



PRACTICAL GUIDE

PENSION APPLICATION WITH THE IMPLEMENTATION OF INTERNATIONAL INSTRUMENTS - INVALIDITY, OLD-AGE AND DEATH

INSTITUTO DA SEGURANÇA SOCIAL

TECHNICAL FILE

TITLE

Practical Guide – Pension Application with the Implementation of International Instruments - Invalidity, Old-Age and Death (7019 – v4.26)

OWNERSHIP

Instituto da Segurança Social, I.P. (Social Security Institute, P.I.)

AUTHOR

Centro Nacional de Pensões (National Pensions Centre)

PAGINATION

Communication and Customer Management Department

CONTACTS

Social Security Line: +351 210 545 400 | +351 300 502 502, business days from 9:00 a.m. to 6:00 p.m.

Appointments line: +351 210 548 888 | +351 300 088 888, business days from 9:00 a.m. to 6:00 p.m., for personalised service, and 24 hours a day, 7 days a week for automatic service.

Site: www.seg-social.pt

PUBLICATION DATE

21 May 2026

TABLE OF CONTENTS

A – What is it?.....	4
B – Who is entitled?	4
C – What are the entitlement conditions?	4
D – How much will I receive?	8
D1. How much will I receive?	8
D2. How is the Portuguese pension amount calculated in the case of aggregation of insurance periods?	9
D3. How can I receive my pension?	9
D4. How to register or change the IBAN (International Bank Account Number).....	9
E – Granting period.....	10
E1. When will I start to receive my pension?	10
E2. When will the pension payments be suspended?	10
F – How to apply	11
F1. Where to apply.....	11
F2. Which forms must be completed?	11
F3. What documents are required?	11
F4. Time limit for applying	12
F5. When will I receive an answer?	12
G – Can I cumulate the foreign pension with other benefits?.....	12
G1. It can be cumulated with:.....	12
G2. It cannot be cumulated with:.....	12
H – What are my duties?	12
H1. Duties	12
I – Supporting documentation	12
I1. Applicable legislation.....	12
J - Glossary.....	19
K – Frequently Asked Questions.....	20

The information contained in this practical guide does not waive the consultation of the law.

A – What is it?

It is a pension application that is submitted in a country (or countries) where the person concerned has worked and **to which Portugal is bound by international agreements on Social Security.**

The competent Social Security institutions from those countries **examine the person's entitlement to a pension.**

Portugal has Social Security agreements with the following countries:

- **European Union (EU) countries:** Germany, Austria, Belgium, Bulgaria, Cyprus, Croatia, Denmark, Slovakia, Slovenia, Spain, Estonia, Finland, France, Greece, Netherlands, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Poland, Portugal, Czech Republic, Romania, and Sweden;
- **European Economic Area (EEA) countries** that are not members of the EU: Iceland, Liechtenstein, and Norway;
- **Switzerland**, under the Agreement on the free movement of persons, signed by the European Community and its Member States and the Swiss Confederation;
- **Türkiye**, under the European Convention on Social Security of the Council of Europe (only in what concerns applicable legislation and pension matters);
- **United Kingdom**, under the EU withdrawal agreement;
- **other countries with bilateral or multilateral agreements/conventions with Portugal:** Andorra, Argentina, Australia, Bolivia, Brazil, Cape Verde, Canada, Province of Quebec, Chile, Colombia, El Salvador, Ecuador, United States of America, Philippines, India, Morocco, Mozambique, Moldova, Paraguay, Peru, United Kingdom (in relation to the Channel Islands: Jersey, Guernsey, Alderney, Herm, Jethou, and Man), Dominican Republic, East Timor, Tunisia, Ukraine, Uruguay, and Venezuela.

B – Who is entitled?

- Workers who are or have been subject to the legislation of one or 2 countries with a Social Security agreement;
- Their family members and survivors (e.g., in case of the worker's death);
- Stateless persons and refugees residing in countries that recognise their status;
- Third-state nationals with legal residence in a EU country (with the exception of Denmark, Switzerland, and European Economic Area (EEA) countries that are not members of the European Union).

C – What are the entitlement conditions?

The entitlement to a pension depends on the legislation of each country.

The submission of a pension application in your country of residence determines the submission of an identical application in all countries where you have worked.

In the case of an Old-age Pension application, it is possible to expressly state that you intend to postpone the application submission in any country (countries) where you have previously worked.

Portuguese pension that includes insurance or residence periods abroad

A person is entitled to a Portuguese pension, if **he/she meets all of the following conditions:**

- to have completed insurance or residence periods in European Union countries, in EEA (European Economic Area) countries that are not members of the European Union, in Switzerland and in countries with Social Security International Agreements with Portugal;
- to fulfil the qualifying period legally required by the Portuguese Social Security system. The qualifying period may be completed with the aggregation of contributory periods completed in Portugal with contributory periods completed abroad;
- the person concerned must have 12 months of paid contributions in Portugal (until 31/12/1993) or 120 days of paid contributions in Portugal (after 01/01/1994) to fulfil the qualifying period required by the Portuguese legislation for the entitlement to a Portuguese pension.

Application for an Old-Age Pension

A person is entitled to an Old-age Pension, if he/she **meets all of the following conditions:**

- to have reached the normal age of access to the Old-Age Pension, which in 2026 is 66 years and 9 months;
- to have a minimum insurance career of 15 years.

