

SEAMAN'S PENSION

60-67 years



The Pension Insurance for Seamen

Revised edition November 2005

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Foreword



This brochure is meant for those of you who have accumulated maritime service in The Pension Insurance for Seamen and who wish information on seaman's pension.

In the brochure you will for example find information on

- the persons and ships covered by the Pension Insurance
- the payments we provide
- conditions for payments
- how payments are calculated
- how you submit claims for payments.

We also have special circulars concerning:

- calculation of seaman's pension
- pension supplements
- refund of contributions
- information to citizens of other EU/EEA countries.



You can obtain circulars and further information on seaman's pension:

- at our office in Københavngaten 10 in Oslo.
 - by telephoning 22 35 89 00.
 - by writing a letter addressed to P.B. 8143 Dep, N-0033 Oslo.
 - by sending a fax to tel.no. 22 35 89 99
 - by sending e-mail to post@pts.no
 - on our home pages on the Internet at www.pts.no.
- Here you will also find a calculator which can calculate seaman's pension or the amount of the refund you may be entitled to.

We would be pleased if you would provide us with feedback on this brochure and our other activities via the Internet or by other means, to motivate us to provide better service to seamen.

Ove Vasbotten
Director

Oslo, November 2005



1. BRIEF OVERVIEW OF THE PENSION SCHEME

The Pension Insurance for Seamen is a public, mandatory service pension scheme established by the Act of 3 December 1948. Through the years the Act has been amended a number of times and has been adapted to the pension scheme of the National Insurance system.

The primary purpose of the pension scheme is to pay seaman's pension to those between 60 and 67 years of age who have accumulated at least 150 pensionable months of maritime service. The pension is paid for a maximum of 360 months of maritime service. Where insufficient service months have been accumulated for entitlement to pension, a lump sum may under certain circumstances be paid out. A pension or lump sum cannot be paid if the pensioner at the same time has a full pension from National Insurance as a disabled person or from the agreed early retirement scheme (AFP). For entitlement to payments from the age of 60, it is required that the seaman has concluded service at sea. Such a requirement does not apply after the age of 62. The pension (excluding the new means-tested supplementary pension) will be paid independently of earned income on land.

For more information on the regulations, we refer to the individual sections of the brochure.

Due to the adaptation of the Pension Insurance for Seamen to the National Insurance system, seaman's pension after the age of 67 or in the case of 100% disability will not be paid. Nor will the Pension Insurance pay pensions to bereaved persons in new pension cases. In these cases seamen and those persons bereaved will instead be entitled to pensions in accordance with the general provisions applying in the National Insurance system. Please contact national insurance offices for more information.

Pension Insurance expenses are covered by pension contributions from employees and shipping companies, by grants from the State and by yield on the basic fund (which constitutes NOK 186 million and which in connection with the Nortraship settlement in 1946 was allocated to partial financing of a permanent regular pension scheme for Norwegian seamen).

The Pension Insurance is guaranteed by the State.

The administration of the Pension Insurance scheme is located in Oslo. Seamen's pensions are paid through the local national insurance offices, and by yield on the basic fund (which constitutes NOK 186 million and which in connection with the Nortraship settlement in 1946 was allocated to partial financing of a permanent regular pension scheme for Norwegian seamen).

The Pension Insurance is led by a Board of five members appointed by the Ministry of Labour and Social Affairs. Two members represent the seamen's organizations and two the shipping associations. The fifth member is the leader of the board.

The Ministry of Labour and Social Affairs monitors the activities of the Pension Insurance. The accounts are audited by the Office of the Auditor General.



2. WHAT IS SEAMAN'S PENSION

2.1 OLD AGE PENSION

The primary task of the Pension Insurance is to pay old age pension from the lower retirement age for seamen, 60 years, until:

- the pensioner reaches the National Insurance retirement age, 67 years.
- the pensioner is granted disability pension, provisional disability pension, time-limited disability, or rehabilitation benefit from National Insurance for total disability.
- the pensioner is granted full agreed early retirement pension (AFP).

Under certain conditions old age pension may be granted from the age of 55 against a reduction of the ongoing payments; see Section 5.5.

In certain cases child supplement and a special means-tested supplementary pension may be paid in addition to old age pension; see Sections 5.4.2 and 5.4.3.

