 30, 2017 10:32:25 AM
Time Spent: 02:01:39
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Page 1: Deadline for response: 10 September 2017

Q1 Please submit:

Name of Member Association	Koninklijk Actuarieel Genootschap
Country to which response relates	Netherlands
Name of person completing response to consultation	Jeroen van den Bosch

Q2 Do the self-employed and those in non-standard jobs participate in your country's main social security scheme (or in at least one of them where there are several)? **Yes**

Q3 Does your country have a separate social security scheme for the self-employed and those in non-standard jobs? **No**

Q4 Are the self-employed covered for:

1) retirement pension
Yes

2) disability benefits
No

3) maternity benefits
Yes

4) sickness benefits
No

5) accident at work benefits
No

Q5 Are there different arrangements for different categories of self-employed? **No**

Q6 If there are different categories of self-employed please provide an overview of how they are defined **Respondent skipped this question**

Questionnaire on social security for the self-employed

Q7 Is the pension eligibility age for the self-employed the same as for employees? **Yes**

Q8 Please provide a short summary of the provisions under which the self-employed and those in non-standard jobs participate in the relevant social security scheme (or schemes), particularly with regard to age retirement benefits.

flat rate state pension (AOW) depending on the amount of years one has resided in The Netherlands

Q9 If the self-employed participate in the general social security scheme or in a separate scheme, how are their earnings defined for the purpose of contributions? (select one or more as appropriate)

Based on earnings or profits for tax

Q10 If the self-employed participate in the general social security scheme or in a separate scheme, how are their earnings defined for the purpose of pension entitlement? (select one or more as appropriate)

Flat amount of benefit

Number of years as a resident

Q11 If the self-employed do not participate in a social security scheme, what provision is made for them to gain entitlement to a retirement pension?

Respondent skipped this question

Q12 Are the self-employed permitted to contribute to tax-efficient private pensions? **Yes**

Q13 Please provide a summary of the private pension options available to the self-employed.

They can contribute in a 2nd pension fund for a maximum of 10 years if they have left the pension fund from being employed into self employment.

There are also 3rd pillar options, collective or individual, at insurance companies or banks

Questionnaire on social security for the self-employed

Q14 The ILO defines “non-standard employment” as follows: “Non-standard forms of employment” is an umbrella term for different employment arrangements that deviate from standard employment. They include temporary employment; part-time and on-call work; temporary agency work and other multiparty employment relationships; as well as disguised employment and dependent self-employment. In your country how are those with non-standard forms of employment treated for social security?

As employees	Yes
As self-employed	Yes
As a special category	No
In different ways according to their contracts	No
Not covered	No

Provide further explanation if needed

I find it difficult to understand the disguised employment and dependent employment. Parttime work, temporary work and on-call work are usually arranged with employment contracts

Q15 Further comments. If you can tell us anything else about how the self-employed get access to social protection which might be helpful for understanding better the situation in your country, please add your comments below:

Respondent skipped this question

#3

COMPLETE

Collector: Email Invitation 1 (Email)
Started: Wednesday, August 30, 2017 10:17:13 AM
Last Modified: Wednesday, August 30, 2017 1:00:06 PM
Time Spent: 02:42:53
First Name: Hans Michael
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Page 1: Deadline for response: 10 September 2017

Q1 Please submit:

Name of Member Association	Norwegian Society of Actuaries
Country to which response relates	Norway
Name of person completing response to consultation	Hans Michael Øvergaard hans.michael.overgaard@klp.no

Q2 Do the self-employed and those in non-standard jobs participate in your country's main social security scheme (or in at least one of them where there are several)? **Yes**

Q3 Does your country have a separate social security scheme for the self-employed and those in non-standard jobs? **No**

Q4 Are the self-employed covered for:

1) retirement pension
Yes

2) disability benefits
Yes

3) maternity benefits
Yes

4) sickness benefits
Yes

5) accident at work benefits
No

Q5 Are there different arrangements for different categories of self-employed? **No**

Q6 If there are different categories of self-employed please provide an overview of how they are defined **Respondent skipped this question**

Questionnaire on social security for the self-employed

Q7 Is the pension eligibility age for the self-employed the same as for employees? **Yes**

Q8 Please provide a short summary of the provisions under which the self-employed and those in non-standard jobs participate in the relevant social security scheme (or schemes), particularly with regard to age retirement benefits.

