



صندوق أبوظبي للتقاعد  
Abu Dhabi Pension Fund

**LAW NO. (2) OF 2000  
REGARDING CIVIL RETIREMENT PENSIONS  
AND BENEFITS IN THE EMIRATE OF ABU DHABI  
AND ITS AMENDMENTS**

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Ninth Edition

2025

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**LAW NO. 2 OF 2000  
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We, Khalifa Bin Zayed Al Nahyan, Deputy Ruler of Abu Dhabi.

By virtue of the powers conferred to us by the Ruler of Abu Dhabi,

Having reviewed:

- Law No. (1) of 1974 Concerning the Reorganization of the Governmental Body in the Emirate of Abu Dhabi, and its amendments.
- Law No. (2) of 1971 Concerning the National Consultative Council, and its amendments.
- Law No. (1) of 1975 Concerning Civil Service in the Emirate of Abu Dhabi, and its amendments.
- Law No. (2) of 1975 Concerning Civil Retirement Pensions and Benefits in the Emirate of Abu Dhabi, and its amendments.
- Law No. (10) of 1975 Concerning Retirement Pensions and Benefits of the Chairman of the Executive Council, Deputy Chairman, Chairpersons of Departments, and Members of the Council, and its amendments.
- Law No. (2) of 1978 Concerning Retirement Pensions and Benefits of United Arab Emirates (UAE) Citizens working at Oil Companies in the Emirate of Abu Dhabi, and its amendments.
- Law No. (4) of 1984 Concerning Retirement Pensions and Benefits of UAE Citizens working at the General Industry Corporation.
- Law No. (1) of 1985 Concerning the Establishment of the Financial Audit Authority, and its amendments.
- Law No. (2) of 1990 Concerning Municipal Councils in the Emirate of Abu Dhabi.
- Federal Law No. (17) of 1972 Concerning Nationality and Passports, and its amendments.
- Federal Law No. (8) of 1980 Concerning the Regulation of Labour Relations, and its amendments.

- Federal Law No. (3) of 1983 Concerning the Federal Judicial Authority, and its amendments.
- Federal Law No. (5) of 1985 Concerning the Issuance of the Civil Transactions Law of the United Arab Emirates
- Federal Law No. (3) of 1987 Concerning Promulgating the Penal Code, and its amendments.
- Federal Law No. (11) of 1992 Concerning the Procedures of Civil Courts.
- Federal Law No. (35) of 1992 Concerning the Criminal Procedures.
- Law No. (6) of 1999 Concerning Certain Provisions of Civil Retirement Pensions and Benefits Laws in the Emirate of Abu Dhabi.
- Law No. (1) of 2000 Concerning Amending the Remunerations of the Chairman, Deputy Chairman and Members of the Executive Council.

Based on what was presented by the Chairman of the Department of Finance (DOF) and approved by the Executive Council.

We promulgated the following Law:



## PART 1

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# SCOPE OF APPLICATION OF THE LAW AND DEFINITIONS

LAW NO. (2) OF 2000  
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## **Article (1)**

This Law shall apply to Emirati citizens who are employed by an Employer or run their own business in the Emirate of Abu Dhabi.

This Law shall also apply to trainees who are under a training contract that requires the Employer to hire them or obligates the trainees to work for the Employer after successful completion of the training period. Insurance coverage for these trainees shall be mandatory.

## **Article (2)**

In the application of this Law, the following terms and expressions shall have the meanings ascribed to them hereunder, unless the text otherwise requires:

<b>Ruler</b>	The Ruler of Abu Dhabi or the Crown Prince.
<b>State</b>	The United Arab Emirates (UAE).
<b>Emirate</b>	The Emirate of Abu Dhabi.
<b>Government</b>	The government of the Emirate of Abu Dhabi.
<b>Executive Council</b>	The Executive Council of the Emirate of Abu Dhabi.
<b>Competent Authorities</b>	The Executive Council or any entity mandated by the Executive Council.
<b>Fund</b>	Abu Dhabi Pension Fund (ADPF). <sup>1</sup>
<b>Board</b>	The Board of Directors of Abu Dhabi Pension Fund. <sup>2</sup>
<b>Chairman</b>	The Chairman of the Board. <sup>3</sup>

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<sup>1</sup> Amended by Law No. (2) of 2021 Amending Certain Provisions of Law No. (2) of 2000 Regarding Civil Retirement Pensions and Benefits in the Emirate of Abu Dhabi, published on April 12, 2021

<sup>2</sup> Amended by Law No. (2) of 2021 Amending Certain Provisions of Law No. (2) of 2000 Regarding Civil Retirement Pensions and Benefits in the Emirate of Abu Dhabi, published on April 12, 2021

<sup>3</sup> Amended by Law No. (18) of 2023 Amending Certain Provisions of Law No. (2) of 2000 Regarding Civil Retirement Pensions and Benefits in the Emirate of Abu Dhabi

<b>Director</b>	Repealed. <sup>1</sup>
<b>Citizen</b>	Any person who holds the nationality of the State as defined by the Law concerning Nationality and Passports.
<b>Nationality</b>	The nationality of the United Arab Emirates (UAE).
<b>Employer</b>	Any natural or legal person who employs people and engages in any commercial or professional activity. This includes all government entities, agencies, public corporations with budgets linked to the Emirate's budget or have separate budgets, as well as any entity that the Fund's Board of Directors decides that it should be bound by this Law, following the approval of the Executive Council. <sup>2</sup>
<b>Government Sector</b>	All departments, courts (diwan) of the Ruler and Crown Prince, courts of Ruler's Representative, government departments, executive, legislative, and municipal councils, corporations, entities, companies, associations, and public committees that are regulated or owned by the Emirate, as well as any entity, corporation, or company in which the government holds a direct or indirect stake. <sup>3</sup>
<b>Semi-Government Sector</b>	Repealed. <sup>4</sup>
<b>Private Sector</b>	Any entity in the Emirate that does not fall within the above definition and is not governed by any of the State's applicable pension and social security laws.

1 Amended. The definition has been revoked and replaced: the term "Director" and the phrase "Director General" being replaced by the phrase "Managing Director" in accordance with Law No. (2) of 2021 Amending Certain Provisions of Law No. (2) of 2000 Regarding Civil Retirement Pensions and Benefits in the Emirate of Abu Dhabi, published on April 12, 2021.

2 The phrase 'semi-governmental' was deleted by Law No. (15) of 2020 Amending Certain Provisions of Law No. (2) of 2000 Regarding Civil Retirement Pensions and Benefits in the Emirate of Abu Dhabi, published on May 20, 2020.

3 The definition of 'Government Sector' was amended by Law No. (15) of 2020 Amending Certain Provisions of Law No. (2) of 2000 Regarding Civil Retirement Pensions and Benefits in the Emirate of Abu Dhabi, published on May 20, 2020.

4 The definition of 'Semi-government Sector' was deleted by Law No. (15) of 2020 Amending Certain provisions of Law No. (2) of 2000 Regarding Civil Retirement Pensions and Benefits in the Emirate of Abu Dhabi, published on May 20, 2020.

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<b>Entity</b>	Any local entity affiliated to the Emirate and its subsidiaries inside and outside the State.
<b>Active Member</b>	Any person subject to the provisions of this Law.
<b>Work Injury</b>	An injury caused by an accident that occurred during work, because of work, or because of suffering from any occupational diseases as defined in a resolution made by the Chairman in conjunction with the Chairman of the Department of Health (DoH) – Abu Dhabi. This also applies to any accident-related injury sustained by the Active Member while commuting to and from work on the usual route. Death caused by work stress and exhaustion is considered a work injury if the conditions and rules outlined in the Chairman's resolution made in conjunction with the Chairman of the Department of Health (DoH) – Abu Dhabi are met. <sup>1</sup>
<b>Injured</b>	Any Active Member who sustained a work injury.
<b>Total Disability</b>	Any disablement that prevents the Active Member from practicing any profession or performing any work for a living entirely and permanently, as determined by a resolution of the Medical Committee. This applies in cases of complete loss of sight, loss of both arms, loss of both legs, loss of one arm, loss of one leg, or cases of mental illnesses or chronic and terminal diseases as specified in a resolution made by the Chairman in conjunction with the Chairman of the Department of Health (DoH) – Abu Dhabi. <sup>2</sup>
<b>Partial Disability</b>	Any disablement that may permanently affect an Active Member's capacity to practice their primary occupation or earn a livelihood in general because of a work injury, as substantiated by a resolution made by the Medical Committee.

