



The Croatian accumulation phase




CEEC Forum

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The Croatian pension system

Accumulation phase



	Contribution	Type of scheme	Incentives
3rd Pillar: Private 	Voluntary from the net salary	Defined contribution	15% of the annual payment up to a maximum of 663.61
2nd Pillar: Private 	Mandatory 5 % of the gross salary	Defined contribution	No
1st Pillar: Government 	Mandatory 15 % of the gross salary	PAYG	No

Analysing the Numbers: Key Stats and Insights



UMFO Annual report for 2023