Both self-employed and employed workers earn rights in the public social security scheme. Roughly said the public scheme as a minimum amount and add on based on the amount public tax paid, where there is an upper limit on this add on.

Q9 If the self-employed participate in the general social security scheme or in a separate scheme, how are their earnings defined for the purpose of contributions? (select one or more as appropriate) **Based on earnings or profits for tax**

Q10 If the self-employed participate in the general social security scheme or in a separate scheme, how are their earnings defined for the purpose of pension entitlement? (select one or more as appropriate) **Accumulation of contributions**

Q11 If the self-employed do not participate in a social security scheme, what provision is made for them to gain entitlement to a retirement pension? **Respondent skipped this question**

Q12 Are the self-employed permitted to contribute to tax-efficient private pensions? **Yes**

Q13 Please provide a summary of the private pension options available to the self-employed. **Respondent skipped this question**

Q14 The ILO defines "non-standard employment" as follows: "Non-standard forms of employment" is an umbrella term for different employment arrangements that deviate from standard employment. They include temporary employment; part-time and on-call work; temporary agency work and other multiparty employment relationships; as well as disguised employment and dependent self-employment. In your country how are those with non-standard forms of employment treated for social security?

As employees	Yes
As a special category	No
In different ways according to their contracts	No
Not covered	No

Q15 Further comments. If you can tell us anything else about how the self-employed get access to social protection which might be helpful for understanding better the situation in your country, please add your comments below: **Respondent skipped this question**

#4

COMPLETE

Collector: Email Invitation 1 (Email)
Started: Thursday, August 31, 2017 9:56:04 AM
Last Modified: Thursday, August 31, 2017 10:25:20 AM
Time Spent: 00:29:15
First Name: Lionel
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Custom Data: Candaux
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Page 1: Deadline for response: 10 September 2017

Q1 Please submit:

Name of Member Association	Association Suisse des Actuares
Country to which response relates	Switzerland
Name of person completing response to consultation	Lionel Candaux

Q2 Do the self-employed and those in non-standard jobs participate in your country's main social security scheme (or in at least one of them where there are several)? **Yes**

Q3 Does your country have a separate social security scheme for the self-employed and those in non-standard jobs? **No**

Q4 Are the self-employed covered for:

1) retirement pension
Yes

2) disability benefits
Yes

3) maternity benefits
Yes

4) sickness benefits
Yes

5) accident at work benefits
No

Q5 Are there different arrangements for different categories of self-employed? **No**

Q6 If there are different categories of self-employed please provide an overview of how they are defined **Respondent skipped this question**

Questionnaire on social security for the self-employed

Q7 Is the pension eligibility age for the self-employed the same as for employees? **Yes**

Q8 Please provide a short summary of the provisions under which the self-employed and those in non-standard jobs participate in the relevant social security scheme (or schemes), particularly with regard to age retirement benefits.

Years as a resident in Switzerland, indexed average salary, min and max annual pension by full insurance of CHF 14'100 resp. CHF 28'200 in 2017

Q9 If the self-employed participate in the general social security scheme or in a separate scheme, how are their earnings defined for the purpose of contributions? (select one or more as appropriate)	Other (please explain): in % of annual gross salary
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Q10 If the self-employed participate in the general social security scheme or in a separate scheme, how are their earnings defined for the purpose of pension entitlement? (select one or more as appropriate)	Number of years as a resident , Based on declared earnings
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Q11 If the self-employed do not participate in a social security scheme, what provision is made for them to gain entitlement to a retirement pension?	Respondent skipped this question
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Q12 Are the self-employed permitted to contribute to tax-efficient private pensions? **Yes**

Q13 Please provide a summary of the private pension options available to the self-employed.

Possibility of affiliation to the pension fund related with employment group if existing. Self-employed have the possibility of choosing an individual solution with an insurance company (pillar 3 instead of pillar 2). In that case, contributions on an individual basis, but max 20% of annual salary or CHF 33'840 in 2017

Questionnaire on social security for the self-employed

Q14 The ILO defines “non-standard employment” as follows: “Non-standard forms of employment” is an umbrella term for different employment arrangements that deviate from standard employment. They include temporary employment; part-time and on-call work; temporary agency work and other multiparty employment relationships; as well as disguised employment and dependent self-employment. In your country how are those with non-standard forms of employment treated for social security?