The seaman must have accumulated at least 150 pensionable service months for entitlement to old age pension. There are exceptions; see Section 5.3.2. Note that the retirement age may be higher than 60 years, where service at sea began after 31 December 1968 and less than 120 months of maritime service after the age of 40 have been accumulated; see Section 5.1. Furthermore it is a condition of entitlement to a pension prior to the age of 62, that you have ceased service at sea; see Section 5.2.

2.2 LUMP SUM PAYMENTS/REFUND OF PENSION CONTRIBUTIONS

A seaman who does not have sufficient maritime service for entitlement to a pension, but who has accumulated between 36 and 149 pensionable service months, may under certain conditions be entitled to a lump sum payment/refund of pension contributions when retirement age is reached; see Section 8.

Entitlement to a refund requires that pension contributions for at least 36 months have been paid in. Limitations apply if at the age of retirement the seaman has been granted payments from National Insurance as disabled or agreed early retirement pension (AFP) calculated according to National Insurance regulations.

2.3 CALCULATION OF SERVICE PERIOD, SEAMAN'S PENSION AND LUMP SUM PAYMENT

Calculation of service period and seaman's pension/repayment of contribution may be ordered by contacting the Pension Insurance. Entitlement to payments can only be finally determined when the age of retirement is reached on the basis of the code of regulations that applies then and on the basis of the current, factual information which must be given on the claim form. A pension calculator can be found on our Internet pages



3. THE SCOPE OF THE PENSION INSURANCE

3.1 GENERAL

In this main section we will inform you of the scope of the Pension Insurance, i.e. current regulations concerning the duty to pay pension contributions and the right to accumulation of pensionable maritime service.

In the next main section other regulations concerning pensionable maritime service will also be included.

3.2 PERSONS COVERED BY THE PENSION INSURANCE

The Pension Insurance covers:

- Norwegian citizens.
- citizens of other EU/EEA countries (from 1. January 1994 at the earliest).
- Citizens of third countries resident in another Nordic country (from 1 September 2004 at the earliest)
- other persons domiciled permanently in Norway who are listed in the Population Register and who are employees on ships covered by the Insurance.

Those counted as employees are:

- employees on board, who will accompany the ship in service, including employees who have nothing to do with the operation of the ship, e.g. cabin staff and catering personnel. This applies regardless of whether they are employed by the shipping company or by another employer, e.g. an independent caterer.
- a ship-owner or part-owner in a full-time position on board when an employee in such a position would be covered by the Insurance.
- a caterer on board who runs the business on his own account.

Excepted from the Pension Insurance are:

- employees who due to their position on board are members of the Norwegian Public Service Pension Fund or of a municipal or county municipal pension fund.
- Since 1 January 1994 persons employed in hotel and restaurant enterprises on tourist ships (cruise ships) registered in NIS.
- fishermen; see below under Section 3.3.2 concerning special regulations for fishing and catching vessels.
- certain groups of employees who do not belong to the crew and where a special decision regarding exception has been made. Thus, this applies to croupiers, musicians, doctors, pilots, flight mechanics, and repairmen who are employed and paid by a firm of tradesmen, shipyard etc.
- citizens of other EU/EEA countries who are encompassed by the social security legislation of another EU/EEA country.



3.3 VESSELS ENCOMPASSED BY THE PENSION INSURANCE

3.3.1 General

Those vessels encompassed by the Pension Insurance are:

- any ship, fishing or catching vessel, drilling vessel or other mobile device in the sea that has its own means of propulsion or equipment for drilling for underwater mineral deposits, and which is listed in a Norwegian ship register (NOR or NIS) at a minimum of 100 gr. reg. tons.
- Norwegian ships under 100 gr. reg. tons, where the shipping company also operates larger Norwegian ships and the employees are employed full time in the shipping company with the right and duty to serve on all of the company's ships.
- rescue craft belonging to the Norwegian Society for Sea Rescue.

The following are not counted as ships in the Pension Insurance for Seamen:

- Ships that principally ply Norwegian lakes and rivers.
- Ships belonging to the Norwegian Armed Forces.
- Certain ships under 200 gr. reg. tons and ships in ferry or harbour traffic where special exceptions have been made.

3.3.2 Special regulations for fishing and catching vessels

On fishing and catching vessels over 100 gr. reg. tons the Pension Insurance covers employees who are engaged in positions on board such as master, mate, engineer, assistant engineer, stoker (motorman), trimmer, greaser, engine-boy, steward, cook or junior assistant. These employees are covered by the Pension Insurance regardless of form of payment (wages and/or shares).