The aggregation of insurance periods may be used to determine the personal age of access to the Portuguese Old-age Pension for persons with an insurance career abroad, in the EU Member States, in Switzerland and in Türkiye, as well as in all countries to which Portugal is bound by Bilateral and Multilateral Agreements/Conventions:

Insurance career (contributory years)	You can apply for the pension in 2026, when you turn:
Insurance career equal to or under 40 years	66 years and 9 months
41 years	66 years and 5 months
42 years	65 years and 1 month
43 years	65 years and 9 months
44 years	65 years and 5 months
45 years	65 years and 1 month
46 years	64 years and 9 months
47 years	64 years and 5 months
48 years	64 years and 1 month

49 years	63 years and 9 months
50 years	63 years and 5 months
51 years	63 years and 1 month

Aggregation of insurance periods for the pension calculation

The personal age of access to the Old-Age Pension can be reduced by 4 months for each year beyond 40 years of contributory career, but it can never be earlier than the age of 60. All insurance periods (periods with earnings registration, contribution payments or equivalences to earnings registration) are relevant for the pension calculation, even when the aggregation of periods is used.

Application for the Portuguese anticipated Old-age Pension under the pensionable age flexibility scheme

A person is entitled to this pension, if he/she **meets all of the following conditions**:

- to be aged 60 or over;
- to have an insurance career of 40 calendar years or more, relevant to the pension calculation.

Note: Only the insurance or residence periods completed under the EU Regulations and bilateral/multilateral conventions that foresee the aggregation of insurance periods for the pension calculation are relevant to fulfil the condition of an insurance career of 40 years at the age of 60 or over.

Application for an anticipated Old-age Pension due to a long insurance career, without being applied the sustainability factor

A person is entitled to this pension, if he/she **meets the following conditions**:

- to be aged 60 or over and have an insurance career of 48 calendar years or more relevant to the pension calculation;
- to be aged 60 or over and have an insurance career of 46 calendar years relevant to the pension calculation and the beginning of his/her contributory career under the Social Security general scheme, or under the convergent social protection system for civil servants, must have occurred at the age of 16 or under.

Application for an Invalidity Pension

A person is entitled to an Invalidity Pension, if he/she **meets all of the following conditions**:

- to have an insurance career of at least 5 years in the case of a relative invalidity pension, and 3 years in the case of a total invalidity pension;
- to have been recognised with a permanent incapacity for the performance of his/her professional activity (relative invalidity) or with a permanent and definitive incapacity for the performance of any professional activity (total invalidity).

Notes:

- the assessment of the person's incapacity by foreign countries is based on a medical report and other medical exams;
- Portugal and Luxembourg have an agreement where there is a mutual recognition of the decisions taken, i.e., if Portugal considers the beneficiary to be invalid, Luxembourg will also consider him/her to be invalid, and *vice-versa*. This only applies to relative invalidity situations, because at the date when the Agreement was signed (10 March 1997), the total invalidity situation was not foreseen in the Portuguese legislation.

Regulation (EC) no 883/2004, Annex II

Application for a unified Old-Age Pension [aggregation of insurance periods completed under the General Social Security Scheme and under the Civil Servants Pension Fund (*Caixa Geral de Aposentações*)]

A person is entitled to this pension, if he/she **meets all of the following conditions:**

- to have completed an insurance career of at least 60 months in one of the schemes (the General Social Security Scheme or the Civil Servants Pension Fund) and fulfil the qualifying period required for the entitlement to the pension concerned;

Note: The qualifying period can be fulfilled with the aggregation of insurance periods completed in Portugal and insurance periods completed abroad.

Insurance periods completed in EU countries, in EEA (European Economic Area) countries that are not EU members but are covered by EU Regulations, and in Switzerland, may be aggregated with periods completed in Portugal for the purposes of the unified pension, either for the pension entitlement or for the respective calculation.

As from 1 May 2013, the Agreement on Social Security between the Portuguese Republic and the Federative Republic of Brazil applies to the civil servants special schemes, being applied the unified pension scheme for pension entitlement purposes.

Application for the anticipated Old-age Pension due to long-term unemployment

If the person concerned has completed the unemployment benefits entitlement period in a country that has an international Social Security agreement with Portugal, in a EU Member State, an EEA (European Economic Area) country that is not a Member State of the European Union but is covered by the EU Regulations, and in Switzerland, the entitlement to a Portuguese anticipated pension due to unemployment is assessed as if the person concerned has completed the unemployment benefits entitlement period in Portugal.

The Practical Guides concerning each benefit are available on the Social Security Portal. For example, to learn more about the Old-Age Pension, go to the *Trabalho* (Work) menu and click on *Reforma e Invalidez* (Retirement and Invalidity > *Pensão de Velhice* (Old-Age Pension) > *Documentação de apoio* (Supporting documentation) > *Formulários* (Forms).

Application for death benefits

A person is entitled to death benefits, if he/she **meets all of the following conditions:**

- for the purposes of the Survivor's Pension granting, the deceased person must have completed an insurance career of at least 36 months;

- to be entitled to the Death Grant, the applicant must be registered in the Portuguese Social Security system.

D – How much will I receive?

D1. How much will I receive?

The pension amount from the country (countries) where you worked depends on what is established in the respective legislation.

If you receive a pension from a foreign country

The Portuguese Social Security ensures the payment of the national minimum pension amount in the events of old-age, invalidity or for other reasons that prevent the person concerned from working.

If you are receiving a pension from abroad, the respective amount is taken into account for the granting of the Portuguese minimum pension amount.

If the Portuguese pension amount together with the foreign pension amount does not reach the minimum pension amount established according to the contributory career completed in Portugal, a Social Supplement is added in order to reach that amount

Exceptions: anticipated Old-age Pensions under the pensionable age flexibility scheme do not foresee the payment of minimum pension amounts.