<sup>1</sup> The term "Minister of Health" has been replaced with "the Chairman of the Department of Health- Abu Dhabi" wherever it appears in this Law, in accordance with Law No. (18) of 2023 Amending Certain Provisions of Law No. (2) of 2000 Regarding Civil Retirement Pensions and Benefits in the Emirate of Abu Dhabi.

<sup>2</sup> The term "Minister of Health" has been replaced with "the Chairman of the Department of Health- Abu Dhabi" wherever it appears in this Law, in accordance with Law No. (18) of 2023 Amending Certain Provisions of Law No. (2) of 2000 Regarding Civil Retirement Pensions and Benefits in the Emirate of Abu Dhabi.

<b>Disease</b>	Any disease that afflicts Active Members and hinders their ability to work, as substantiated by a resolution made by the Medical Committee.
<b>Occupational Disease</b>	A disease that exhibits a high incidence rate among workers of a particular occupation or group of occupations, as stated in Schedule No. 1 attached to Federal Law (8) of 1980 concerning the regulation of labour relations and its amendments. The assessment of the level of the resulting impairment is to be carried out by the Medical Committee.
<b>Incapable of Earning a living</b>	Any person with a total disability that reduces their ability to work by at least 50%, as determined by the Medical Committee.
<b>Natural Death</b>	Death that is not classified as a work injury.
<b>Medical Committee</b>	The Medical Committee established by virtue of a resolution made by the Chairman of the Department of Health (DoH) – Abu Dhabi to substantiate any of the cases specified in this Law. <sup>1</sup>
<b>Salary (Pensionable Salary)</b>	<p><b>1- For Active Members who works for the Government Sector:</b></p> <p>The basic salary plus the cost-of-living allowance, the social allowance for children, the social allowance for citizens, the housing allowance and the Etihad allowance paid to Active Members shall be up to a maximum of AED (100,000).</p> <p>a) For the Chairman, deputy chairman and members of the Executive Council, and chairpersons of government departments and the like: AED (150, 000).</p> <p>b) For the Members of the National Consultative Council and municipal councils: Member Remuneration.</p> <p><b>2- For Active Members who work for the Private Sector:</b></p> <p>The wage specified in the employment contract, with a minimum of AED (6,000) and a maximum of AED (100,000).</p>

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<sup>1</sup> The definition of 'Medical Committee' was amended by Law No. (15) of 2020, Amending Certain Provisions of Law No. (2) of 2000 Regarding Civil Retirement Pensions and Benefits in the Emirate of Abu Dhabi, published on May 20, 2020.

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	<p><b>3- For Trainees:</b></p> <p>The monthly remuneration specified for the trainee according to the benefit system to which the trainee is subject to.</p> <ul style="list-style-type: none"><li>• The Board may determine the elements that are included in whole or in part in the Pensionable Salary in cases where Employers apply a payroll for their employees that is contrary to the provisions of this article. The Board may also set controls and determine the associated cost.</li><li>• Under a resolution made by the Board, it is possible to adjust the minimum Pensionable Salary, set a maximum amount for the annual increase included in the Pensionable Salary, and establish controls and methods for applying these adjustments. The Executive Council may also, on the Board's proposal, adjust the maximum salary or make exceptions.<sup>1</sup></li></ul>
<b>Wage</b>	Anything given to employees in exchange for their work under an employment contract, whether in cash or in kind, and paid on an annual, monthly, weekly, daily, hourly, piecemeal, production-based, or commission basis. Wage includes the cost-of-living allowance, as well as any benefits provided to employees in exchange for their reliability or productivity if such amounts are specified in employment contracts, the establishment's internal regulations, or granted by custom or course of dealing in such a way that employees consider it part of the wage rather than a donation.
<b>Basic Wage</b>	The compensation specified in the employment contract that is in effect between the two parties. This compensation does not include any form of allowance.
<b>Term of Contribution</b>	The Term of Service for which Employers and Active Members pay the specified contributions in accordance with the provisions of this Law.

<sup>1</sup> The definition of "Salary" was amended by Law No. (18) of 2023, Amending Certain Provisions of Law No. (2) of 2000 Regarding Civil Retirement Pensions and Benefits in the Emirate of Abu Dhabi

<b>Pensioner</b>	An individual whose service has ended and who is eligible to receive a pension or benefit under the provisions of this Law.
<b>Retirement Pension</b>	A monthly pension payable to Pensioners or their Beneficiaries in accordance with the provisions of this Law
<b>Beneficiary</b>	Any individual who is entitled to a share in the pension of a deceased Active Member or Pensioner.
<b>Term of Service</b>	The Term of Service spent in employment during which the Active Member is subject to the Pension Law, as well as any other additional periods that an Active Member may add or may be included in accordance with the provisions of this Law.
<b>Age of Retirement</b>	Sixty Gregorian years for females and males. <sup>1</sup>
<b>Person</b>	A natural or legal person.
<b>Singular</b>	The singular shall include both the dual and the plural. The plural shall include both the dual and the singular.
<b>Masculine</b>	The masculine shall include the feminine and vice versa.
<b>Child</b>	Means a son or a daughter.
<b>Year and Month</b>	A year shall mean a calendar year of the Gregorian calendar, and a month shall be 30 days for the purposes of enforcing the provisions of this Law. <sup>2</sup>

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- 1 The definition of 'Age of Retirement' was amended by Law No. (18) of 2023, Amending Certain Provisions of Law No. (2) of 2000 Regarding Civil Retirement Pensions and Benefits in the Emirate of Abu Dhabi.
- 2 The definition of 'Year and Month' was amended by Law No. (18) of 2023, Amending Certain Provisions of Law No. (2) of 2000 Regarding Civil Retirement Pensions and Benefits in the Emirate of Abu Dhabi.



## PART 2

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# THE ESTABLISHMENT AND MANAGEMENT OF ABU DHABI PENSION FUND (ADPF)

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## **Article (3)<sup>1</sup>**

- The Fund is a public entity with a separate legal personality. The Fund has financial and administrative autonomy, as well as full legal authority to act.
- The Fund's headquarters is located in the Emirate of Abu Dhabi. The Fund may, by virtue of a Board resolution, establish branches and offices inside or outside the Emirate.

## **Article (4)**

The Fund is responsible for applying the provisions of this Law governing retirement pensions and benefits.

## **Article (5)<sup>2</sup>**

- The Fund's management shall be entrusted to a Board of Directors, which shall consist of no less than five members and no more than nine members including the Chairman and the Managing Director who shall be appointed by a resolution of the Chairman of the Executive Council.
- The Chairman may designate a deputy from among the members to act in the Chairman's absence.
- Board membership shall be for a period of three years, and shall be renewed automatically for similar terms, unless the Chairman of the Executive Council issues a resolution to reconstitute the Board.

## **Article (6)<sup>3</sup>**

Repealed.

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1 Amended by Law No. (2) of 2021 Amending Certain Provisions of Law No. (2) of 2000 Regarding Civil Retirement Pensions and Benefits in the Emirate of Abu Dhabi, published on April 12, 2021.

2 Amended by Law No. (2) of 2021 Amending Certain Provisions of Law No. (2) of 2000 Regarding Civil Retirement Pensions and Benefits in the Emirate of Abu Dhabi, published on April 12, 2021.

3 Article (6) has been repealed by Law No (7) of 2009 Amending Certain Provisions of Law No. (2) of 2000 Regarding the Civil Retirement Pensions and Benefits in the Emirate of Abu Dhabi, published on May 7, 2009.

## Article (7)

When required, the Board shall extend invitations to subject matter experts to attend its meetings without granting them the right to vote.

## Article (8)

The Executive Council possesses the authority to adopt a resolution that details the circumstances surrounding the renunciation of Board membership, the Board's operational framework, internal regulations, operational procedures, meeting frequency, quorum prerequisites for resolution issuance, and the compensation of committee members and subcommittees.

## Article (9)<sup>1</sup>

The Board is the competent authority to manage and oversee the affairs of the Fund. Specifically, the Board shall assume the following duties:

1. Approve the budget of the Fund and its subsidiary companies and the consolidated financial statements for every fiscal year.
2. Approve the annual report about the Fund's activities.
3. Approve the Fund's general insurance policy.
4. Approve the Fund's general investment policy.
5. Propose legislations related to the Fund's mandate and submit the same for approval according to the legislations in force.
6. Approve the general plan for investing the Fund's funds and authorize its deployment.
7. Approve the organizational structure of the Fund.