Fishermen are not covered by the Pension Insurance for Seamen. Where the vessel, after having delivered its catch, is utilized for a purpose other than fishing or catching, the Insurance will cover all that are employed on board during the period in which the vessel is so utilized. The Guarantee Fund for Fishermen in Trondheim can give further information on fishermen's pension.

3.3.3 Special regulations for drilling vessels

On drilling vessels (drilling ships and mobile drilling-rigs for drilling for undersea mineral deposits) the Pension Insurance covers employees who have been engaged on board by the vessel's owner, the person controlling the vessel, the drilling contractor or by their subcontractors – including catering companies. Employees are insured regardless of whether drilling takes place on the Norwegian or a foreign continental shelf.

Employees who are employed by the operator of the field or by one of his subcontractors are not covered by the Pension Insurance.



3.3.4 Employees on foreign ships

Employees on ships who are listed in a foreign ship's register are mandatorily covered by the Pension Insurance if the person concerned is domiciled in Norway and works for an employer who is obliged to pay employer's contribution to the National Insurance system.

This provision does not apply to persons domiciled outside Norway even if they are Norwegian or citizens of other EU/EEA countries.

3.3.5 Voluntary membership on foreign ships

A Norwegian employee serving on a foreign ship that is not mandatory covered by the Pension Insurance pursuant to the above-mentioned provisions, e.g. because the person concerned is domiciled abroad or has a foreign employer, may be covered by a voluntary scheme with a voluntary individual pension insurance in accordance with specific regulations. It is a prerequisite that the employee in question has been accepted into the National Insurance scheme in accordance with the special regulations that apply to voluntary National Insurance. An application to be included in the scheme with voluntary individual pension insurance should be submitted to the Pension Insurance.

The employee is responsible for payment of both employee's and shipping company's contribution. The Pension Insurance can supply further information on the scheme.

3.4 PERIODS IN WHICH THE EMPLOYEE IS COVERED BY THE PENSION INSURANCE

The employee is covered by the Pension Insurance as long as the contract of employment on board lasts, as well as in those periods before or after this while the person concerned receives wages, holiday pay and compensation for time off pursuant to an agreement or to legislation up to 12 months at a time. This also applies during travel to the vessel and the time the service contract remains in effect while the vessel is laid up, at a yard or taking on supplies. The same may apply in cases where the employee has service of short duration on a ship that is not covered by the Pension Insurance, or at a shipping company office. It is a prerequisite that the employee will return within a short period of time to ordinary pensionable service, and that pension contributions are paid in.

The employee will also be covered by the Pension Insurance in periods where the person concerned receives sickness benefit and similar payments from National Insurance for sickness etc. that has occurred in pensionable service.





4. PENSIONABLE MARITIME SERVICE

4.1 GENERAL

The question of entitlement to seaman's pension or refund of pension contributions, and the size of these payments, depends upon the number of pensionable service months accumulated. The primary rule is that pension contributions must have been paid for the period that can be approved as pensionable, but certain exceptions apply.

4.2 PRIMARY RULE

Pensionable maritime service is first and foremost regarded as mandatory pensionable service on ships that are encompassed by the Pension Insurance, and for which pension contributions have been paid, cp. Section 3. Compulsory payment of contributions to the Pension Insurance was introduced from 1 July 1949.

4.3 OTHER PERIODS THAT ARE PENSIONABLE

4.3.1 *Whaling service*

Service on all Norwegian whaling expeditions and at all whaling stations is pensionable until the 1970/71 season. The same applies to service on a number of foreign whaling expeditions and at various foreign whaling stations.

4.3.2 *Service on ships belonging to the State*

Such service is counted as pensionable service, where the seaman was not a member of the Norwegian Public Service Pension Fund. On warships such service is only counted prior to 1 December 1963, and on other Armed Forces' ships prior to 1 May 1993.

4.3.3 *Holidays and days off*

From 1 October 1975 it became mandatory to pay pension contributions for holidays and days off. Previously accumulated holidays and days off for which contributions have not been paid, are also counted as pensionable maritime service, with a percentage supplement for the actual maritime service.

4.3.4 *Sickness or disability*

From 1 January 1986 it became mandatory to pay pension contributions for sickness periods as a seaman. Previous periods, for which contributions have not been paid, are also counted as pensionable maritime service, where the seaman was sick or injured in pensionable service. The same applies to hospital treatment occurring in pensionable service.