If you are receiving a Survivor's Pension, the amount is calculated according to the respective legal rules.

For persons whose qualifying period is completed with the aggregation of insurance periods and for pensions granted after 01/06/2007, the minimum pension amount is proportional to the insurance periods completed in Portugal.

If it is necessary to aggregate the insurance periods completed in Portugal with the insurance periods completed abroad, in order to guarantee the entitlement to a Portuguese pension, the minimum pension amount is reduced according to the number of years of contributions paid to the Portuguese Social Security system, in relation to the number of years that is legally required.

Each country pays its portion of the pension according to its own rules, based on the person's insurance and/or residence periods.

Application for the anticipated Old-age Pension under the pensionable age flexibility scheme, as from the age of 60, with an insurance career completed abroad

The Portuguese pension amount is the result of the contributions paid to the Portuguese Social Security system and the application of a reduction factor of 0,5%, for each month of anticipation up to the age of 66 years and 9 months; the payment of a minimum pension amount is not guaranteed.

Each country pays its portion of the pension according to its own rules, based on the person's insurance and/or residence periods.

Contribution periods completed abroad can help to decrease the reduction factor applicable to the anticipated pension by reducing 4 months for each year of a contributory career that exceeds the 40 years of contributions at the age of 60 or over.

D2. How is the Portuguese pension amount calculated in the case of aggregation of insurance periods?

Pensions are calculated in accordance with the calculation rules provided for in the Portuguese legislation and in international agreements.

If you have worked in EU countries, EEA countries that are not members of the European Union but are covered by EU Regulations, in Switzerland, in Türkiye and in countries covered by Bilateral and Multilateral Social Security Agreements/Conventions (Argentina, Bolivia, Brazil, Chile, Colombia, Ecuador, El Salvador, Spain, Paraguay, Peru, Dominican Republic and Uruguay), the pension calculation formula refers to the theoretical pension (PT) amount, which is the result of the average salary and the total duration of the insurance career completed in Portugal (N1) and in other Member States (N2).

The theoretical pension is proportionally reduced according to the insurance career completed in Portugal in relation to the total duration of the insurance career in all countries.

Pension due = (theoretical pension × N1) / (N1 + N2)

If you have worked in countries that are not members of the European Union, but have signed Bilateral Conventions on Social Security with Portugal, the benefits are calculated according to the contributory years completed in Portugal; however, for pension entitlement purposes, the contributory years completed abroad are taken into account.

Calculation Formula for Invalidity, Old-Age, and Survivor's pensions

- Insurance career in Portugal with contributions payment (N1);
- Number of years considered for the qualifying period (N).

Pension due = (Theoretical pension × N1) / N

The aggregation of periods completed in Portugal with periods completed in countries that signed international agreements with Portugal only occurs if the beneficiary does not fulfil the qualifying period necessary for the entitlement to a Portuguese pension, based only on the contributory period completed in Portugal.

D3. How can I receive my pension?

You can receive your pension in **3 ways**:

- by bank transfer, or
- by postal order issued by the Portuguese post offices (CTT) and sent to your address (only if you live in Portugal), or
- by letter-cheque.

D4. How to register or change the IBAN (International Bank Account Number)

1. Through the Social Security Portal

You can register or change the IBAN through the Social Security Portal, in the Menu > *Iniciar Sessão* (Log In) > *Perfil* (Profile) > *Conta bancária* (Bank Account) > *Consultar e alterar conta bancária* (Consult and change bank account).

2. At the Social Security Customer Information Services

To register or change the IBAN, you must complete the form MG 14 - *Requerimento de Registo ou Alteração de IBAN* – (Application for IBAN Registration or Change) and attach a bank document confirming the IBAN, which must include the name of the person submitting the application or the person entitled to the **pension** as the account holder.

Note: The IBAN will be pending validation by Social Security. Once confirmed, a notification will be sent to your inbox in the *Mensagens* (Messages) menu.

Minimum Banking Services (SMB)

If you still do not have a current account, you may open a Minimum Banking Services account at any bank.

The annual cost is less than 1% of the national minimum wage.

For more information on Minimum Banking Services, please visit the Bank Customer Portal (*Portal do Cliente Bancário*).

Postal order (post office)

Postal orders can be collected at the Portuguese post offices (CTT) or deposited in banks. They can also be endorsed (passed on or transmitted), but there can only be one endorsement per postal order issued.

Letter-cheque

Pension payments must be made through the bank responsible for overseas payments. If payment is made by letter-cheque, it must be deposited in a bank of the pensioner's choice, where he/she must have an account in his/her name.

E – Granting period

E1. When will I start to receive my pension?

As a rule, Portuguese and foreign pensions are due as from the date of the application submission or as from the date chosen by the applicant, but never before the date of the application submission.

E2. When will the pension payments be suspended?

When you no longer meet at least one of the entitlement conditions.

Note: The pension paid by a foreign country will have the conditions and obligations determined by that country, and you will be notified of those conditions.

For more information, refer to Section C – What are the entitlement conditions? and the practical guides for Old-Age Pension and Invalidation Pensions.

F – How to apply

F1. Where to apply

If you live abroad, you must submit your application to the institution of the country where you reside or to the institution of the country to whose legislation you were last subject; you must always indicate all the countries where you have worked.

If you live in country with which Portugal has not concluded any Social Security agreement, you can apply for the pension through the Social Security Portal (this is only applicable to Old-age Pensions).

F2. Which forms must be completed?