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<sup>1</sup> Amended by Law No. (18) of 2023 Amending Certain Provisions of Law No. (2) of 2000 Regarding Civil Retirement Pensions and Benefits in the Emirate of Abu Dhabi.

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8. Issue the Fund's internal, financial, administrative, investment and operational regulations.
9. Appoint one external auditor or more for the Fund, from among the chartered auditors, provided that the latter submits their report to the Board within the period determined by the Board.
10. Establish companies individually or in partnership with others, inside or outside the State, in implementation of its investment policy.
11. Allow the Fund and its subsidiaries to borrow, issue guarantees, warranties, bonds, sukuk, or any other debt instruments in accordance with the terms, conditions, and periods determined by the Board.
12. Propose human resources policies and regulations for the Fund and submit them to the Executive Council for approval.
13. Appoint experts, consultants, and subject matter experts on a temporary or permanent basis, determine their remuneration and employ experts and consulting firms and offices according to the needs of the Fund and in achievement of its objectives.
14. Establish standing and ad hoc committees from among its members or others to carry out the assigned tasks.
15. Perform any additional duties or tasks as assigned by the Executive Council.

## **Article (10)<sup>1</sup>**

The Chairman of the Board shall submit reports on the affairs and activities of the Fund to the Executive Council within six months from the end of each fiscal year of the Fund.

## **Article (11)**

- The Managing Director is responsible for the management of the Fund.

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<sup>1</sup> Amended by Law No. (18) of 2023 Amending Certain Provisions of Law No. (2) of 2000 Regarding Civil Retirement Pensions and Benefits in the Emirate of Abu Dhabi.

- Upon a resolution of the Executive Council, one or more Director Generals may be appointed based on the Chairman's proposal. Director Generals will be reporting to the Managing Director, and the Board will establish the functions and compensation of the Director Generals according to the Fund's organizational structure.<sup>1</sup>

## Article (12)

The Managing Director<sup>2</sup> shall represent the Fund in its dealings with third parties and before any court. In particular, the Managing Director shall carry out the following responsibilities:

- Implement the general policy adopted by the Board of Directors.
- Execute the resolutions made by the Board of Directors and assume direct accountability before the Board.
- Manage the Fund, improve and monitor its work system.
- Assess and authorize financial, administrative, and technical matters falling within the Board's jurisdiction in accordance with applicable laws, resolutions, and regulations.
- Present the budget proposal and financial statements of the Fund to the Board within the period specified by the Board, accompanied by detailed statements on the assets, liabilities, revenues, and expenditures, and a comprehensive report on the Fund's activities, financial position, and the investment aspects of its reserves.<sup>3</sup>
- Notify the competent authorities of the approved financial statement/account of the Fund within one month of the Board of Directors' agreement and approval of the said financial statement/account.
- The Managing Director<sup>4</sup> may delegate some of their authorities to any of their deputies.

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1 Amended by Law no. (2) of 2021 Amending Certain Provisions of Law No. (2) of 2000 Regarding the Civil Retirement Pensions and Benefits in the Emirate of Abu Dhabi, published on April 12, 2021.

2 The phrase "Director General" was replaced with the phrase "Managing Director" according to Law No. (2) of 2021 Amending Certain Provisions of Law No. (2) of 2000 Regarding the Civil Retirement Pensions & Benefits in the Emirate of Abu Dhabi, published on April 12, 2021.

3 Amended by Law No. (18) of 2023 Amending Certain Provisions of Law No. (2) of 2000 Regarding Civil Retirement Pensions and Benefits in the Emirate of Abu Dhabi.

4 The phrase "Director General" was replaced with the phrase "Managing Director" according to Law No. (2) of 2021 Amending Certain Provisions of Law No. (2) of 2000 Regarding the Civil Retirement Pensions and Benefits in the Emirate of Abu Dhabi, published on April 12, 2021.

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## **Article (13)**

Following the Board's approval and as per a resolution of the Chairman, a committee of experts shall be formed for the purpose of investing the Fund's funds. The Chairman shall preside over this committee, which shall include the Managing Director<sup>1</sup> as a member.

The committee shall have the authority to establish investment rules and programs for the Fund's funds and issue the necessary investment resolutions.

The committee's deliberations and resolutions must be kept confidential, shall not be disclosed, and shall be presented to the Board for review at its first meeting.

## **Article (14)**

As of the effective date of this Law, the financial position of the Fund shall be evaluated every three years by an actuarial expert appointed by the Board. This evaluation is required to determine the worth of the current liabilities.

In the event that there is a deficit in the funds of the Fund and the various reserves of the Fund are insufficient to settle the deficit, the actuarial expert must explain the reasons for the deficit and propose preventive actions to avoid its recurrence.

## **Article (14) bis<sup>2</sup>**

The provisions of the applicable laws and regulations relating to human resources and retirement in the Emirate shall apply to the employees and personnel of the Fund in the absence of such provisions in the human resources policies and regulations of the Fund.

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<sup>1</sup> The phrase "Director General" was replaced with the phrase "Managing Director" according to Law No. (2) of 2021 Amending Certain Provisions of Law No. (2) of 2000 Regarding the Civil Retirement Pensions and Benefits in the Emirate of Abu Dhabi, published on April 12, 2021.

<sup>2</sup> Article 14/ bis was added according to Law No. (2) of 2021 Amending Certain Provisions of Law No. (2) of 2000 Regarding the Civil Retirement Pensions and Benefits in the Emirate of Abu Dhabi, published on April 12, 2021.

PART TWO



## PART 3

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# METHODS OF FINANCING THE FUND, ENTITLEMENT TO PENSION AND BENEFIT, AND TERM OF SERVICE CALCULATION

LAW NO. (2) OF 2000  
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9<sup>th</sup> EDITION  
2025

## Chapter (1)

### METHOD OF FINANCING THE FUND

#### Article (15)<sup>1</sup>

**First**, the financial resources of the Fund consist of the following:

1. Pension contributions of Active Members which include the following:
  - a. Monthly contributions borne by Active Members, which are deducted at the rate of (5%) from the Pensionable Salary.
  - b. Monthly contributions paid by the Employer at the rate of (15%) of the Pensionable Salary.
  - c. Annual contribution allocated in the general budget of the Emirate for the purposes of the Fund at the rate of (6%) of the pensionable salaries of Active Members.
2. Pension contributions of new Active Members covered by the provisions of this Law as of December 1st, 2023, and who do not have any prior contributions to or registration with the Fund before this date. Pension contributions include the following:
  - a. Monthly contributions borne by Active Members, which are deducted at the rate of (11%) from the Pensionable Salary.
  - b. Monthly contributions paid by the Employer at the rate of (15%) of the Pensionable Salary.
3. Additional amounts due under this Law.
4. Amounts owed by Active Members as a result of adding prior Term of Service or purchasing pension eligibility or purchasing additional pension.
5. Returns on the Fund's investments.
6. Subsidies, donations, and grants provided to the Fund and approved by the Board.

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<sup>1</sup> Amended by Law No. (18) of 2023 Amending Certain Provisions of Law No. (2) of 2000 Regarding Civil Retirement Pensions and Benefits in the Emirate of Abu Dhabi.

## PART THREE

7. Amounts adjudicated for violating the provisions of this Law.

**Second:** Notwithstanding anything set forth in this article, the Executive Council may, based on the Board's recommendation, adjust the contribution rate of Employers and Active Members, as well as redistribute the contribution rates among them.

## Chapter (2)

### CALCULATION OF THE TERM OF CONTRIBUTION

#### Article (16)

Without prejudice to the provisions of the following articles, each period during which the Active Member has served the Employer is included in the calculation, including periods of leave of any kind, training periods, included or added Term of Service, and internal and external secondment periods.

#### Article (17)<sup>1</sup>

For the purposes of calculating the Retirement Pension or benefit, Active Members may add the following periods:

1. The previous Term of Service at the Federal Government, any entity or public corporation, banks, or companies, in which the Federal Government holds or has held shares of their capital.
2. The previous Term of Service in the Government Sector.
3. Previous service in a local department of any other emirate, in any public entities or corporations, banks, or companies, in which any of the governments of the emirates holds or has held shares in their capital.
4. The period of military service in the State.
5. The period of national service.
6. The previous Term of Service in the Private Sector of the State.

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<sup>1</sup> Amended by Law No. (18) of 2023 Amending Certain Provisions of Law No. (2) of 2000 Regarding Civil Retirement Pensions and Benefits in the Emirate of Abu Dhabi.