4.4 PERIODS THAT ARE NOT PENSIONABLE

4.4.1 *Maritime education*

Maritime education, including any time as a pupil on a training ship, is not counted as pensionable time.



4.4.2 Training ships

Periods as a pupil on training ships are not counted as pensionable even if the training ship is on a voyage.

4.4.3 Military or civil national service

Military or civil national service is not counted as pensionable time. This also applies to national service on board naval vessels.

National service served prior to 1981 can nevertheless be included to fulfil the minimum requirement for entitlement to pension, where the service began within six months of the expiry of the pensionable period or period of maritime education, cp. Section 5.3.2.

4.5 HOW MARITIME SERVICE IS CALCULATED

4.5.1 General

Maritime service is calculated as pensionable months in the following manner:

Service for more than 15 days in one calendar month is counted as a whole pensionable month. Service for less than 15 days in one calendar month is counted as half a pensionable month. Pensionable periods while off duty on board (holidays, days off etc.) will be added on to the preceding service period and calculated in the same way as this.

4.5.2 Special regulations for employees on rescue craft and on whaling service

For employees on rescue craft each service month after 1 July 1951, but before 1 July 1975, is counted as 1 1/2 pensionable months. Nevertheless, no more than 12 pensionable service months in the year can be approved.

Corresponding special regulations apply to employees in pensionable service on whaling service abroad after 1 July 1951.

4.6 REGISTERS OF MARITIME SERVICE

The Pension Insurance has a membership register from about 1949. Information on maritime service on fishing and catching vessels prior to 1968 may be incomplete. The same applies to any sickness period as a seaman in the years 1971-1978. The pension insurance for seamen has no information about military national service or service on ships registered in other EU/EEA countries.

Printout from the membership register can be obtained on your request to the Pension Insurance.





5. SEAMAN'S PENSION

5.1 RETIREMENT AGE

Retirement age is as a primary rule 60 years. For employees who began pensionable service after 31 December 1968, the retirement age will be raised by one month for every two months the person concerned lacks to fulfil 120 pensionable service months after reaching the age of 40.

Example: The seaman began at sea at the age of 20 in 1970, reached the age of 40 in 1990, and terminated his maritime career for good in 1995. In all the seaman has accumulated 300 service months, 60 of them after the age of 40. Retirement age will then be raised by 30 months (120 months – 60 months): 2, and he will receive a pension from the age of 62 1/2.

5.2 REQUIREMENT CONCERNING HAVING CONCLUDED MARITIME SERVICE

5.2.1 Cessation of service before the age of 62

It is a condition for receiving a seaman's pension before the age of 62 that the seaman has stopped accumulating pensionable maritime service and does not have corresponding service on foreign ships. This means that the contract of employment must have terminated, and that the employee no longer receives wages (including holiday pay and compensation for time off) or sickness benefit from National Insurance for sickness occurring in pensionable periods. Earned income on land does not affect entitlement to seaman's pension, but may have significance for entitlement to means-tested supplementary pension; see Section 5.4.3.

5.2.2 Cessation of service after the age of 62

After reaching the age of 62 the regulations concerning cessation of maritime service no longer apply to implementation of seaman's pension. This means that those who

continue to serve after reaching the age of 62 will receive seaman's pension in addition to earned wages; see also Section 5.4.3 on earnings limitation on supplementary pension.





5.3 MINIMUM REQUIREMENT CONCERNING MARITIME SERVICE

5.3.1 Primary rule

To be entitled to seaman's pension at least 150 pensionable service months must have been accumulated.

5.3.2 Inclusion of other service periods

In order to arrive at the minimum requirement of 150 months, the following can be included:

- Accumulated premium weeks in the Pension Insurance for Fishermen where 12 pensionable service months have been accumulated in The Pension Insurance for Seamen.
- Service periods in another public service pension scheme (e.g. the Norwegian State Public Service Fund) to the extent that it concerns accumulation periods on ships. (Service as a State pilot is counted as equivalent to service earned on ships.) Such correlation of service periods may only take place when the applicant for a pension has reached the stipulated retirement age in the other scheme or is in receipt of old age pension from there from an earlier point in time.
- Compulsory national service completed before 1981, where such service began within 6 months of the expiry of a pensionable period or maritime education.
- Service on other EU/EEA countries' ships. If information concerning service periods on another EU/EEA country's ship exists, the Pension Insurance may submit a claim for payment from the country in question.