As employees	Yes
As self-employed	No
As a special category	Yes
In different ways according to their contracts	Yes
Not covered	No
Provide further explanation if needed	
Special rules with objective of covering these persons	

Q15 Further comments. If you can tell us anything else about how the self-employed get access to social protection which might be helpful for understanding better the situation in your country, please add your comments below:

Answers based on social security except for Q 12, 13 and 14 (pillar 2/3 for these questions)

#5

COMPLETE

Collector: Email Invitation 1 (Email)
Started: Thursday, August 31, 2017 11:18:45 AM
Last Modified: Thursday, August 31, 2017 11:38:26 AM
Time Spent: 00:19:40
First Name: Maitane
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Page 1: Deadline for response: 10 September 2017

Q1 Please submit:

Name of Member Association	Instituto de Actuarios Españoles
Country to which response relates	Spain
Name of person completing response to consultation	Maitane Mancebo

Q2 Do the self-employed and those in non-standard jobs participate in your country's main social security scheme (or in at least one of them where there are several)? **Yes**

Q3 Does your country have a separate social security scheme for the self-employed and those in non-standard jobs? **Yes**

Q4 Are the self-employed covered for:

1) retirement pension
Yes

2) disability benefits
Yes

3) maternity benefits
Yes

4) sickness benefits
Yes

5) accident at work benefits
Yes

Q5 Are there different arrangements for different categories of self-employed? **Yes**

Questionnaire on social security for the self-employed

Q6 If there are different categories of self-employed please provide an overview of how they are defined

There are some differences between the self-employed agricultural workers and the rest of selfemployed workers and the "self-employed economically dependant" or TRADE (when the selfemployed worker perceives more than 75% of the income from the same client.

Q7 Is the pension eligibility age for the self-employed the same as for employees? **Yes**

Q8 Please provide a short summary of the provisions under which the self-employed and those in non-standard jobs participate in the relevant social security scheme (or schemes), particularly with regard to age retirement benefits.

Most benefits for self-employed workers have been aligned (with some slight differences) to those received by the general social security beneficiaries.

Q9 If the self-employed participate in the general social security scheme or in a separate scheme, how are their earnings defined for the purpose of contributions? (select one or more as appropriate) **Individual selects earnings level**

Q10 If the self-employed participate in the general social security scheme or in a separate scheme, how are their earnings defined for the purpose of pension entitlement? (select one or more as appropriate) **Based on declared earnings**

Q11 If the self-employed do not participate in a social security scheme, what provision is made for them to gain entitlement to a retirement pension?

Self-employed workers are obliged to participate in their special social security scheme. If they don't do so (or if their pension is lower than the minimum defined for each year for every retiree) they would eventually be covered by the non-contributory pensions given to those who lack sufficient resources for their subsistence in the legally established terms, even if they have never paid contributions or they have not paid them for the required minimum years.

Q12 Are the self-employed permitted to contribute to tax-efficient private pensions? **Yes**

Q13 Please provide a summary of the private pension options available to the self-employed.

The self-employed can contribute to a private pension scheme just as any other citizen. It takes a form for Defined Contribution Plan, and the tax benefit is given through the reductions of the imposable base for the income tax, which can be reduced up to a limit of 8,000€ per year.

Questionnaire on social security for the self-employed

Q14 The ILO defines “non-standard employment” as follows: “Non-standard forms of employment” is an umbrella term for different employment arrangements that deviate from standard employment. They include temporary employment; part-time and on-call work; temporary agency work and other multiparty employment relationships; as well as disguised employment and dependent self-employment. In your country how are those with non-standard forms of employment treated for social security?

As employees

Yes

As self-employed

Yes

Provide further explanation if needed

All types of employment (i.e. temporary, part-time, temporary agency work, etc.) are covered by the general Social Security for employees, if they work for somebody else. Self-employed will be considered any person who carries out, in a regular, personal and direct manner, an economic activity for profit, without being subject to a contract of employment, and even if he sometimes uses the remunerated service of other persons. Self employed are covered in the General Social Security System as well as in a special regime.