## **PART THREE**

7. The previous Term of Service outside the State provided that the Active Member held the nationality of the State at that time.
8. The previous Term of Service at embassies, consulates and international organizations operating in the State.
9. The Term of Service within the State prior to obtaining the nationality of the State.
10. Any previous Term of Service at any entity, as determined by the Executive Council based on a proposal of the Board.

## Chapter (3)

### CALCULATION OF PREVIOUS TERM OF SERVICE AND THE INCLUSION OF NOMINAL TERM OF SERVICE

#### Article (18)<sup>1</sup>

1. In order to add any Term of Service referred to in article (17) of this Law, the following shall be fulfilled:
  - a. Active Members shall express their desire to add these periods before the end of service, provided that the necessary certificates and documents are attached to their application.
  - b. Active Members shall not have received a Retirement Pension for such Term of Service.
  - c. Active Members are obligated to pay the cost of adding the previous Term of Service, at the rate of (26%) per month of the Pensionable Salary on the date of submitting the request for adding previous Term of Service.
  - d. Active Members shall pay the cost of adding the previous Term of Service in a single payment within two months of the date of approval of the request to add the previous Term of Service. Otherwise, the request shall be considered cancelled unless payment of the cost is agreed to be paid in instalments in accordance with the rules established by the Board.
  - e. Any controls or conditions issued by a resolution of the Board.
2. If the Term of Service of Active Members ends without settling the cost for including the previous Term of Service, the added period shall be calculated in correspondence with the amounts actually paid, except in the following cases:

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<sup>1</sup> Amended by Law No. (18) of 2023 Amending Certain Provisions of Law No. (2) of 2000 Regarding Civil Retirement Pensions and Benefits in the Emirate of Abu Dhabi.

- a. In the event that Active Members request that the remaining balance be deducted from their entitled benefit or Retirement Pension, the additional period shall be fully computed.
- b. In the event that Active Members request to continue paying the remaining instalments of adding the previous Term of Service after the end of their service, in that case the added period shall be calculated corresponding to the amounts actually paid.
3. If Active Members request to cancel the request of adding the previous Term of Service before completing the payment of the full cost for adding the previous period, the added period shall be calculated corresponding to the amounts actually paid.
4. Notwithstanding the aforementioned provisions of this article, the previous Term of Service of Active Members shall be added by default to Active Members' subsequent service if no retirement benefit has been paid for such period or upon a request not to obtain the Retirement Pension or benefit for the same period.
5. The Board may set the necessary terms and conditions for implementing this article.

## Article 18 / bis<sup>1</sup>

Repealed.

## Article (19)<sup>2</sup>

Repealed.

## Article (20)<sup>3</sup>

Repealed.

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1 Article No.(18/bis) has been repealed by Law No. (18) of 2023 Amending Certain Provisions of Law No. (2) of 2000 Regarding Civil Retirement Pensions and Benefits in the Emirate of Abu Dhabi.

2 Article No.(19) has been repealed by Law No. (18) of 2023 Amending Certain Provisions of Law No. (2) of 2000 Regarding Civil Retirement Pensions and Benefits in the Emirate of Abu Dhabi.

3 Article No.(20) has been repealed by Law No. (18) of 2023 Amending Certain Provisions of Law No. (2) of 2000 Regarding Civil Retirement Pensions and Benefits in the Emirate of Abu Dhabi.

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## **Article (21)<sup>1</sup>**

Repealed.

## **Article (22)<sup>2</sup>**

It is permitted to purchase retirement pension eligibility, whether it is to complete the minimum Term of Service or age requirements, and it is also permissible to purchase an increase to the retirement pension in accordance with the terms and conditions, and cost established by the Board.

## **Article (23)<sup>3</sup>**

1. The following groups are eligible for voluntary contributions to the Fund:
  - a. Female Active Members who desire to devote their full time to childcare and family obligations.
  - b. Emirati citizens who desire to devote their full time to pursuing postgraduate studies.
  - c. Any other categories that the Board decides to add.
2. The Board shall establish the terms and conditions that regulate voluntary contributions to the Fund.

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1 Article No.(21) has been repealed by Law No. (18) of 2023 Amending Certain Provisions of Law No. (2) of 2000 Regarding Civil Retirement Pensions and Benefits in the Emirate of Abu Dhabi.

2 Amended by Law No. (18) of 2023 Amending Certain Provisions of Law No. (2) of 2000 Regarding Civil Retirement Pensions and Benefits in the Emirate of Abu Dhabi.

3 Amended by Law No. (18) of 2023 Amending Certain Provisions of Law No. (2) of 2000 Regarding Civil Retirement Pensions and Benefits in the Emirate of Abu Dhabi.

## Chapter (4)

# RULES FOR THE CALCULATION OF CONTRIBUTIONS

### Article (24)

1. Active Members shall continue to be governed by the provisions of this Law while on leave, secondment, or during periods of absence from work. Employers are obligated to continue making monthly contributions calculated using the latest Pensionable Salary of Active Members. Contributions for these periods are payable in accordance with the total Pensionable Salary as set out in the regulations and conditions for each period:
  - a. **Unpaid External Secondment or Unpaid Leave:** Active Members shall pay their share and their Employer's share of the contributions on the regularly scheduled dates.
  - b. **Unpaid Study Leave:** Employers shall pay their share in the contributions and Active Members shall pay their share.
  - c. **Internal Secondment:** If the entity to which the Employee is seconded bears the wage or salary, then such entity will have to pay the share of the Employer in the contributions. Active Members shall also pay their share to the Fund based on the wage or the Pensionable Salary at the said entity, on regularly scheduled dates.
  - d. **Sick Leave:** Employers shall pay their share in the contributions on the regular scheduled dates, and Active Members shall pay their share, whether the leave is paid or unpaid.
  - e. **Absence from Work:** Active Members shall pay their share and the Employer's share in the contributions for the periods of absence from work before the date of service termination and such contributions shall be paid on regularly scheduled dates.
2. Employers have the right to recourse against Active Members and claim the amounts owed by Active Members that the Employers paid to the Fund on their behalf.<sup>1</sup>

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<sup>1</sup> Amended by Law No. (15) of 2020 Amending Certain Provisions of Law No. (2) of 2000 Regarding Civil Retirement Pensions and Benefits in the Emirate of Abu Dhabi, published on May 20, 2020.

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## **Article (25)**

Pension contributions fall due on the first of the month following the due month. Payment can be extended until the twentieth of the same month. These contributions are non-refundable.

## **Article (26)**

Employers are obligated to make all required contributions to the Fund on time. In the event of late payment, Employers are required to pay an additional amount equal to one-tenth of a percentage point (0.1%) of the value of the due contributions for each day of delay without warning or notification.

The Board shall determine, by resolution, the circumstances and conditions that qualify for an exemption from this additional amount.

## Chapter (5)

### ENTITLEMENT TO OLD AGE PENSION, DISABILITY PENSION & DEATH PENSION

#### Article (27)<sup>1</sup>

**First:** Active Members shall be entitled to a Retirement Pension upon the end of their service in any of the following cases:

- a. Death, total disability, or medical unfitness, regardless of the Term of Contribution in the Fund. Total disability or medical incapacity must be proven by a resolution of the Medical Committee.
- b. Attaining the Age of Retirement upon the completion of a minimum of fifteen years (15) of contribution to the Fund.
- c. Retirement in accordance with an Amiri Decree or an Executive Council Resolution, with the financial obligations related to retirement being borne by the treasury of the Emirate.
- d. When an Active Member's Term of Contribution to the Fund is at least (25) years, provided that member age is not less than (55) years.
- e. Any other cases determined by the Executive Council based on the proposal of the Board.

**Second:** Notwithstanding the provisions of paragraph (d) of the first clause of this article, both the minimum period and the retirement age of pension eligibility of Female Active Members with children, shall be reduced as follows:

- a. For both the fifth child and the sixth child: Two years for the period and three years for the age per child.
- b. For the seventh child: Three years and a half for the period and four years for the age.

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<sup>1</sup> Amended by Law No. (18) of 2023 Amending Certain Provisions of Law No. (2) of 2000 Regarding Civil Retirement Pensions and Benefits in the Emirate of Abu Dhabi.

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The Board shall issue the regulations governing the implementation of the provisions of this clause.