- RP 5068 – Old-age Pension application (*Requerimento de pensão de velhice*)
- RP 5072 – Invalidation Pension application (*Requerimento de pensão de invalidez*)
- RP 5071 – Statement - Pension application to the Competent Foreign Institution - Invalidation and Old-age Pensions (*Declaração - Pedido de Pensão à Instituição Estrangeira Competente - Pensão de Invalidez / Velhice*)
- RP 5075 – Death Benefits application (*Requerimento de Prestações por Morte*)
- RP 5077 – Statement – Pension application to the Competent Foreign Institution - Survivor's pension (*Declaração – Pedido de Pensão à instituição estrangeira competente - Pensão de Sobrevivência*)
- RP 5080 – Statement of entitlement to other pensions (old-age and invalidity pensioners) – *Declaração de titularidade de outras pensões (pensionistas de velhice e invalidez)*

These forms are available on the Social Security Portal, in the following menus:

- *Trabalho* (Work) > *Reforma e Invalidez* (Retirement and Invalidation) > *Pensão de Velhice* (Old-Age Pension) > *Documentação de apoio* (Supporting documentation) > *Formulários* (Forms);
- *Trabalho* (Work) > *Reforma e Invalidez* (Retirement and Invalidation) > *Pensão de Invalidez* (Invalidation Pension) > *Documentação de apoio* (Supporting documentation) > *Formulários* (Forms);
- *Família* (Family) > *Óbito* (*Pensão de Viuvez, Subsídio por Morte, Pensão Sobrevivência*) [Death (Widow's/Widower's Pension, Death Grant, Survivor's Pension)] > *Documentação de apoio* (Supporting documentation) > *Formulários* (Forms);

NOTE: To avoid paying personal income tax twice (in Portugal and in the country where you live), you should request exemption from this withholding tax in Portugal by completing forms RFI – 21 and RFI – 24, available on the Tax Authority website (www.portaldasfinancas.gov.pt).

F3. What documents are required?

- Photocopy of the foreign Social Security Card;
- Photocopies of documents proving your employment abroad.

F4. Time limit for applying

Up to 3 months before the date on which you want your pension to take effect.

F5. When will I receive an answer?

The average time is **120 days**, considering that the application must be sent to a foreign country.

G – Can I cumulate the foreign pension with other benefits?

G1. It can be cumulated with:

- Long-term Care Supplement;
- Solidarity Supplement for the Elderly;
- Pension Supplement for Dependent Spouse, if the pensioner has a dependant spouse or partner and his/her pension is prior to 1 January 1994;
- Invalidity, Old-age, and Survivor's pensions;
- Employment income.

G2. It cannot be cumulated with:

- Unemployment benefits;
- Sickness benefits.

H – What are my duties?

H1. Duties

- To communicate all situations that may affect your pension rights, change its amount or lead to the suspension of the pension payment, namely the granting of a pension by a foreign scheme;
- To keep the information on your full address updated

I – Supporting documentation

I1. Applicable legislation

Order no. 233-A/2026

Approves the withholding tax tables on income from employment and pensions earned by residents on the mainland, to be in force during 2026.

Ministerial Order no. 480-A/2025/1 of 30 December

Establishes the annual update of the Social Support Index value (*IAS – Indexante dos Apoios Sociais*).

Ministerial Order no. 480-B/2025/1 of 30 December

Establishes the annual update of pensions and other social benefits granted by the social security system.

Ministerial Order no. 480-C/2025/1 of 30 December

Establishes the annual update of occupational accident pensions for the year 2026.

Ministerial Order no. 476/2025/1 of 29 December

Determines the normal age of access to the old-age pension in 2027 and determines the sustainability factor for the year 2026.

Decree-Law no. 139/2025 of 29 December

Updates the value of the guaranteed minimum monthly wage for 2026.

Decree-Law no. 40/2025 of 26 March

It lays down the obligation for pensioners under the general social security scheme, resident abroad, to provide proof of life, as well as the consequences of non-compliance.

Ministerial Order no. 358/2024/1 of 30 December

Determines the normal age of access to the old-age pension in 2026.

Decree-Law no. 6/2019 of 14 January

Amends the General Law on Public Service Employment regarding the expiry of disciplinary proceedings and the conditions for retirees or pensioners to perform public service.

Decree-Law no. 187/2007 of 10 May

Approves the protection scheme for beneficiaries of the general social security scheme in the contingencies of invalidity and old-age.

Law no. 7/2001 of 11 May, updated version

Adopts measures to protect *de facto* relationships.

Decree-Law no. 361/98 of 18 November

Establishes the legal framework for unified pensions.

Decree-Law no. 322/90 of 18 October, updated version

Defines and regulates protection in the event of the death of beneficiaries of the general social security scheme.

EU Member States, Switzerland and countries of the European Economic Area that are not members of the EU:

- Regulation (EU) no. 465/2012 of the European Parliament and of the Council of 22 May amending Regulation (EC) no. 883/2004 and Regulation (EC) no. 987/2009;

- Commission Regulation (EU) no. 1224/2012 of 18 December amending Regulation (EC) no. 883/2004 and Regulation (EC) no. 987/2009;
- Commission Regulation (EU) no. 1244/2010 of 9 December amending Regulation (EC) no. 883/2004 and Regulation (EC) no. 987/2009;
- Regulation (EU) no. 1231/2010 of the European Parliament and of the Council of 24 November 2010 extending Regulation (EC) no. 883/2004 and Regulation (EC) no. 987/2009 to nationals of third countries who are not already covered by these Regulations solely on the ground of their nationality (not applicable to Denmark, Switzerland and EEA (European Economic Area) countries that are not EU members; in what concerns the United Kingdom, Regulation (EC) no. 859/2003 of 14 May continues to be applied);
- Regulation (EC) no. 988/2009 of the European Parliament and of the Council of 16 September 2009 amending Regulation (EC) no. 883/2004;
- Implementing Regulation (EC) no. 987/2009 of the European Parliament and of the Council of 16 September 2009;
- Basic Regulation (EC) no. 883/2004 of the European Parliament and of the Council of 29 April 2004.