Q15 Further comments. If you can tell us anything else about how the self-employed get access to social protection which might be helpful for understanding better the situation in your country, please add your comments below:

Respondent skipped this question

#6

COMPLETE

Collector: Email Invitation 1 (Email)
Started: Thursday, August 31, 2017 2:24:29 PM
Last Modified: Thursday, August 31, 2017 2:34:33 PM
Time Spent: 00:10:04
First Name: HR secretariat
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Page 1: Deadline for response: 10 September 2017

Q1 Please submit:

Name of Member Association	Croatian Actuarial Association
Country to which response relates	Croatia
Name of person completing response to consultation	Ksenija Sanjkovic

Q2 Do the self-employed and those in non-standard jobs participate in your country's main social security scheme (or in at least one of them where there are several)? **Yes**

Q3 Does your country have a separate social security scheme for the self-employed and those in non-standard jobs? **No**

Q4 Are the self-employed covered for:

1) retirement pension
Yes

2) disability benefits
Yes

3) maternity benefits
Yes

4) sickness benefits
Yes

5) accident at work benefits
Yes

Q5 Are there different arrangements for different categories of self-employed? **No**

Q6 If there are different categories of self-employed please provide an overview of how they are defined **Respondent skipped this question**

Questionnaire on social security for the self-employed

Q7 Is the pension eligibility age for the self-employed the same as for employees? **Yes**

Q8 Please provide a short summary of the provisions under which the self-employed and those in non-standard jobs participate in the relevant social security scheme (or schemes), particularly with regard to age retirement benefits.

Pensions, health Insurance including benefits for sickleave (also maternityleave) and accident at work benefits

Q9 If the self-employed participate in the general social security scheme or in a separate scheme, how are their earnings defined for the purpose of contributions? (select one or more as appropriate)

Based on earnings or profits for tax

Q10 If the self-employed participate in the general social security scheme or in a separate scheme, how are their earnings defined for the purpose of pension entitlement? (select one or more as appropriate)

Other (please explain):

Combination of pays as You go system (I pillar, define by the average ratio of the salary and average salary for the whole period of contributions) and accumulation of contribution (II pillar)

Q11 If the self-employed do not participate in a social security scheme, what provision is made for them to gain entitlement to a retirement pension?

Respondent skipped this question

Q12 Are the self-employed permitted to contribute to tax-efficient private pensions? **Yes**

Q13 Please provide a summary of the private pension options available to the self-employed.

Contribution system, additional pension saving

Q14 The ILO defines “non-standard employment” as follows: “Non-standard forms of employment” is an umbrella term for different employment arrangements that deviate from standard employment. They include temporary employment; part-time and on-call work; temporary agency work and other multiparty employment relationships; as well as disguised employment and dependent self-employment. In your country how are those with non-standard forms of employment treated for social security?

In different ways according to their contracts **Yes**

Q15 Further comments. If you can tell us anything else about how the self-employed get access to social protection which might be helpful for understanding better the situation in your country, please add your comments below:

Respondent skipped this question

#7

COMPLETE

Collector: Email Invitation 1 (Email)
Started: Thursday, August 31, 2017 5:04:36 PM
Last Modified: Thursday, August 31, 2017 5:50:17 PM
Time Spent: 00:45:40
First Name: Tatiana
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Page 1: Deadline for response: 10 September 2017

Q1 Please submit:

Name of Member Association	Bulgarian Actuarial Society
Country to which response relates	Bulgaria
Name of person completing response to consultation	Tatiana Bitunska

Q2 Do the self-employed and those in non-standard jobs participate in your country's main social security scheme (or in at least one of them where there are several)? **Yes**

Q3 Does your country have a separate social security scheme for the self-employed and those in non-standard jobs? **No**

Q4 Are the self-employed covered for:

1) retirement pension
Yes

2) disability benefits
Yes

3) maternity benefits
Yes

4) sickness benefits
Yes

5) accident at work benefits
No

Q5 Are there different arrangements for different categories of self-employed? **No**

Q6 If there are different categories of self-employed please provide an overview of how they are defined **Respondent skipped this question**

Questionnaire on social security for the self-employed

Q7 Is the pension eligibility age for the self-employed the same as for employees? **Yes**

Q8 Please provide a short summary of the provisions under which the self-employed and those in non-standard jobs participate in the relevant social security scheme (or schemes), particularly with regard to age retirement benefits.

The self-employed participate in the social security scheme with the same rights as employees. The main difference is related to the rates and base on which the social security contributions have to be made by them (the minimum required base is lower than the average salary for the country).