The above-mentioned service periods can only be included to fulfil the minimum requirement, but do not count in calculation of the amount of the pension itself.

Example:

1. Less than 150 months

100 pensionable service months	
+ 18 months national military service	
+ 12 months in the Pension Insurance for Fishermen	
= 130 months, which does not entitle one to a seaman's pension,	
but refund of contributions for 100 months (confirm Section 8.2)	

2. Over 150 months

100 pensionable service months	
+ 18 months national military service	
+ 12 months in the Pension Insurance for Fishermen	
+ 30 months on other EU/EEA countries' ships	
= 160 months, which entitles one to seaman's pension for 100 months	



5.3.3 Employees who do not have sufficient maritime service for pension entitlement

Employee who do not have sufficient maritime service for entitlement to seaman's pension, but have paid in pension contributions for at least 36 service months, may on certain conditions instead be entitled to refund of pension contributions as a lump sum; see below under Section 8 page 20.

5.4 ORDINARY SEAMAN'S PENSION BETWEEN THE AGE OF 60 AND 67

5.4.1 General

Seaman's pension is usually paid between the age of 60 and 67. As stated above, entitlement may occur somewhat later than the age of 60, if service at sea has not been concluded. The same will be the case if the provision concerning raised retirement age applies. Seaman's pension ceases at the age of 67, or from the time 100% disability pension, provisional disability benefit, rehabilitation benefit or agreed early retirement pension (AFP) calculated in accordance with National Insurance regulations is granted.

For a person who is paid according to a lower rate of disability pension, a proportional amount of seaman's pension will be docked corresponding to the rate of pension.

Seaman's pension is paid at different rates as a subordinate before/after 1 May 1993 and as a superior. The rates are stipulated in relation to the basic amount of national insurance, so that seaman's pension is automatically regulated in accordance with changes in the basic amount, usually on 1 May every year.





The pension is calculated for a maximum of 360 service months. Where longer maritime service has been accumulated, the pension is calculated in accordance with those months giving the highest pension.

Every year a special circular on calculation of seaman's pension with updated pension rates is prepared. This information can also be found in our home pages on the Internet. Here you will also find a calculator that can calculate your pension in accordance with the latest pension rates when pensionable maritime service is keyed in.

5.4.2 Child supplement

If the pensioner supports children under the age of 18, child supplement at 10% of seaman's pension will be paid for each child.

5.4.3 Supplementary pension

If at least 36 pensionable service months have been accumulated in the course of the last 60 months before the pension is received, or prior to retirement age, the pensioner will be entitled to a supplementary pension.

Supplementary pension cannot be yielded if annual earned income exceeds 2 times the basic rate of National Insurance. The limit on income only applies to the period when the seaman's pension is in effect. Earned income that is paid out in the period where the seaman's pension is not in effect (for example, wages paid in the period before the seaman's pension is initiated) will therefore have no relevance to the limit on income.

For part of the calendar year the limit on income will be determined in relation to the number of months where seaman's pension is in effect. In the processing of claims for seaman's pension, employees who meet the service period requirement for entitlement to pension will receive a personal declaration concerning expected earned income.





The employee shall sign this declaration and return it if the employee expects to receive earned income that does not exceed the limit on income. Where the employee expects that the limit on income will be exceeded, a personal declaration shall not be submitted. In cases of doubt the personal declaration may be submitted later. The supplement will then be paid afterwards if the conditions are fulfilled.



The seaman's pensioner will receive a corresponding personal declaration in October each year until cessation of the seaman's pension.

The supplement constitutes 20% of the pension for persons born in the years 1939–45. The supplement will be lower for those born later, 17% for 1946–48, 14% for 1949–51, 11% for 1952–54, 8% for 1955–59 and 5% for 1960–64).

Supplementary pension is not granted to those in receipt of a reduced pension before the age of 60, even if the other qualifications for a pension are met.

The Pension Insurance for Seamen has prepared a special circular regarding the rules for pension supplements, where among other things a table of income limits in relation to the number of months of seaman's pension has been included.



5.5 REDUCED SEAMAN'S PENSION BETWEEN THE AGES OF 55 AND 67

Seaman's pension can be paid at the earliest from the age of 55 to those who have terminated service at sea, where the sum of age and pensionable maritime service is at least 80 years. The pension will be reduced by 0.7% for every month the person concerned lacks in relation to retirement age when the pension is initiated. This reduction will be permanent. In such cases the pension cannot be granted for a longer time back than 3 months prior to submission of the claim.