Bilateral and Multilateral Conventions

Andorra:

- Notice no. 106-A/91, published in the Official Gazette of the Portuguese Republic, Series I – A, 2nd Supplement, no. 161, of 16 July 1991;
- Decree no. 12/90 of 2 May, published in the Official Gazette of the Portuguese Republic, Series I, no. 100, of 2 May 1990.

Argentina:

- Convention on Social Security between the Portuguese Republic and the Republic of Argentina, published in the Official Gazette of the Portuguese Republic, Series I, no. 66, of 3 April 2009 (with effect from 1 November 2014).

Australia:

- Administrative Agreement signed on 15 July 2003 - Notice no. 228/2003, published in the Official Gazette of the Portuguese Republic, Series I - A, no. 280, of 4 December 2003;
- Notice no. 1/2003, published in the Official Gazette of the Portuguese Republic, Series I, no. 5, of 7 January 2003;

- Decree no. 11/2002 of 13 April, published in the Official Gazette of the Portuguese Republic, Series I - A, no. 87, of 13 April 2002.

Brazil:

- Administrative Agreement for the implementation of the Social Security Agreement between the Portuguese Republic and the Federative Republic of Brazil, published by Notice no. 3968/2016 in the Official Gazette of the Portuguese Republic, Series II, no. 58, of 23 March 2016;
- Supplement amending the Social Security Agreement between the Portuguese Republic and the Federative Republic of Brazil and the respective Administrative Adjustment, published in the Official Gazette of the Portuguese Republic, Series I, no. 123, of 28 June 2013.

Cape Verde:

- Administrative Agreement for the implementation of the Convention on Social Security between the Portuguese Republic and the Republic of Cape Verde, in effect since the date of entry into force of the Convention, on 10 April 2001, and signed on 20 September 2018, published in the Official Gazette of the Portuguese Republic, Series I, no. 207, of 26 October 2018;
- Notice no. 379/2007, published in the Official Gazette of the Portuguese Republic, Series I, no. 223, of 20 November 2007;
- Decree no. 2/2005 of 4 February, published in the Official Gazette of the Portuguese Republic, Series I – A, no. 25, of 4 February 2005;
- Decree no. 45/85 of 6 November, published in the Official Gazette of the Portuguese Republic, Series I – A, no. 255, of 6 November 2005.

Canada:

- Decree no. 34/81 of 5 March, published in the Official Gazette of the Portuguese Republic, Series I, no. 53, of 5 March 1981;
- Administrative Arrangement signed on 15 December 1980, published in the Official Gazette of the Portuguese Republic, Series I, No 34, of 10 February 1981.

Chile:

- Administrative Agreement signed on 25 March 1999, Decree-Law No 57/99, published in the Official Gazette of the Portuguese Republic, Series I – B, no. 291, of 16 December 1999;
- Decree no. 34/99 of 1 November, published in the Official Gazette of the Portuguese Republic, Series I – A, no. 204, of 1 September 1999.

Multilateral Ibero-American Convention on Social Security - Argentina, Bolivia, Brazil, Chile, Colombia, Ecuador, El Salvador, Spain, Paraguay, Peru, Portugal, Dominican Republic and Uruguay:

- Agreement for the Implementation of the Multilateral Ibero-American Convention on Social Security, published by Notice no. 28/2015, in the Official Gazette of the Portuguese Republic, Series I, no. 59, of 25 March 2015;
- Decree no. 15/2010, published in the Official Gazette of the Portuguese Republic, Series I, no. 209, of 27 October 2010.

USA:

- Agreement on Social Security (pensions), signed on 30 March 1988, Decree-Law no. 48/88, published in the Official Gazette of the Portuguese Republic, Series I, no. 299, of 28 December 1988;
- Administrative Arrangement signed on 30/03/1988, Decree no. 47/88, published in the Official Gazette of the Portuguese Republic, Series I, no. 297, of 26 December 1988.

The Philippines:

- Administrative Agreement for the implementation of the Convention on Social Security between the Portuguese Republic and the Republic of the Philippines, published in the Official Gazette of the Portuguese Republic, Series I, no. 134, of 13 July 2018;
- Notice no. 134/2017, published in the Official Gazette of the Portuguese Republic, Series I, no. 236, of 11 December 2017;
- Convention on Social Security between the Portuguese Republic and the Republic of the Philippines, published in the Official Gazette of the Portuguese Republic, Series I, no. 146, of 31 July 2017.

India:

- Notice no. 100/2017, published in the Official Gazette of the Portuguese Republic, Series I, no. 140, of 21 July 2017;
- Convention on Social Security between the Portuguese Republic and the Republic of India, published in the Official Gazette of the Portuguese Republic, Series I, no. 22, of 31 January 2017.

Morocco:

- Notice no. 127/2010 of 5 July, published in the Official Gazette of the Portuguese Republic, Series I, no. 137, of 16 July 2010;

- Administrative Agreement published in the Official Gazette of the Portuguese Republic, Series I, no. 137, of 16 July 2010;
- Decree no. 27/99 of 1 October, published in the Official Gazette of the Portuguese Republic, Series I – A, no. 170, of 1 October.