Q9 If the self-employed participate in the general social security scheme or in a separate scheme, how are their earnings defined for the purpose of contributions? (select one or more as appropriate) **Flat monetary contribution**

Q10 If the self-employed participate in the general social security scheme or in a separate scheme, how are their earnings defined for the purpose of pension entitlement? (select one or more as appropriate) **Based on declared earnings**

Q11 If the self-employed do not participate in a social security scheme, what provision is made for them to gain entitlement to a retirement pension?

That is not the case.

Q12 Are the self-employed permitted to contribute to tax-efficient private pensions? **Yes**

Q13 Please provide a summary of the private pension options available to the self-employed.

In Bulgaria everyone is able to use tax benefit making contribution to the private Voluntary Pension Funds up to 10% of the declared income. Additional 10% of the earnings could be used for life insurance contributions with the same tax advantages.

Q14 The ILO defines "non-standard employment" as follows: "Non-standard forms of employment" is an umbrella term for different employment arrangements that deviate from standard employment. They include temporary employment; part-time and on-call work; temporary agency work and other multiparty employment relationships; as well as disguised employment and dependent self-employment. In your country how are those with non-standard forms of employment treated for social security?

As employees **Yes**

As self-employed **Yes**

Questionnaire on social security for the self-employed

Q15 Further comments. If you can tell us anything else about how the self-employed get access to social protection which might be helpful for understanding better the situation in your country, please add your comments below:

Respondent skipped this question

#8

COMPLETE

Collector: Email Invitation 1 (Email)
Started: Monday, September 04, 2017 12:38:51 PM
Last Modified: Monday, September 04, 2017 1:10:03 PM
Time Spent: 00:31:12
First Name: Rikard
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Custom Data: Bergström
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Page 1: Deadline for response: 10 September 2017

Q1 Please submit:

Name of Member Association	Swedish Society of Actuaries / Svenska Aktuarieföreningen
Country to which response relates	Sweden
Name of person completing response to consultation	Rikard Bergström, rikard.bergstrom@insurancsweden.se

Q2 Do the self-employed and those in non-standard jobs participate in your country's main social security scheme (or in at least one of them where there are several)? **Yes**

Q3 Does your country have a separate social security scheme for the self-employed and those in non-standard jobs? **No**

Q4 Are the self-employed covered for:

1) retirement pension
Yes
 2) disability benefits
Yes
 3) maternity benefits
Yes
 4) sickness benefits
Yes
 5) accident at work benefits
Yes

Q5 Are there different arrangements for different categories of self-employed? **No**

Questionnaire on social security for the self-employed

Q6 If there are different categories of self-employed please provide an overview of how they are defined

Respondent skipped this question

Q7 Is the pension eligibility age for the self-employed the same as for employees? **Yes**

Q8 Please provide a short summary of the provisions under which the self-employed and those in non-standard jobs participate in the relevant social security scheme (or schemes), particularly with regard to age retirement benefits.

Social security in Sweden is based on the declaration of income that is sent to the tax authority. This includes disability, maternity, sickness, accident at work and public pension (pillar I) benefits. This is the same for self-employed and employees. Self-employed have to save for their own occupational pension (pillar II).

Q9 If the self-employed participate in the general social security scheme or in a separate scheme, how are their earnings defined for the purpose of contributions? (select one or more as appropriate)

Based on earnings or profits for tax

Q10 If the self-employed participate in the general social security scheme or in a separate scheme, how are their earnings defined for the purpose of pension entitlement? (select one or more as appropriate)

Based on declared earnings

Q11 If the self-employed do not participate in a social security scheme, what provision is made for them to gain entitlement to a retirement pension?

Respondent skipped this question

Q12 Are the self-employed permitted to contribute to tax-efficient private pensions?

Yes

Q13 Please provide a summary of the private pension options available to the self-employed.

Respondent skipped this question

Q14 The ILO defines “non-standard employment” as follows: “Non-standard forms of employment” is an umbrella term for different employment arrangements that deviate from standard employment. They include temporary employment; part-time and on-call work; temporary agency work and other multiparty employment relationships; as well as disguised employment and dependent self-employment. In your country how are those with non-standard forms of employment treated for social security?