Child supplement can be added to reduced pension, but not supplementary pension.

5.6 INITIATION OF SEAMAN'S PENSION

Seaman's pension is initiated up to and including the month after pension entitlement begins. This means that the person entitled to a pension from the age of 60 receives payment of the pension effective from and including the month after the person concerned reaches the age of 60. A person, who, due to continued service at sea, is entitled to a pension at a later date, will receive payment of the pension from and including the month after accumulation ceased before the age of 62. Should service at sea continue after the age of 62, the pension may be paid out with effect from and including the month when the person concerned reaches the age of 62.

Moreover, it is the rule that ordinary seaman's pension is not granted for a longer period back than three years before the calendar month when the pension claim was submitted. As mentioned reduced seaman's pension cannot be granted for a longer period back than 3 months before the claim was submitted.

5.7 RELATIONSHIP TO ACCUMULATION OF NATIONAL INSURANCE POINTS

Seaman's pension does not entitle you to accumulate pension points/supplementary pension in the National Insurance system from retirement age there, 67. To accumulate pension points while you have seaman's pension, an annual gross earned income exceeding the National Insurance system's basic amount is required. Your National Insurance office can provide specific information.

5.8 RELATIONSHIP TO UNEMPLOYMENT BENEFIT DURING PERIODS OF UNEMPLOYMENT

For a person who at retirement age is unemployed/seeking employment, it may be profitable to receive unemployment benefit instead of seaman's pension, among other things because unemployment benefit is counted as pensionable income in the National Insurance system. The employment office can provide specific information.



6. SEAMEN'S PENSIONS CURRENTLY BEING PHASED OUT

6.1 SEAMAN'S PENSION IN CONNECTION WITH DISABILITY ETC.

Seaman's pension will not be paid to those who have been granted or will be granted 100% disability pension, provisional disability pension, time-limited disability benefit, or rehabilitation benefit from the National Insurance system or agreed early retirement pension (AFP).

For those who receive payment as mentioned according to a lower pension rate, a proportional amount of seaman's pension corresponding to this pension rate will be deducted. Seamen who become disabled must take up the question of entitlement to payments from National Insurance with their local national insurance office.

6.1.1 Transitional supplement in connection with disability etc.

A pensioner who has received 100% disability pension, provisional disability pension, time-limited disability benefit, or rehabilitation allowance from national insurance or contractual pension (AFP), will be given a transitional supplement from the Pension Insurance if the payment from national insurance is less than seaman's pension. In connection with comparison the pension supplement shall be included if the pensioner would have been entitled to this.

6.2 SEAMAN'S PENSION AFTER REACHING THE AGE OF 67

6.2.1 General

Seaman's pension ceases from the month after the pensioner reaches the age of 67. Well ahead of 67 seamen ought to take up the question of old age pension from National Insurance with their local national insurance office

6.2.2 Transitional supplement

A seaman's pensioner who receives a lower retirement pension from national insurance after reaching the age of 67 than the seaman's pension was before the age of 67, shall be given a transitional supplement that corresponds to the difference. It is a prerequisite that the pensioner has earned pensionable service prior to 1 January 1967. In connection with comparison of the pensions, supplementary pension or child supplement shall be disregarded. As a main rule transitional supplement shall not be given where the reduction is due to insufficient earning of a pensionable period in the national insurance scheme (for example an insufficient period of residence in Norway).

6.3 WIDOW'S PENSION

Widow's pension is not granted. An exception applies if the husband was a retired seaman with wartime supplement. Seamen's widows must take up the question of entitlement to payments from National Insurance with their local National Insurance office.



7. ENTITLEMENT TO OTHER PENSION PAYMENTS

7.1 PENSION FROM NATIONAL INSURANCE OR OTHER PUBLIC PENSION SCHEME

As mentioned under Section 6, seaman's pension will not be paid to those who:

- receive total disability pension or a similar payment from National Insurance prior to the age of 67.
- receive total agreed early retirement pension prior to the age of 67 calculated according to National Insurance regulations.
- have reached the age of 67, and therefore receive, or may receive, old age pension from National Insurance.

In certain other cases where a pension is paid from another source, seaman's pension will be reduced in accordance with the provisions of the Co-ordination Act. Thus, this applies if the retired seaman receives:

- bereavement pension from National Insurance, or
- a pension from another public service pension scheme (for example from the Pension Insurance for Fishermen or the Norwegian Public Service Pension Fund) when the seaman's pension was the last one accumulated.