Mozambique

- Convention on Social Security between the Portuguese Republic and the Republic of Mozambique, approved in Portugal by Decree-Law no. 19/2011 of 6 December, and published in the Official Gazette of the Portuguese Republic, Series I, no. 233, of 6 December 2011, and approved in Mozambique by resolution of the Assembly of the Republic no. 18/2016, and published in the *Boletim da República* (Mozambican Official Gazette) Series I, no. 156, of 30 December 2016;
- Notice no. 102/2017, published in the Official Gazette of the Portuguese Republic, Series I, no. 142, of 25 July 2017, with entry into force on 1 July 2017.
- Administrative Agreement for the implementation of the Convention on Social Security, signed on 5 July 2018 and published in the Official Gazette of the Portuguese Republic, Series I, no. 144, of 27 July 2018, by Notice no. 94/2018, with entry into force on the date of the respective signature, retroactively applicable from the date of entry into force of the Convention.

Moldova:

- Administrative Agreement published in the Official Gazette of the Portuguese Republic, Series I, no. 231, of 2 December 2011;
- Notice no. 1/2011 of 31 December 2010, published in the Official Gazette of the Portuguese Republic, Series I, no. 11, of 17 January 2011;
- Presidential Decree no. 93/2010 of 24 September, published in the Official Gazette of the Portuguese Republic, Series I, no. 187, of 24 September 2010.

Province of Quebec

- Decree no. 61/91, published in the Official Gazette of the Portuguese Republic, Series I – A, no. 280, of 5 December 1991;
- Supplementary Agreement signed on 28 March 1990, Decree no. 61/91, published in the Official Gazette of the Portuguese Republic, Series I – A, no. 280, of 5 December 1991;
- Administrative Agreement signed on 28 March 1990, Decree no. 61/91, published in the Official Gazette of the Portuguese Republic, Series I – A, no. 280, of 5 December 1991;
- Administrative Adjustment signed on 20 March 1981, published in the Official Gazette of the Portuguese Republic, Series I, no. 218, of 22 September 1981;

- Administrative Arrangement signed on 20 March 1981, published in the Official Gazette of the Portuguese Republic, Series I, No 218, of 22 September 1981.

United Kingdom (Channel Islands):

- Supplementary Agreement to the Agreement for the implementation of the Convention, published in the Official Gazette of the Portuguese Republic, Series I, no. 172, of 27 July 1988;
- Agreement accomplished by the exchange of notes between the Governments of Portugal and of the United Kingdom of Great Britain and Northern Ireland, published in the Official Gazette of the Portuguese Republic, Series I, no. 244, of 23 October 1987;
- Notice of 19 July 1979, published in the Official Gazette of the Portuguese Republic, Series I, no. 188, of 16 August 1979;
- Decree no. 1679 of 14 February, published in the Official Gazette of the Portuguese Republic, Series I, no. 38, of 14 February 1979.

East Timor:

- Administrative Agreement, signed on 2 October 2023 and published in the Official Gazette of the Portuguese Republic, Series I, no. 224, of 20 November 2023, by Notice no. 50/2023, taking effect as of the date of entry into force of the Convention;
- Convention on Social Security between the Portuguese Republic and the Democratic Republic of East Timor, signed on 28 June 2022 and approved by Decree no. 21/2023 of 7 August, having entered into force on 9 October 2023, according to Notice no. 44/2023, in the Official Gazette of the Portuguese Republic Series I, no. 213, of 3 November 2023.

Tunisia:

- Administrative Agreement signed on 23 March 2010, published in the Official Gazette of the Portuguese Republic, Series I, no. 122, of 25 June 2010, for the purposes of the implementation of the Convention of 9 November 2006;
- Notice no. 96/2010 of 16 June 2010, published in the Official Gazette of the Portuguese Republic, Series I, no. 122, of 25 June 2010;
- Notice no. 33/2009 of 8 May 2009, published in the Official Gazette of the Portuguese Republic, Series I, no. 125, of 1 July 2009;
- Portuguese Parliament Resolution no. 29/2009, published in the Official Gazette of the Portuguese Republic, Series I, no. 75, of 17 April 2009.

Türkiye:

- Protocol to the European Convention on Social Security, published in the Official Gazette of the Portuguese Republic, Series I – A, no. 213, of 14 September 2000;
- Decree-Law no. 23/2000 of 14 September, published in the Official Gazette of the Portuguese Republic, Series I – A, no. 213, of 14 September 2000.

Ukraine:

- Administrative Agreement, published in the Official Gazette of the Portuguese Republic, Series I, no. 108, of 4 June 2010;
- Decree no. 8/2010 of 27 April, published in the Official Gazette of the Portuguese Republic, Series I, no. 81, of 27 April 2010.

Uruguay:

- Administrative Agreement published in the Official Gazette of the Portuguese Republic, Series I, no. 148, of 1 July 1987
- Government Decree no. 85/84 of 31 December, published in the Official Gazette of the Portuguese Republic, Series I, no. 301, of 31 December 1984.

Venezuela:

- Decree no. 27/92 of 2 June, published in the Official Gazette of the Portuguese Republic, Series I – A, no 127, of 2 June 1992.

J - Glossary

Contracting Member State

Country where the insurance or residence periods are completed.

Statutory Pension

The statutory pension is the amount to which the beneficiary is entitled. It is the result of the calculation formula that includes the number of contributory years and the reference earnings.

Residence Periods

Residence periods are the ones defined or considered as such by the legislation under which they were completed, or considered as being completed.