**Third:** In the cases stipulated in clauses (a, c) of the first clause of this article, the Retirement Pension shall be calculated on the basis of a Term of Contribution of (15) years or the period of actual service, whichever is longer. Three nominal years or a period completing the retirement age, whichever is less, shall be added to the Term of Service calculated in the pension if the service ends due to death or Total Disability.

**Fourth:** Active Members, who are entitled to a Retirement Pension under paragraph (d) of the first clause of this article, may request payment of a benefit instead of a Retirement Pension for the purposes of adding the period of pensionable service to their subsequent Term of Service in the following cases:

- a. If an Active Member joins an entity registered with another pension fund.
- b. Any other cases determined by the Board.

**Fifth:** The Retirement Pension shall be disbursed to Active Members whose service has ended and who had completed the minimum Term of Service eligible for a Retirement Pension upon reaching the qualifying age.

## Article (28)

If a court rules that an Active Member is a missing person, the Active Member's Beneficiaries will receive a temporary monthly pension equivalent to the amount for which the Active Member would have been qualified if the Member had died while on duty. The distribution of the pension to the Beneficiaries will cease once the missing Active Member is confirmed to be alive. Following this, the results of the investigations will be used to determine Active Member status. If the legal status of Active Member is determined to be false, the Fund reserves the right to collect all sums already paid. If the Active Member's legal status is confirmed to be correct, a settlement will be made between the Active Member's entitlements and the payments given to the Beneficiaries, and Active Members will be reimbursed for any excess value of the entitlements over the payments made to the Beneficiaries.

## Article (29)

If an Active Member's service ends due to death or Total Disability from a Work Injury, the pension will be calculated based on the assumption of twenty-five years of service or the Active Member's actual Term of Service, whichever is longer.

## Article (30)<sup>1</sup>

- The Retirement Pension shall be calculated monthly at the rate of (3.2%) for each year of pension contribution periods up to (25) years, and shall be increased by (2%) for each year in excess of that, up to a maximum of (100%), from the average Pensionable Salary for the last six years of the Term of Service of the Active Member or the period of actual service if it is less than that.
- If the term of actual and added service exceeds the period qualifying for a Retirement Pension by (100%), the Active Member shall be granted a benefit for the excess period at the rate of three months' Pensionable Salary for each year and it is calculated on the basis of the average Pensionable Salary for the last six years of Term of Service, provided that the Employer and the Active Member continue to pay the contributions related thereto, and the Board may lay down the mechanism and conditions for disbursing such benefit before the end of the Active Member's service.

## Article (30/bis)<sup>2</sup>

Repealed.

## Article (31)<sup>3</sup>

When calculating the Term of Service of Active Members, a fraction of a month shall be considered a full month.

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- 1 Amended by Law No. (18) of 2023 Amending Certain Provisions of Law No. (2) of 2000 Regarding Civil Retirement Pensions and Benefits in the Emirate of Abu Dhabi.
  - 2 Article No.(30/bis) has been repealed by Law No. (18) of 2023 Amending Certain Provisions of Law No. (2) of 2000 Regarding Civil Retirement Pensions and Benefits in the Emirate of Abu Dhabi.
  - 3 Amended by Law No. (18) of 2023 Amending Certain Provisions of Law No. (2) of 2000 Regarding Civil Retirement Pensions and Benefits in the Emirate of Abu Dhabi.

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**Article (32)<sup>1</sup>**

Repealed.

**Article (33)<sup>2</sup>**

The Retirement Pension must not be less than AED (10,200) per month, and the general treasury of the Emirate shall bear the resulting financial differences towards the Fund, and the Executive Council may increase this limit based on a proposal from the Board.

**Article (34)**

The monthly pension payable to each Beneficiary of the Active Member must not fall below AED 1,000. When a Beneficiary's share is transferred to another, it shall be based on the share prior to the minimum limit increase.

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1 Article No.(32) has been repealed by Law No. (18) of 2023 Amending Certain Provisions of Law No. (2) of 2000 Regarding Civil Retirement Pensions and Benefits in the Emirate of Abu Dhabi.

2 Amended by Law No. (18) of 2023 Amending Certain Provisions of Law No. (2) of 2000 Regarding Civil Retirement Pensions and Benefits in the Emirate of Abu Dhabi.

## Chapter (6)

### BENEFICIARIES AND CONDITIONS OF ENTITLEMENT (ELIGIBILITY)

#### Article (35)<sup>1</sup>

The Beneficiaries listed hereunder, whether citizens or non-citizens, who meet the entitlement conditions stipulated by this Law on the date of the death of the Active Member or the Pensioner, shall be entitled to receive shares of the Active Member's pension in accordance with Schedule No. (1) attached to this Law, starting from the first of the month following the date of death:

- a. Husband or widows
- b. Children
- c. Parents

#### Article (36)<sup>2</sup>

##### Conditions of Entitlement:

1. For the son to be eligible, the son must be under the age of twenty-one years old, with the following exceptions:
  - a. Incapable of earning a living, as determined by a resolution from the Medical Committee.
  - b. Students at any level above high school, provided that they must be under the age of twenty-four (24) years.
2. In order for the daughter to be eligible, she must be unmarried and unemployed.

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1 Amended by Law No. (18) of 2023 Amending Certain Provisions of Law No. (2) of 2000 Regarding Civil Retirement Pensions and Benefits in the Emirate of Abu Dhabi.

2 Amended by Law No. (18) of 2023 Amending Certain Provisions of Law No. (2) of 2000 Regarding Civil Retirement Pensions and Benefits in the Emirate of Abu Dhabi.

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3. In order for the husband to be eligible, he must not be working.
4. In order for the father to be eligible, he must not be working and must have been dependent on his deceased Child for his livelihood. Such dependency shall be proven by a certificate from the Competent Authority in the State.
5. For the mother to be eligible, she must be divorced or widowed, or her husband has been a dependent on her deceased son during the latter's lifetime, and she is unemployed.

### **Article (37)<sup>1</sup>**

Repealed.

### **Article (38)<sup>2</sup>**

Repealed.

### **Article (39)<sup>3</sup>**

1. The Beneficiary's share shall be suspended in the following cases:
  - a. Joining work at any Entity in the State, with the exception of a widow.
  - b. The marriage of a female. Upon her first marriage, after entitlement to the share, the daughter shall be given a grant that is equivalent to her share in the Pension for six months.
2. The Beneficiary's share shall cease in the following cases:
  - a. The death of the Beneficiary.
  - b. The son reaches the age of twenty-four, with the exception of:

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1 Article No.(37) has been repealed by Law No. (18) of 2023 Amending Certain Provisions of Law No. (2) of 2000 Regarding Civil Retirement Pensions and Benefits in the Emirate of Abu Dhabi.

2 Article No.(38) has been repealed by Law No. (18) of 2023 Amending Certain Provisions of Law No. (2) of 2000 Regarding Civil Retirement Pensions and Benefits in the Emirate of Abu Dhabi.

3 Amended by Law No. (18) of 2023 Amending Certain Provisions of Law No. (2) of 2000 Regarding Civil Retirement Pensions and Benefits in the Emirate of Abu Dhabi.

- An individual who is incapable of earning a living.
  - A student at an educational level above high school, up to the age of twenty-four, provided that the share of those who reach the aforesaid age remains during the school year until its end.
3. The daughter who joins work is excluded from Clause "1" of this article. Her share of the Retirement Pension shall continue to be disbursed for a period of five years from the date on which she joined. The difference between the share and the salary for the subsequent years shall be paid to her if the salary is less than the share due, unless the entitlement to the share ceases for any other reason provided for in this article. In any case, the pension shall be reallocated to the beneficiaries.
  4. Should the daughter or mother get divorced or widowed or leaves work after the death of the Active Member, and should the son become incapable of earning a living by resolution of the Medical Committee, after the death of the Active Member or the Pensioner and they do not receive neither salary nor any other pension, the pension shall be reallocated as it is among those entitled to a pension from the beginning of the month following the date of the incident which gave rise to their entitlement to a pension.

## **Article (40)<sup>1</sup>**

Repealed.

## **Article (41)**

In the event that the share of any of the Beneficiaries specified in article (35) of this Law, is ceased or ended the Retirement Pension shall be reallocated among the remaining Beneficiaries in accordance with Schedule No. (1) attached to this Law. If the cause of the payment suspension has been resolved, the reallocation shall take place again.

The reallocation shall take place at the beginning of the month following the occurrence of the incident. In all cases, all the amounts which are unrightfully paid to the Beneficiary whose share ended or ceased, shall be deducted from the entitlement of all other Beneficiaries

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<sup>1</sup> Article (40) was repealed by Law No. (15) of 2020 Amending Certain Provisions of Law No. (2) of 2000 Regarding Civil Retirement Pensions and Benefits in the Emirate of Abu Dhabi, published on May2020.