7.2 PRIVATE SERVICE PENSION SCHEMES

Seaman's pension will not be reduced as a result of the pensioner also receiving payment of a pension from a private service pension scheme (for example from an insurance company or shipping company on the basis of a collective or individual scheme).

7.3 COMPULSORY SERVICE PENSION FROM THE AGE OF 67

The new scheme from 2006 involving compulsory service pension for everyone from the age of 67 will have no effect on payment of seaman's pension by the Pension Insurance for Seamen.





8. REFUND OF CONTRIBUTIONS

8.1 CONDITIONS FOR REFUND OF CONTRIBUTIONS

An employee is entitled to have pension contributions (employee's share) refunded as a lump sum, when the person concerned:



- has ceased accumulating pensionable maritime service.
- does not have sufficient service months to receive a pension.
- has paid contributions for at least 36 pensionable service months.
- has reached retirement age, and
- does not have disability pension, provisional disability pension, time-limited disability benefit, or rehabilitation benefit from National Insurance for total disability or full agreed early retirement pension (AFP).



The right to claim a refund ceases

- from and including the calendar month after the employee reaches the age of 67
- when the employee dies. Thus, heirs/the estate cannot claim the refund of pension contributions that the deceased has paid in.

8.2 CALCULATION OF THE AMOUNT REFUNDED

The contribution that is refunded is calculated as a lump sum corresponding to 2/3 of one year's pension calculated on the basis of those pensionable service months that have been accumulated. Those who have less than 100% disability pension, provisional disability pension, time-limited disability benefit, rehabilitation benefit or agreed early retirement pension, will receive 50% of the amount. When calculating the amount, those pension rates applicable at the time of payment will be utilized.

The Pension Insurance has prepared a special information leaflet on refund of contributions with updated pension rates that may be obtained by contacting us. This information can also be found on our home pages on the Internet. Here you will also find a calculator that can calculate the amount to be refunded in accordance with the latest pension rate when the pensionable maritime service is keyed in.

8.3 CLAIMS FOR REFUND

Claims for refund of pension contributions should be submitted in the same way as claims for pensions; see Section 9.



9. HOW YOU SUBMIT CLAIMS FOR PAYMENTS

9.1 GENERAL

Traditionally the seaman's pension scheme has been based on the seaman himself taking the initiative in submitting a claim for pension when the conditions for receiving a pension are present and the person in question wishes to have the pension paid out. The Pension Insurance has now developed a major database for seamen's service, and as a regular routine we are well prepared to contact the individual seaman direct (9.1), and inform them of their possible entitlement to seaman's pension or refund of pension contributions. As a matter of routine we now send out such information with claim forms to all former seamen with a certain minimum of maritime service who are domiciled in Norway, but who have not submitted a claim for a pension/refund of contributions at retirement age.

9.2 CLAIM FORM

If you have reached retirement age and think you are entitled to seaman's pension or refund of pension contributions, please submit a claim for this on a form you will find on the last pages of this brochure. You can also fill out the claim and send it to us direct from our home pages on the Internet.

www.pts.no/pensjon/skjema.html

You don't have to specify whether the claim is for a pension or refund of contributions. If you are not entitled to a pension, we will consider whether you may be entitled to refund of contributions.





9.3 HELP TO FILL OUT THE CLAIM

The Pension Insurance can help you to fill out the form.

If you visit us in Københavngaten 10, you may talk to an executive officer who can give you personal assistance and guidance.

Should you wish to make an appointment, please call tel. No. 22 35 89 00.



National Insurance offices, job centres, seamen's organizations and Norwegian Foreign Service stations can also assist you in filling out the form.

9.4 DOCUMENTATION OF CLAIMS

The Pension Insurance has most information on seamen's pensionable maritime service. Thus, you do not need to provide other information than that which applies to service, if any, on fishing and catching vessels prior to 1 January 1968. The same applies to sickness periods, if any, as a seaman in the years 1971 – 1978, as well as national service etc.; cp. Section 5.3.2.

The Pension Insurance has no information on service, if any, on ships registered in another EEA country, which might be relevant regarding entitlement to seaman's pension. You must attach documentation/information concerning such service to your claim.



9.5 SUBMISSION OF CLAIMS

9.5.1 General

When the claim form has been completely filled out and signed, it should be sent to the Pension Insurance for Seamen.