As employees

Yes

As self-employed

No

As a special category

No

In different ways according to their contracts

No

Not covered

No

Questionnaire on social security for the self-employed

Q15 Further comments. If you can tell us anything else about how the self-employed get access to social protection which might be helpful for understanding better the situation in your country, please add your comments below:

Respondent skipped this question

#9

COMPLETE

Collector: Email Invitation 1 (Email)
Started: Tuesday, September 05, 2017 10:19:09 AM
Last Modified: Tuesday, September 05, 2017 10:39:42 AM
Time Spent: 00:20:33
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Page 1: Deadline for response: 10 September 2017

Q1 Please submit:

Name of Member Association	Actuarial Association of Hungary
Country to which response relates	Hungary
Name of person completing response to consultation	Tibor Parniczky

Q2 Do the self-employed and those in non-standard jobs participate in your country's main social security scheme (or in at least one of them where there are several)? **Yes**

Q3 Does your country have a separate social security scheme for the self-employed and those in non-standard jobs? **No**

Q4 Are the self-employed covered for:

1) retirement pension
Yes

2) disability benefits
Yes

3) maternity benefits
Yes

4) sickness benefits
Yes

5) accident at work benefits
Yes

Q5 Are there different arrangements for different categories of self-employed? **Yes**

Questionnaire on social security for the self-employed

Q6 If there are different categories of self-employed please provide an overview of how they are defined

Self employed may declare themselves as "Small income taxpayers" for taxation purposes if their annual income is below a limit. They pay reduced contributions to social security and gain proportionally lower rights in the pension system as a consequence.

Q7 Is the pension eligibility age for the self-employed the same as for employees? **Yes**

Q8 Please provide a short summary of the provisions under which the self-employed and those in non-standard jobs participate in the relevant social security scheme (or schemes), particularly with regard to age retirement benefits.

Self-employed pay personal income tax and social security (pension and healthcare) contributions according to the income which they report for taxation purposes as salary from their business activity. This (monthly) amount represents the basis of their insured status in the social security pension and healthcare systems. The applicable retirement age rules are the same as for all insured: only women with 40 service years may retire early.

Q9 If the self-employed participate in the general social security scheme or in a separate scheme, how are their earnings defined for the purpose of contributions? (select one or more as appropriate) **Based on earnings or profits for tax**

Q10 If the self-employed participate in the general social security scheme or in a separate scheme, how are their earnings defined for the purpose of pension entitlement? (select one or more as appropriate) **Career average of earnings/profits**,
Other (please explain):
Career average of earnings from 1988 for those started working earlier; or after; Career average for the younger

Q11 If the self-employed do not participate in a social security scheme, what provision is made for them to gain entitlement to a retirement pension? **Respondent skipped this question**

Q12 Are the self-employed permitted to contribute to tax-efficient private pensions? **Yes**

Q13 Please provide a summary of the private pension options available to the self-employed.

Same as for others:

Open membership Voluntary Pension Funds (Act XCVI of 1993), Retirement Savings Accounts with banks and pension insurance policies are all tax sheltered Pillar III options open to any working age citizens in Hungary. The contributions/savings is paid from after-tax income. The States contribute to (credit on) the individual pension savings account 30% of the individual contribution up to HUF120,000. (about 400 euros).

Questionnaire on social security for the self-employed

Q14 The ILO defines “non-standard employment” as follows: “Non-standard forms of employment” is an umbrella term for different employment arrangements that deviate from standard employment. They include temporary employment; part-time and on-call work; temporary agency work and other multiparty employment relationships; as well as disguised employment and dependent self-employment. In your country how are those with non-standard forms of employment treated for social security?

As employees

Yes

Provide further explanation if needed

Service period calculated proportionally to full time employment (basically 40 hours a week)

Q15 Further comments. If you can tell us anything else about how the self-employed get access to social protection which might be helpful for understanding better the situation in your country, please add your comments below:

Respondent skipped this question

#10

COMPLETE

Collector: Email Invitation 1 (Email)
Started: Thursday, September 07, 2017 3:18:04 PM
Last Modified: Friday, September 08, 2017 12:50:02 PM
Time Spent: 21:31:57
First Name: Cinzia
Email: czferr@yahoo.it
Custom Data: Ferrara
IP Address: 89.97.177.8

Page 1: Deadline for response: 10 September 2017

Q1 Please submit:

Name of Member Association	Cinzia Ferrara
Country to which response relates	Italy
Name of person completing response to consultation	G. Rambaldi- S. Bombelli

Q2 Do the self-employed and those in non-standard jobs participate in your country's main social security scheme (or in at least one of them where there are several)? **Yes**