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due to the suspension or expiration, until the date the Fund becomes aware of the incident, on a pro rata basis to the entitlement of each of them to others, without prejudice to the responsibility for the amounts unrightfully paid or the right of the remaining Beneficiaries to claim what has been deducted from their shares.

## **Article (42)<sup>1</sup>**

1. It is not permitted to receive two or more pensions from the Fund, in which case whichever is higher shall be paid; the widow shall be exempted and has the right to receive her Retirement Pension in addition to the Retirement Pension due to her on behalf of her deceased husband.
2. It is not permitted to simultaneously receive both a Retirement Pension and a salary from any Entity subject to the provisions of this Law. In this case, the pension disbursement shall be suspended and will be paid in the event of suspension of salary.
3. Notwithstanding clause (2) of this article, it is permissible to receive a Retirement Pension and a salary from any Entity that is subject to the provisions of this Law in the following cases:
  - a. Reaching the Age of Retirement.
  - b. Entitlement to a Retirement Pension, and the Term of the Active Member's Contribution is not less than (30) years. The Board may establish the terms or conditions for the application of this clause.
  - c. Any other cases as determined by the Executive Council.
4. In the event that a Pensioner to whom Clause (3) of this article applies returns to work for an Entity registered with the Fund, the Pensioner will not be considered as an Active Member and no contributions will be paid on their Salary, unless they request the suspension of the pension and registers with the Fund, in which case the Entity shall have the obligation to register the Active Member and pay contributions for the Active Member in accordance with the provisions stipulated in this Law. The Board shall establish the necessary regulatory terms and conditions.

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<sup>1</sup> Amended by Law No. (18) of 2023 Amending Certain Provisions of Law No. (2) of 2000 Regarding Civil Retirement Pensions and Benefits in the Emirate of Abu Dhabi.

## Article (43)<sup>1</sup>

Subject to the provisions of article (42) of this Law, if a Pensioner re-enrolls in the Fund, the Pensioner may request that the Pensioner's previous Term of Service for which the Pensioner was entitled to a Retirement Pension be added to the Pensioner's new service, and all rights shall be settled upon expiration thereof on the basis of the sum of the two periods, provided that the Board establishes terms and conditions for the sum of such periods and the method of calculating the cost of adding the previous service and payment method.

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<sup>1</sup> Amended by Law No. (18) of 2023 Amending Certain Provisions of Law No. (2) of 2000 Regarding Civil Retirement Pensions and Benefits in the Emirate of Abu Dhabi.

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## Chapter (7)

# RETIREMENT BENEFITS

### Article (44)<sup>1</sup>

Repealed.

### Article (45)<sup>2</sup>

If an Active Member's service ends and the Active Member is not entitled to a Retirement Pension, the Active Member may request the payment of a retirement benefit for their Term of Service, provided that their Term of Service is not less than one year. This benefit is calculated based on the average Pensionable Salary of the last six years or the actual Term of Service if less than that. It is at the following rates: one and a half months (1.5) months per year for the initial five years of service, then (2) two months per year for the subsequent five years, and three (3) months per year thereafter.

### Article (45/bis)<sup>3</sup>

Repealed.

### Article (46)<sup>4</sup>

In the event of the death of an Active Member, the benefit due to the Active Member for the Term of Service shall be paid to the heirs and distributed in accordance with the legislation applicable in the State.

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1 Article No.(44) has been repealed by Law No. (18) of 2023 Amending Certain Provisions of Law No. (2) of 2000 Regarding Civil Retirement Pensions and Benefits in the Emirate of Abu Dhabi.

2 Amended in accordance with Law No. (18) of 2023 Amending Certain Provisions of Law No. (2) of 2000 Regarding Civil Retirement Pensions and Benefits in the Emirate of Abu Dhabi.

3 Article No.(45/bis) has been repealed by Law No. (18) of 2023 Amending Certain Provisions of Law No. (2) of 2000 Regarding Civil Retirement Pensions and Benefits in the Emirate of Abu Dhabi.

4 Amended in accordance with Law No. (18) of 2023 Amending Certain Provisions of Law No. (2) of 2000 Regarding Civil Retirement Pensions and Benefits in the Emirate of Abu Dhabi.

## PART THREE



## PART 4

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# **PENSIONS AND BENEFITS FOR MEMBERS OF THE EXECUTIVE COUNCIL, NATIONAL CONSULTATIVE COUNCIL, MUNICIPAL COUNCIL, AND CHAIRPERSONS OF GOVERNMENT DEPARTMENTS**

LAW NO. (2) OF 2000

REGARDING CIVIL RETIREMENT PENSIONS AND BENEFITS  
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9<sup>th</sup> EDITION

2025

## Chapter (1)

### **RETIREMENT PENSIONS OF THE CHAIRMAN OF THE EXECUTIVE COUNCIL, DEPUTY CHAIRMAN, MEMBERS OF THE EXECUTIVE COUNCIL, AND CHAIRPERSONS OF GOVERNMENT DEPARTMENTS**

#### **Article (47)<sup>1</sup>**

1. The Chairman of the Executive Council, deputy chairman, members of the Executive Council, chairpersons of government departments and the like shall be entitled to a monthly pension at the end of their service in accordance with the following provisions:
  - a. If the Term of Service in the position is five full years or more, the Active Member shall be entitled to a Retirement Pension equivalent to (100%) of the Salary.
  - b. If the Term of Service in the position is one year or a part of a year, the Retirement Pension shall be calculated at the rate of (50%) of the Pensionable Salary and is increased by (10%) for each of the subsequent three years and by (20%) for the fifth year.
  - c. In the event of Total Disability, medical unfitness, or death during the Term of Service of the Active Member in the position, the Retirement Pension shall be calculated on the assumption that the Term of Service gives the Active Member the right to a Retirement Pension that is equivalent to the Pensionable Salary.
2. If the total term of actual service in the position and the periods of combined service exceed (35) years, the Active Member shall be granted a benefit for the excess period at the rate of three months' salary for each year in the category of the latest Pensionable Salary which the Active Member received.
3. The treasury of the Emirate shall bear the financial obligations resulting from the implementation of this article.

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<sup>1</sup> Amended in accordance with Law No. (18) of 2023 Amending Certain Provisions of Law No. (2) of 2000 Regarding Civil Retirement Pensions and Benefits in the Emirate of Abu Dhabi.

## Article (48)

Former chairpersons of government departments and the like who are employed at an entity subject to this Law are eligible to receive both their pension and the compensation received from the newly joined entity, and their retirement benefits will be computed in accordance with the provisions of this Law.

## Chapter (2)

### PENSIONS AND BENEFITS OF THE MEMBERS OF THE NATIONAL CONSULTATIVE COUNCIL AND MEMBERS OF THE MUNICIPAL COUNCIL

#### Article (49)

Following the expiration of their Term of Service in the position, the Chairman, deputy chairman, and members of the National Consultative Council shall be eligible for a Retirement Pension or benefit in accordance with the following provisions:

- a. If the Chairman, deputy chairman or member of the National Consultative Council has spent one complete legislative term or two complete years, he shall be entitled to a pension based on a nominal Term of Service of fifteen-years.
- b. If membership ended because of medical unfitness, Total Disability or death, the Active Member or their Beneficiaries shall be entitled to a pension equivalent to the member remuneration.
- c. Membership periods that exceed two years or the first legislative term thereof, as well as the service terms that may be added as per the provisions of articles (17) and (18) of this Law shall be added to the nominal period provided for in paragraph (a) of this article. The Retirement Pension is settled according to the whole period provided that it does not exceed the member remuneration.
- d. If a Pensioner is re-appointed as a member of the National Consultative Council, his previous actual Term of Service will be added to his new membership period, provided that the Retirement Pension does not exceed the member remuneration. At its end, it shall be considered based on the two periods together according to the provisions of the aforementioned articles.

## Article (50)

If the service of any Active Member, who is subject to the regulations outlined in this chapter, is terminated without the Active Member being eligible for a retirement pension or benefit as per the requirements of this Law, the deducted contributions will be refunded to them.

## Article (51)

At the end of membership, the Chairman, deputy chairman, and members of the Municipal Council shall be entitled to a monthly pension, or a retirement benefit as per the provisions set out in this chapter. The provision of paragraph (a) of article (49) shall apply if the Active Member has spent a complete ordinary session at the Council or two calendar years.

