



Entitlement to agricultural pension including foreign social insurance period

Dear Sirs,

Agricultural Social Insurance Fund (KRUS) informs that the principles of social insurance systems coordination under the European Union community law and provisions on bilateral agreements on social security mean that although each country has its own law, superior law, protecting the interests of each EU citizen or a country – a party to the agreement with Poland is also in force.

EU law and provisions of bilateral agreements provide for totalling the insurance periods. Hence, if a given person does not have an insurance period sufficient for pension entitlement in one country, insurance periods entitling to these benefits from other countries shall be added (according to the principles that are in force in that country) if they are not from the same time period. However, such an option applies merely to the farmers and their spouses who were covered by farmers' insurance after 30th June 1977, as well as their household members who were covered by this insurance after 31st December 1982 (for any period) and relevant insurance premiums were paid.

NOTE! Each UE/EFTA member state or a country – a party to the bilateral agreement with Poland shall grant the pension entitlement to each person who was covered by social insurance for at least 12 months, if the applicant meets the conditions provided for by this state or country.

How will the agricultural pension be calculated in case foreign insurance periods are included?

If, due to lack of sufficient insurance periods in Poland, when determining the pension entitlement, KRUS includes insurance periods from another UE/EFTA member state or a country – a party to a bilateral agreement with Poland (and totals insurance periods from Poland and these states / countries), then the pension will be calculated proportionally, i.e. in the amount corresponding to the proportion of social insurance period in Poland to the total of insurance periods in Poland and states / countries referred to above.

Where shall one apply for pension for work in Poland and UE/EFTA member states and countries – a party to social insurance agreement with Poland?

A person with Polish and foreign insurance periods who applies for agricultural pension may submit such an application in any KRUS local office (regional branch or local office). A complete application will be transferred to one or two KRUS local offices, which execute the provisions of community law and bilateral agreements, i.e.:

- as regards Germany – OR KRUS Poznań via **PT KRUS Ostrów Wlkp.** - ul. Krotoszyńska 41, 63-400 Ostrów Wlkp., phone no.: (+ 48 62) 736 70 72 to 73, 735 13 37, fax: (+ 48 62) 736 54 30, e-mail: ostrow@krus.gov.pl
- as regards the remaining UE/EFTA member states, as well as Australia, Canada, South Korea, Macedonia, Moldova, Ukraine and USA – OR KRUS Kraków via **PT KRUS Nowy Sącz** - ul. Młyńska 8, 33-300 Nowy Sącz, phone no.: (+ 48 18) 440 73 03 to 07, fax: (+ 48 18) 440 72 98, e-mail: nowysacz@krus.gov.pl

Persons domiciled abroad, in UE/EFTA member states or in countries - parties to social insurance agreement with Poland, may apply for Polish agricultural pension in a foreign insurance institution or send the application directly to one of the above mentioned Local Offices of KRUS. In case of pension applications sent directly to the Local Office (KRUS SR-20 or KRUS SR-12 template), the fact that the applicant signed the application personally should be confirmed by a relevant institution, e.g. Polish Embassy or consulate, local administration offices or a foreign insurance institution.

Agricultural pension application forms are available in the KRUS website: www.bip.krus.gov.pl, tab: *Formularze i wnioski, Świadczenia*.

Can the agricultural pension benefit be transferred abroad?

Yes. Pensioners who live in a different than Poland member state of UE/EFTA or a country - a party to social insurance agreement with Poland, shall receive the pension (with applicable allowances) according to their application:

- onto the pensioner's bank account in Poland or,
- to the person authorised by them to collect the benefit and domiciled in Poland or,
- onto the pensioner's bank account in their country of residence (in such a case, payment of pension will be effected in a currency of the beneficiary's country of residence).

Application for transferring pension abroad shall be submitted in the KRUS office which granted this benefit, or paid it so far, or in an office delegated to execute the provisions of community law and bilateral agreements.

More information at: www.krus.gov.pl