Q3 Does your country have a separate social security scheme for the self-employed and those in non-standard jobs? **Yes**

Q4 Are the self-employed covered for:

1) retirement pension
Yes

2) disability benefits
Yes

3) maternity benefits
Yes

4) sickness benefits
No

5) accident at work benefits
Yes

Q5 Are there different arrangements for different categories of self-employed? **Yes**

Questionnaire on social security for the self-employed

Q6 If there are different categories of self-employed please provide an overview of how they are defined

The categories of self-employed are: artisan/craftsman; retail trader, agricultural self-employed workers; self-employed workers paid with vouchers; semi-independent workers; professionals (e.g. lawyers)

Q7 Is the pension eligibility age for the self-employed the same as for employees? **Yes**

Q8 Please provide a short summary of the provisions under which the self-employed and those in non-standard jobs participate in the relevant social security scheme (or schemes), particularly with regard to age retirement benefits.

Old-age pension (Pensione di vecchiaia)

A minimum qualifying period of 20 years of contributions is required.

During 2018 standard retirement age is as follows:

- self-employed, including those insured with the separate pension fund: 66 years + 7 months;

The retirement age will continue to be gradually increased based on the increase in life expectancy as per law n. 122/2010.

Early pension

When the self-employed has completed the contribution qualifying conditions of 42 years and 10 months for men and 41 years and 10 months for women he can claim for the early retirement pension at whatever age.

The early pension contribution qualifying condition will continue to be gradually increased based on the increase in life expectancy as per Law No. 122/2010

Q9 If the self-employed participate in the general social security scheme or in a separate scheme, how are their earnings defined for the purpose of contributions? (select one or more as appropriate)

Based on earnings or profits for tax

Other (please explain):

Contributions are calculated as a percentage of the pensionable annual income with a lower and higher ceiling (minimum pensionable annual income for 2017 = € 15,548; maximum = € 100,324).

Q10 If the self-employed participate in the general social security scheme or in a separate scheme, how are their earnings defined for the purpose of pension entitlement? (select one or more as appropriate)

Accumulation of contributions

Other (please explain):

a hybrid system applies to persons insured as of 1/1/1996 whereby pension calculation is based on both "earnings" and "accumulated contribution"

Q11 If the self-employed do not participate in a social security scheme, what provision is made for them to gain entitlement to a retirement pension?

n.a.

Questionnaire on social security for the self-employed

Q12 Are the self-employed permitted to contribute to tax-efficient private pensions? **Yes**

Q13 Please provide a summary of the private pension options available to the self-employed.

Supplementary pension funds most of them managed by private insurance companies.

Q14 The ILO defines “non-standard employment” as follows: “Non-standard forms of employment” is an umbrella term for different employment arrangements that deviate from standard employment. They include temporary employment; part-time and on-call work; temporary agency work and other multiparty employment relationships; as well as disguised employment and dependent self-employment. In your country how are those with non-standard forms of employment treated for social security?

In different ways according to their contracts

Yes

Provide further explanation if needed

Occasional business relationship on a sub-contracting basis are assimilated to self-employment whereas continued collaboration and repeated work relationship with the same sub-contractor are assimilated to employment .

Q15 Further comments. If you can tell us anything else about how the self-employed get access to social protection which might be helpful for understanding better the situation in your country, please add your comments below:

question 6.

The main legislation defining the special schemes for self-employed include the following:

- social security coverage for independent farmers, colonists and sharecroppers (law of 27 October 1957, no.1047)
- social security coverage for craftspeople (law of 4 July 1959, no. 463);
- social security coverage for tradespeople (law of 22 July 1966, no. 613)

As amended with a major reform law of 2 August 1990, no. 233 providing for new measures applying to self-employed pensions whereby yearly contributions to be paid are a percentage of the annual produced income with both a lower and higher ceiling, thus linking pension calculation to the annual business income.

The two pension systems for employees and self-employed including the three major risks of disability, old-age, survivors' benefits, was further reformed with law of 1 August 1995, no. 335 in a way that the two systems currently coexist. Law no. 335/1995 also introduced the separate pension scheme for other groups of self-employed (see below).