The provision of paragraph (c) of article (49) shall apply if the membership term exceeds two calendar years or one complete ordinary session.



## PART 5

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# PENSION COMMUTATION

LAW NO. (2) OF 2000  
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## **Article (52)**

Active Members' and Pensioners' entitlements to their Retirement Pensions may be commuted by the Fund; the commuted value shall be determined in accordance with the regulations established by the Board.

The remaining portion of actual or assumed Retirement Pension after commutation shall not be less than fifty percent (50%) of the salary referred to in articles (27) and (30) of this Law, as applicable.

Subject to the Board's approval, the Chairman shall issue a resolution outlining the rules, conditions, and cases for commutation of the pension, as well as the amounts to be reimbursed in the event that its implementation is suspended, noting that the term for commutation of pension while in service shall be five years.

## **Article (53)<sup>1</sup>**

Repealed.

## **Article (54)**

Except as stipulated in article (14) of this Law, the financial status of the commutation system shall be examined independently every six years by an actuarial expert appointed by the Board. If the assessment reveals a surplus amount, it may be distributed among the individuals whose pensions are commuted in accordance with the Board's resolution.

If the assessment reveals a deficit, it is the actuarial expert's obligation to determine the cause of deficit and the necessary measures to prevent its recurrence.

## **Article (55)**

Beneficiaries of Active Members or Pensioners are not permitted to commute their benefits.

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<sup>1</sup> Article No.(53) has been repealed by Law No. (18) of 2023 Amending Certain Provisions of Law No. (2) of 2000 Regarding Civil Retirement Pensions and Benefits in the Emirate of Abu Dhabi.

## PART FIVE



## PART 6

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# FORFEITURE OR CESSATION OF THE RIGHT TO PENSION OR BENEFIT

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## **Article (56)**

A Retirement Pension or benefit shall be withheld from any Active Member or Pensioner whose citizenship has been revoked or withdrawn by the State. In the event of death, their Beneficiaries shall be entitled to receive half of their shares.

## **Article (57)**

Without prejudice to the provisions of the preceding article, it is not permitted to withhold a pension or benefit of Active Members or Pensioners unless by a disciplinary resolution, and such withholding should not exceed one-quarter of the pension or benefit.

In order for a pension to be withheld in accordance with the preceding article, the conduct in question must have been committed by Pensioners prior to the end of their term of service.

In accordance with the provisions of this Law, amounts payable by the Fund to Pensioners / Beneficiaries may not be reduced, deducted, or seized unless in settlement of an alimony debt adjudicated by the court, or to settle any amounts payable to the Fund or the entity where Active Members work, for reasons related to job performance, or to recover amounts disbursed unlawfully.

Deduction in any of the foregoing cases must not exceed one quarter of the pension or benefit. If there are conflicting claims, the alimony debt will take precedence, followed by the remaining debts in the sequence specified in the preceding paragraph.

## **Article (58)**

In the event that Active Members or Pensioners have had a portion of their pension withheld as a result of a disciplinary judgment, their beneficiaries shall be entitled to receive their complete shares of the entire pension in accordance with the provisions of this Law subsequent to the demise of Active Members or Pensioners.

## Article (59)<sup>1</sup>

Repealed.

## Article (60)

Without prejudice to the provisions of the preceding articles of this Law, Active Members or Pensioners shall not be denied the right to receive a pension or benefit, or any other financial rights. Any clause that contradicts the foregoing shall be repealed.

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<sup>1</sup> Article No.(59) has been repealed by Law No. (18) of 2023 Amending Certain Provisions of Law No. (2) of 2000 Regarding Civil Retirement Pensions and Benefits in the Emirate of Abu Dhabi.



## PART 7

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# GENERAL PROVISIONS

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## **Article (61)**

The Executive Council may adopt a resolution granting special pensions or benefits to Active Members, Pensioners, their Beneficiaries, or other citizens who are not subject to the provisions of this Law.

Without prejudice to the specific provisions established by the Executive Council, such special pensions and benefits shall be governed by the provisions of this Law.

## **Article (62)**

The Fund is only bound by the pensions, benefits, and compensations specified in this Law. Other entitlements arising from the application of laws or resolutions to be carried out by the Fund are paid to the Fund by the general treasury in accordance with the method determined by the Chairman following consultation with the Board.

## **Article (63)**

The contributions paid by Employers in the Government Sector and companies wholly owned by the State, as well as contributions deducted from the salaries of Active Members shall be calculated based on monthly salaries or wages.

## **Article (64)**

The contributions paid by Employers in the Private Sector, as well as any deductions made from the salaries or wages of Active Members employed by Employers within a given year, are computed using the salary or wage of January in each year.<sup>1</sup>

The contributions of individuals who join the service during any other month shall be calculated based on the salary or the wage of such month until the first day of the following January. They shall be treated thereafter on the basis shown in the abovementioned paragraph.

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<sup>1</sup> The phrases 'semi-government' and 'the companies fully owned by the government' are deleted from Article (64) by Law No (15) of 2020 Amending Certain Provisions of Law No. (2) of 2000 Regarding Civil Retirement Pensions and Benefits in the Emirate of Abu Dhabi, published on May 20, 2020.

The provision of the preceding paragraph shall apply to individuals who become subject to this Law for the first time.

The full contributions for the month are due when the Term of Service starts and shall not be due for the part of the month in which the Term of Service ends.

For the purposes of calculating the monthly salary or wage for persons who do not receive their salaries and wages on a monthly basis, working days are fixed at thirty days, except for the individuals who do not receive salaries or wages for weekends, where the working days per month are fixed at twenty-six days.

## Article (65)

Notwithstanding the provisions of the preceding two articles, the Chairman may, upon the Board's proposal, establish special rules for the computation of salaries or wages, as well as the terms and conditions to be implemented in the collection and payment of contributions and due amounts in accordance with this Law and as defined hereby.

## Article (66)

In January of each year, Employers in the Private Sector are required to provide the Fund with a statement detailing the salaries, wages, and monthly contributions of their employees, including those who are on probation. It is imperative that this statement incorporates the addresses of the Employer, irrespective of the number of these addresses. Furthermore, it is required that Employers provide monthly updates to the Fund regarding any changes in the number of their workforce, their salaries, wages, and work sites.

The data mentioned in the preceding paragraph must be supplied using the forms provided by the Fund specifically designed for this purpose.<sup>1</sup>

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<sup>1</sup> The phrase ' semi-government" is deleted from Article (64) by Law No (15) of 2020 Amending Certain Provisions of Law No. (2) of 2000 regarding Civil Retirement Pensions and Benefits in the Emirate of Abu Dhabi, published on May 20, 2020.

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## **Article (67)<sup>1</sup>**

If Employers fail to submit the data required by article (66) according to the conditions and dates specified, the contributions due shall be calculated based on the last statement submitted thereby to the Fund until the contributions actually due are calculated.

In the event that no data is submitted at all or there are no records and documents that Employers shall keep in accordance with the provisions of the laws applicable in the State, the calculation of the contributions due shall be made as per a resolution issued by the Fund.

Employers shall have the right to appeal the resolution mentioned in the preceding paragraph before the competent courts in the Emirate after filing a grievance against it before the committee stipulated in article (79) of this Law and in accordance with the deadlines stipulated therein.

## **Article (68)**

The pension contributions shall become payable at the beginning of the month following the due month, or until the Fund's resolution referred to in the preceding article is issued, notwithstanding any appeals. Payment of contributions is based on the salary or the total wage.

## **Article (69)<sup>2</sup>**

Repealed.

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<sup>1</sup> Amended by Law No. (18) of 2023 Amending Certain Provisions of Law No. (2) of 2000 Regarding Civil Retirement Pensions and Benefits in the Emirate of Abu Dhabi.

<sup>2</sup> Article (69) was repealed by Law No (15) of 2020 Amending Certain Provisions of Law No. (2) of 2000 Regarding Civil Retirement Pensions and Benefits in the Emirate of Abu Dhabi, published on May 20, 2020.

## Article (70)

Employers who do not register all or any of their employees within the time frame specified in article (72) of this Law, or who do not pay contributions based on actual salaries and wages, are required to pay an additional amount to the Fund equal ten per cent (10%) of the unpaid contributions in addition to what is specified in the preceding article.

Employers are obligated to pay One Hundred Dirhams (AED 100) for every day of delay that passed without providing the Fund with the statements, notifications, and forms that are necessary for the implementation of this Law.