After a few days you will receive a message from us concerning when the claim may be fully processed.

Insofar as this is possible, you should submit the claim form 3 months before payment of the pension is desired.

9.5.2 Submission of claims by citizens of other EU/EEA countries

As a general rule claims should be submitted via the national insurance authorities where the person concerned is domiciled. Where entitlement to pension has not been accumulated in the country of residence, or the person concerned is not resident in any member state, the claim shall be submitted to the relevant institution in the country where the person concerned was last subject to legislation.

The local national insurance authorities at the place of residence can provide detailed information on the way in which submission of claims should take place.

10. OUR TREATMENT OF CLAIMS

In connection with treatment of your claim we aim at providing you with personal service, rapid feedback and being available to you for any questions or supplementary information. Should we need more detailed information, we will get in touch with you by telephone or in some other way.

You can expect a claim for a pension to be decided by us within 3 months. It is not possible to say how long an application for payment from other EEA countries will take, as processing time in foreign institutions varies.





11. ISSUING PAYMENT

Seaman's pension is paid out each month through the National Insurance office where you live. Payment takes place on the 20th of the month at the latest (in December 12th at the latest). Hand in your tax-card to the National Insurance office, which will deduct tax, if any.

If you live abroad, your pension will be transferred through the National Insurance Office for Sosial Insurance Abroad.

Contributions will be paid back direct by the Pension Insurance without advance deductions for tax being made. The amount is taxable.

12. APPEALS

If you think that our decision is incorrect, you can write to us. If you still disagree after having received our reply, you may appeal the decision to the National Insurance Court within 6 weeks. Information concerning appeals will be provided with our decision.





The Pension Insurance for Seamen

Postal address : P.O. Box 8143 Dep, 0033 Oslo
Office address : Københavngt. 10
Telephone : (+47)22 35 89 00
Telefax : (+47)22 35 89 99
E-mail : post@pts.no
Internet : www.pts.no

APPLICATION FOR OLD AGE PENSION/ Refund of pension contribution

To be completed by the Pension Insurance:	Krav nr.	Mottatt dato	Antall vedlegg	Trygdekontornr.
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Particulars of the pension applicant:

Surname and forename(s)		Date of birth or Norwegian identity number	
Address		Telephone number	
		E-mail adress	
Have you always been a Norwegian citizen? ☐ Yes ☐ No	If no, please indicate the period when you were not a Norwegian citizen		Where you permanently residing in Norway in the period you where a Norwegian citizen? ☐ Yes ☐ No
Do you receive benefits from National Insurance? ☐ Yes ☐ No	If yes, please indicate what kind of benefit		
Do you have pension rights in another public service pension? ☐ Yes ☐ No	If yes, please indicate the name of the pension scheme		
Surname and forename(s) of children which you support		Date of birth or Norwegian identity number	
If you are domiciled outside the EU/EEA area and if you have pensionable sea-service on ships registered in any of the EU/EEA countries, please mention the country concerned and enclose documentation			
Do you have pension rights in the Pension Insurance for Fishermen? ☐ Yes ☐ No	Do you have service periods on ships as a member of another public pension scheme? ☐ Yes ☐ No	If yes, state the name of the scheme	
Have you terminated maritime service? ☐ Yes ☐ No	If yes, state termination date	Present occupation	
Do you claim reduced pension before the retirement age? ☐ Yes ☐ No	If yes, please indicate from which date, cf. the information on page 3		

I hereby declare that the above information is correct and has been supplied with the utmost care and conscientiousness. I am aware of the provisions in the Act of Pension Insurance Sections 22 and 25 relating to liability for incorrect information.

Place and date	Signature
----------------	-----------

To be completed by the Pension Insurance		Special information concerning periods of service/illness				
↓		The Pension Insurance has most of the information on seamen's pensionable service. Thus, the form should only be completed if you paid contributions to the Pension Insurance for service on fishing and catching vessels prior to 1 January 1968 or had one or more periods of illness in the years 1971-1978				
		Periods of service/illness				
Superior	Subordinate		From (day, month, year)	Till (day, month, year)	The name of the vessel	Position on board
		1				
		2				
		3				
		4				
		5				
		6				
		7				
		8				
		9				
		10				
		11				
		12				
		13				
		14				
		15				
		16				
		17				
		18				
		19				
		20				



notes



The Pension Insurance for Seamen

P.O. Box 8143 Dep, N-0033 Oslo

Tel: (+47) 22 35 89 00

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