Different categories of self-employed are those registered with the separate pension scheme as per art. 2, par. 26 of law no. 335/1995 and pay social security contributions into the INPS Gestione Separata, namely:

- Occasional business relationship as self-employed (as per law no. 326/2003) whose annual income is above € 5,000 (co.co.co.) as opposed to continued collaboration and project workers (co.co.pro.: collaborazioni coordinate a progetto) who are still registered with the separate pension scheme but are assimilated to employees given the repeated work relationship on a sub-contracting basis;
- Door-to-door sellers whose annual income is above € 5,000 (co.co.co.)
- Administrators, statutory auditors, companies associations and other bodies' auditors, with or without legal status, company liquidators;
- Associates of newspapers, magazines, encyclopedia and the like;
- Board and commission fellow members;
- Professionals who do not have a private ad hoc scheme (Cassa professionale), that is a specific fund to pay contributions into, are to be registered with the separate pension scheme and have a VAT registration number (they pay 25.72% of their pensionable annual income).

Besides this, private ad hoc schemes exist for a certain number of liberal professions (Casse dei libero professionisti).

question 7.

Differences in both retirement age and insurance record conditions between employees and self-employed are being phased out in view of entitlement to both the old age and the early pension.

As from 2018 age qualifying conditions will be the same.

#11

COMPLETE

Collector: Email Invitation 1 (Email)
Started: Wednesday, September 13, 2017 10:35:53 AM
Last Modified: Wednesday, September 13, 2017 10:56:44 AM
Time Spent: 00:20:51
First Name: Marianna
Email: marpamic@yahoo.gr
Custom Data: Papamichail
IP Address: 83.235.227.129

Page 1: Deadline for response: 10 September 2017

Q1 Please submit:

Name of Member Association	Hellenic Actuarial Association
Country to which response relates	Greece
Name of person completing response to consultation	Marianna Papamichail

Q2 Do the self-employed and those in non-standard jobs participate in your country's main social security scheme (or in at least one of them where there are several)? **Yes**

Q3 Does your country have a separate social security scheme for the self-employed and those in non-standard jobs? **No**

Q4 Are the self-employed covered for:

1) retirement pension
Yes

2) disability benefits
Yes

3) maternity benefits
Yes

4) sickness benefits
Yes

5) accident at work benefits
Yes

Q5 Are there different arrangements for different categories of self-employed? **Yes**

Questionnaire on social security for the self-employed

Q6 If there are different categories of self-employed please provide an overview of how they are defined

Those who are working full time are insured in OAEE, Those who are working part time, occasionally and have multiple employers are insured under a special regime "ergosimo" to IKA. Now they have all been merged to EFKA

Q7 Is the pension eligibility age for the self-employed the same as for employees? **Yes**

Q8 Please provide a short summary of the provisions under which the self-employed and those in non-standard jobs participate in the relevant social security scheme (or schemes), particularly with regard to age retirement benefits.

In EFKA both categories they have exactly the same requirements for pension eligibility even though they accumulate retirement years with difficulty

Q9 If the self-employed participate in the general social security scheme or in a separate scheme, how are their earnings defined for the purpose of contributions? (select one or more as appropriate)

Based on earnings or profits for tax

Other (please explain):

there is though a minimum amount of about 117,2€ monthly

Q10 If the self-employed participate in the general social security scheme or in a separate scheme, how are their earnings defined for the purpose of pension entitlement? (select one or more as appropriate)

Flat amount of benefit

Accumulation of contributions

Number of years as a resident

Career average of earnings/profits

Based on declared earnings

Other (please explain):

average incomes from 2002-

Q11 If the self-employed do not participate in a social security scheme, what provision is made for them to gain entitlement to a retirement pension?

360 euros monthly from 67 and over

Q12 Are the self-employed permitted to contribute to tax-efficient private pensions? **Yes**

Questionnaire on social security for the self-employed

Q13 Please provide a summary of the private pension options available to the self-employed.

occupational funds
private insurance

Q14 The ILO defines “non-standard employment” as follows: "Non-standard forms of employment" is an umbrella term for different employment arrangements that deviate from standard employment. They include temporary employment; part-time and on-call work; temporary agency work and other multiparty employment relationships; as well as disguised employment and dependent self-employment. In your country how are those with non-standard forms of employment treated for social security?

As employees	Yes
As a special category	Yes
In different ways according to their contracts	Yes

Q15 Further comments. If you can tell us anything else about how the self-employed get access to social protection which might be helpful for understanding better the situation in your country, please add your comments below:

Respondent skipped this question