Insurance or contributory periods

Insurance or contributory periods are the ones considered as such by the legislation under which they were completed.

Qualifying Period

Minimum contributory period required for the entitlement to a pension.

Reference Earnings

Total of the revalued annual earnings from the whole contributory career and the number of calendar years with earnings registration, up to the limit of 40.

Death Grant

Any lump sum paid in the event of death.

Aggregation of contributory periods

The qualifying periods may be completed through the aggregation of contributory periods completed in one scheme with periods completed in other social protection schemes, provided that these periods do not overlap.

K – Frequently Asked Questions

Will the amount of my Portuguese pension change when I receive a pension from a foreign country?

The portion of the Portuguese pension that results from the beneficiary's contributory effort (i.e., the statutory pension), calculated according to the reference earnings and the duration of the contributory career, by applying the calculation formulas established by law.

Decree-Law no. 187/2007 of 10 May

This amount is not affected by the receipt of any other pension.

The only part that can increase or decrease is the **Social Supplement**, which is an additional amount provided when all pensions combined (Portuguese and foreign) do not reach the guaranteed minimum amount for the contributory career completed in the Portuguese Social Security system.

This guaranteed minimum amount is established by a Ministerial Order.

I worked in Canada and paid my social security contributions there. I would like to know how to include those contributions in my future pension. I have all the supporting documents from Canada (foreign ID, etc.). I would be grateful if you could tell me how to proceed.

If you live in Portugal, you may contact the National Pensions Centre (CNP – *Centro Nacional de Pensões*), or the Social Security District Centre of your residence area, to submit your application with all the necessary documents for the case examination.

If the qualifying period for the entitlement to a Portuguese pension is complete, the application is examined without intervention of the competent Canadian institution; later, the pension application will be sent to that institution, with the indication of the respective submission date, as well as a form indicating the Portuguese insurance periods and pension amounts paid.

The benefits are paid by the two social security systems directly to the insured person, based on the insurance periods, residence periods and/or equivalent to earnings registration periods completed by the person concerned, in accordance with the legislation of each country.

In accordance with the Portuguese legislation, the aggregation of periods completed in Portugal and periods completed abroad will only be used if the qualifying period is not fulfilled exclusively

with Portuguese insurance periods, i.e., the contributory periods completed in Canada are only considered when they are necessary for the entitlement to the Portuguese pension.

If a person has died abroad, are his/her family members entitled to the death grant paid by the Portuguese Social Security system?

Yes. If the death occurs in a country that has a Social Security agreement with Portugal, the death grant is paid by the Portuguese Social Security system.

If the deceased person had his/her residence abroad and the funeral was held in that country, the person that paid the funeral expenses may apply for the respective reimbursement from Portugal?

Yes. The person who pays the funeral expenses may apply for the respective reimbursement, regardless of the place of residence, provided that the deceased beneficiary has at least 1 day of contributions registered in the Portuguese Social Security system.

The deceased person was self-employed in Portugal and was an employee in another Member State of the European Union, in a EEA (European Economic Area) country that is not a member of the EU, or in Switzerland. Are his/her family members entitled to the death grant paid by the Portuguese Social Security system?

Yes, the Death Grant is due, provided that the respective entitlement conditions are met.

I am a foreign citizen. I worked and paid my contributions to the Portuguese Social Security system. Now, I am going to return to my country. What do I have to do in order to receive the contributions amount paid in Portugal?

As a general rule, it is not possible to request the reimbursement of contributions paid to the Portuguese Social Security system.

However, there are two exceptions:

- If the person has a total and permanent incapacity for work, and did not complete the qualifying period for the entitlement to the invalidity pension in Portugal;
- If the person has completed the age 70 or over and has not fulfilled the qualifying period for the entitlement to an Old-age Pension in Portugal, even with the aggregation of insurance periods completed in countries to which Portugal is bound by international agreements on Social Security.

Only in these cases can the contributions be reimbursed, and only if it is impossible to complete the qualifying period for the entitlement to a pension, either in Portugal or in countries to which Portugal is bound by international agreements on Social Security.

I live abroad and have paid contributions to the Portuguese Social Security system. How do I apply for an Invalidity pension?

If you have fulfilled the qualifying period for the entitlement to an invalidity pension, you must submit your application to the competent institution of your country of residence, which has the duty to send the corresponding liaison forms to the other country (countries) where you have paid contributions.

Since I am an Invalidity pensioner abroad, can the invalidity be recognised by the Portuguese Social Security system?

No. The recognition of invalidity depends on the specific legislation of each country.

Exception: Between Portugal and Luxembourg, there is a mutual recognition of the decisions taken, i.e., if Portugal considers that the beneficiary is invalid due to natural disease, Luxembourg will also consider him/her invalid, and *vice versa*.

If I am entitled to an invalidity pension abroad, will I also be entitled to an invalidity pension in Portugal?

No. Each country assesses the right to an invalidity pension according to its own legislation. The foreign country sends the legally established medical report form to Portugal, which then evaluates the case. If Portugal does not receive the form, the request is returned to the sending country.

Note: If the form is in French, English, or Spanish, no translation is required.

I receive an Invalidity Pension from Portugal. When I complete the legal age of access to an Old-age Pension, can I apply to this other pension?

No. The Invalidity pensions are converted into Old-age Pensions as from the month following the one in which the pensioner reaches the legal age of access to the Old-age Pension, in force at that date.

Can I transfer my contributory career to the country where I live/work?

It is not possible to transfer mathematical reserves of contributions. Each country pays a pension based on the contributions paid in that country and may only aggregate periods completed in other countries to grant a pension.

Where and when can I apply for a pension?

