

from gainful employment at the standard age, or to supplement the income of old persons received to the person during income reference period (See the box in [section 5 of PART I](#) for more detailed information).

The old-age function refers to social protection against the risks linked to old age, loss of income, inadequate income, lack of independence in carrying out daily tasks, reduced participation in social life and so on.

Old-age benefits cover benefits that provide a replacement income when the aged person retires from the labour market or guarantee a certain income when a person has reached a prescribed age.

**It includes:**

- Old-age pensions: periodic payments intended to maintain the income of the beneficiary after retirement from gainful employment at the standard age or support the income of old persons.
- Anticipated old-age pensions: periodic payments intended to maintain the income of beneficiaries who retire before the standard age as defined in the relevant scheme or in the scheme of reference. This may occur with or without a reduction of the normal pension.
- Partial retirement pensions: periodic payment of a portion of the full retirement pension to older workers who continue to work but reduce their working hours or whose income from a professional activity is below a defined ceiling.
- Early retirement schemes, that has age as the primary criteria for retirement, that are not directly based on incapacity to work or unemployment.
- Care allowances: benefit paid to old people who need frequent or constant assistance to help them meet the additional costs of obtaining care that is required to assist them in old age (other than medical care) when the benefit is not a reimbursement of certified expenditure.
- Disability cash benefits paid after the standard retirement age.
- Lump-sum payments at the normal retirement date.
- Other cash benefits: other periodic and lump-sum benefits paid upon retirement or on account of old age, such as capital sums paid to people who do not fully meet the requirements for a periodic retirement pension, or who were members of a scheme designed to provide only capital sums at retirement.

**It does not include:**

- Early retirement benefits paid for labour-market reasons or in case of reduced capacity to work (they are included respectively under 'Unemployment benefits' (PY090G) or under 'Disability benefits' (PY130G)).
- Income from individual private insurance plans, which should be considered under PY080 (pension from individual private plans).
- Benefits paid to old people who need frequent or constant assistance to help them meet the extra costs of attendance when the benefits are reimbursed against a certified expenditure.

The "contributory" and "non-means-tested" definitions are the same as applied in ESSPROS.

Contributory schemes are social protection schemes that require the payment of contributions, by the protected persons or by other parties on their behalf, in order to secure individual entitlement to benefits.

Contributory schemes are sometimes referred to as social insurance schemes. By convention, all non-autonomous schemes that employers run in favour of their employees, former employees and their dependants are classified as contributory schemes.

Non Means-tested social benefits are social benefits which are NOT explicitly or implicitly conditional on the beneficiary's income and/or wealth falling below a specified level.