You must always submit your pension application in your country of residence and within a period of 90 days before the pension start date.

Why am I not entitled to the minimum pension amount from Portugal, according to my contributory career?

To be entitled to the minimum pension in Portugal, a person must complete a certain number of contributory periods (qualifying period).

If the Portuguese contributions meet this **qualifying period**, the amounts of all the received pensions are taken into account (both in Portugal and other countries with agreements).

If the **qualifying period is not completed solely with Portuguese contributions**, the minimum pension amount is proportional to the contributory periods completed in Portugal, which were aggregated with the periods completed in Countries with which Portugal has concluded International Agreements.

Decree-Law no. 141/91 of 10 April, article 5

Decree-Law no. 187/2007 of 10 May, article 55(1).

Whenever the total amount of the received pensions (foreign and Portuguese) is **higher than the minimum pension amount** established according to the insurance career in Portugal, the minimum pension amount is not guaranteed.

I used to receive my pension by letter-cheque and I stopped receiving it. What could have happened?

There are several possible reasons:

- change of address on the Citizen Card;
- loss of the letter-cheque;
- suspension of the pension payments due to the return of more than 3 monthly pensions.

I started receiving a lower pension amount because I live outside Portugal. Why is this happening?

Your pension is being subject to income tax withholding for non-residents. In order to avoid double taxation (in Portugal and in your country of residence), you must apply for the income tax withholding exemption in Portugal by submitting the following documents.

- forms RFI-21 and RFI-24, available on the Portuguese Tax Authority portal (www.portaldasfinancas.gov.pt), duly completed;
- these forms must be certified by the competent tax authority of your country of residence (or you may attach equivalent documents issued by the authority concerned);
- valid ID document.

These documents must be sent to the following address:

Instituto da Segurança Social, I.P.
Departamento de Gestão e Controlo Financeiro
Av. 5 de Outubro, 175
1069-451 Lisboa

Why is my Portuguese pension in provisional status?

The Portuguese pension is provisional because it is necessary to await the decision of the foreign body, in order to assess if a Social Supplement has to be granted to guarantee the payment of a minimum pension amount.

I am not a Portuguese pensioner, but I receive a pension from abroad. What do I need to do in order to receive the Special Pension Supplement for former combatants (*SEP – Suplemento Especial de Pensão*)?

If you have not yet applied for the bonus time certification to the Former Combatants Department (*Departamento dos Antigos Combatentes*), please consult the Practical Guide – Former Combatant (*Guia Prático Antigo Combatente*) for further information.

If you have already applied for the bonus time certification to the Former Combatants Department (*Departamento dos Antigos Combatentes*), you must submit the following documents:

- Form RP 5079 - Application for Special Pension Complement / Lifetime Pension Increase / Special Pension Supplement - former combatants (*Requerimento de Complemento Especial de Pensão / Acréscimo Vitalício de Pensão / Suplemento Especial de Pensão - antigos combatentes*);
- Valid ID document (e.g., Citizen Card, Identity Card, Passport, or Residence Permit);
- Portuguese taxpayer card, if you do not have a Citizen Card;
- Statement attesting pensioner status, indicating the pension beginning date;
- Bank statement attesting the IBAN and BIC/SWIFT CODE, duly authenticated, which must include the name of the applicant as the account holder. (Only available for Portugal, SEPA countries and non-SEPA countries that use the IBAN format, such as Angola, Cape Verde, Mozambique, etc.);

The documents may be sent by:

- email: CNP-Antigoscombatentes@seg-social.pt;
- letter addressed to ISS, I.P. – Centro Nacional de Pensões | Avenida 5 de Outubro, n.º 175 | 1069-451 Lisboa
- through the Social Security Portal, in *Contactos e canais de atendimento* (Contacts and service channels) > e-Clic Counter, and taking the following steps:
 - *Criar Pedido* (Create Request) > Describe the issue you wish to handle with Social Security > Click on *Seguinte: Definir tema* (Next: Define Theme);
 - *Evento de Vida* (Life Event) > *Reforma* (Retirement) > *Assunto* (Subject) > *Benefícios Antigos Combatentes* (Former Combatant Benefits) > *Motivo* (Reason) > *Apresentar um pedido* (Submit an application).

Do I need to submit a proof of life to continue receiving my Portuguese pension?

This depends on the country where you live. For further information, please consult the Practical Guide – Proof of Life, available on the Social Security Portal > *Trabalho* (Work) > *Reforma e invalidez* (Retirement and invalidity) > *Prova de Vida* (Proof of life).

I have contributory periods completed in 2 or more countries. Can these periods be aggregated in order to qualify for a pension?

If you do not fulfil the established qualifying period, the insurance periods completed abroad may be used for the entitlement to a Portuguese pension, provided that these countries have a Social Security agreement with Portugal.

I live abroad. I became a widow and have 2 minor children. My deceased husband has completed an insurance career of 5 years in Portugal. Am I entitled to a survivor's pension?

Yes. If your husband was already a pensioner, you will be entitled to 60% of the deceased's pension amount and each of your children will be entitled to 15%.

If he was not a pensioner, the pension amount that would be due on the death date is calculated and the survivor's pension is granted according to the percentages provided for by law.

If a worker is legally prevented by the laws of the country of residence from carrying out a professional activity after the age of 65, can he/she also retire under the Portuguese social security system at the age of 65?

Yes, the events or rules of the country where the person lives are taken into account to determine whether he/she meets the entitlement conditions to a Portuguese pension. In other words, Portugal assesses the situation of the person according to national legislation, taking into account what happened in the other country.