## Article (71)

In all previous cases, Employers shall bear the costs associated with transferring contributions and overdue amounts to the Fund.

The cases and conditions of exemption from the additional amounts indicated in the two preceding articles shall be determined by virtue of a resolution from the Chairman and upon the Board's approval.

## Article (72)<sup>1</sup>

1. Employers must register their employees who are subject to the provisions of this Law with the Fund within one month from the date of joining their service. Employees are required to notify the Fund in the event that their Employer abstains from or neglects to register them with the Fund.
2. Employers must provide the Fund with the end-of-service form for their employees who are subject to the provisions of this Law within one month from the date of end-of-service.
3. The Board may establish the necessary terms and conditions to ensure all employers' compliance with this article, amend the terms stated therein, and make exceptions.

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<sup>1</sup> Amended by Law No. (18) of 2023 Amending Certain Provisions of Law No. (2) of 2000 Regarding Civil Retirement Pensions and Benefits in the Emirate of Abu Dhabi.

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**Article (73)<sup>1</sup>**

The government entities responsible for issuing licenses or granting certificates pertaining to Employers shall condition the granting or renewal of such licenses or certificates on the applicant's submittal of a certificate stating that the applicant has fulfilled all obligations towards the Fund.

**Article (74)<sup>2</sup>**

Employers must keep records and documents related to the implementation of the provisions of this Law, including the medical report issued by the Competent Authority approved thereby, which proves the medical fitness of the Active Members to work upon their appointment, and must provide the Fund with any data and documents required as per the procedures and conditions set by the Fund.

**Article (75)**

A resolution by the Minister of Justice, in agreement with the Chairman of the Department of Finance-Abu Dhabi, shall determine the names of the Fund's employees delegated by the Chairman to have the judicial officer capacity for implementing the provisions of this law and its executive regulations. For this purpose, these judicial officers are entitled to access the work premises during regular business hours to perform essential processes and examine the records, registers, papers, deeds, documents, and files pertaining to the implementation of this law.

**Article (76)<sup>3</sup>**

Repealed.

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- 1 Amended by Law No. (18) of 2023 Amending Certain Provisions of Law No. (2) of 2000 Regarding Civil Retirement Pensions and Benefits in the Emirate of Abu Dhabi.
  - 2 Amended by Law No. (18) of 2023 Amending Certain Provisions of Law No. (2) of 2000 Regarding Civil Retirement Pensions and Benefits in the Emirate of Abu Dhabi.
  - 3 Article No.(76) has been repealed by Law No. (18) of 2023 Amending Certain Provisions of Law No. (2) of 2000 Regarding Civil Retirement Pensions and Benefits in the Emirate of Abu Dhabi.

## Article (77)

The payment of all amounts owed to the Fund is not impeded by the establishment's dissolution, liquidation, closing, insolvency, merger, or transfer by succession, will, donation, sale, assignment, or any other method of action. Alongside the former Employers, successors shall bear joint liability for the fulfillment of all obligations owed to the Fund. The joint liability of the successor is restricted to the proportionate share acquired through the succession in the event that the corporation is transferred by inheritance or succession.

## Article (78)

The right of Active Members to a Retirement Pension shall commence on the day after the end of their service and shall terminate upon their death unless there are Beneficiaries of the Active Members. In such cases, the entitlement to a Retirement Pension shall be transferred to the Beneficiaries in accordance with the provisions of this Law.

The Beneficiaries of the Pensioners shall be entitled to their benefits on the first day of the month following the date of death.

## Article (79)

A case claiming the rights prescribed by virtue of the provisions of this Law may not be filed except after claiming them from the Fund in writing within five years from the date when the rights are deemed due.

The claim of any of the said rights is considered a claim of the rest of the rights. The period referred to in the preceding paragraph shall be interrupted in respect of all the Beneficiaries, if one of them submits such a claim. It shall be stopped for those who have no capacity at all or those who lack enough capacity if they do not have a legal representative.

The claim referred to in the first paragraph may not be accepted before the submission of a grievance against the resolution issued by the Fund within thirty days of its notification before a committee formed by a resolution from the Chairman which shall also set out the rules to decide on the grievance before it.

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The claim or grievance referred to in this article must be decided within thirty days from the date of its submission. The expiration of such period without the issuance of any decision regarding the submitted claim or grievance is considered a rejection of such claim or grievance.

The appeal of the resolutions issued by the committee referred to in this article shall be made within thirty days from the date of notification to the concerned party of the resolution or from the expiry of the deadline set for upon the grievance, whichever is earlier.

## **Article (80)**

It is not permissible to file a claim requesting the amendment of the entitlements prescribed by this Law upon the lapse of two years as of the date of notification of the final pension or the date of payment in respect of the remaining entitlements, save for the events of resetting the said entitlements by increase due to a settlement that was concluded by virtue of a law or a final court judgment as well as the material errors that occur in the calculation during settlement.

The Fund may not dispute over the value of these entitlements in case of issuance of administrative resolutions or later settlements that are made after the employee had left the service, resulting in the reduction of the salaries that were taken as a basis for the evaluation of such entitlements.

## **Article (81)<sup>1</sup>**

Repealed.

## **Article (82)**

The rights of the Fund towards Employers, Active Members, Pensioners, and Beneficiaries shall expire five years after the date of entitlement. The causes of termination of the rights referred to in the preceding paragraph shall include any notice issued by the Fund to the

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<sup>1</sup> Article No. (81) has been repealed by Law No. (18) of 2023 Amending Certain Provisions of Law No. (2) of 2000 Regarding Civil Retirement Pensions and Benefits in the Emirate of Abu Dhabi.

concerned person via registered mail, containing the statement of the value of the relevant amounts. The aforementioned termination shall not apply to the Fund in connection with Employers who have not previously taken out insurance, whether for all or some of their employees, until the Fund is informed of their employment relationship with it.

The Employers' right to a reimbursement of any sums paid in excess shall expire five years from the date of payment without claim of the sums to the Fund.

## Article (83)

Claims filed by the Fund, Active Members, Pensioners, or Beneficiaries regarding the implementation of this Law shall be exempted from any judicial charges at any court degrees. Such cases shall be examined as urgent cases and the court may order the immediate execution of the judgment without bail, as well as dismiss the case and compel the plaintiff to pay all or part of the expenses.

## Article (84)<sup>1</sup>

Repealed.

## Article (85)<sup>2</sup>

Subject to the provision of article (57) of this Law, the amounts due to the Fund by virtue thereof shall have priority over all sums of the debtor, including movables and immovable assets. Such amounts shall be settled immediately after the payment of judicial expenses by way of administrative seizure. The resolution of the Fund's Managing Director to settle such amounts shall be deemed a legally enforceable act (as a writ of execution).

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<sup>1</sup> Article No.(84) has been repealed by Law No. (18) of 2023 Amending Certain Provisions of Law No. (2) of 2000 Regarding Civil Retirement Pensions and Benefits in the Emirate of Abu Dhabi.

<sup>2</sup> The phrase "Director General" was replaced with the phrase "Managing Director" according to Law No. (2) of 2021 Amending Certain Provisions of Law No. (2) of 2000 Regarding the Civil Retirement Pensions and Benefits in the Emirate in Abu Dhabi, published on April 12, 2021.

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**Article (86)<sup>1</sup>**

1. The age of the Active Member must not be less than the age specified in the applicable laws to which the Entity is subject and must not be more than the Age of Retirement when registering with the Fund.
2. The official document set to prove the age as issued by the Competent Authority in the State, shall be adopted in implementing the provisions of this Law.

**Article (87)<sup>2</sup>**

Repealed.

**Article (88)<sup>3</sup>**

Repealed.

**Article (89)<sup>4</sup>**

Repealed.

**Article (90)**

In the event of the death of an Active Member or Pensioner, their heirs will receive a grant equal to three times the Active Member's or Pensioner's salary, compensation, or pension. The Chairman's resolution shall specify the conditions and rules for the payment of such a grant.

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1 Amended by Law No. (18) of 2023 Amending Certain Provisions of Law No. (2) of 2000 Regarding Civil Retirement Pensions and Benefits in the Emirate of Abu Dhabi.

2 Article No.(87) has been repealed by Law No. (18) of 2023 Amending Certain Provisions of Law No. (2) of 2000 Regarding Civil Retirement Pensions and Benefits in the Emirate of Abu Dhabi.

3 Article No.(88) has been repealed by Law No. (18) of 2023 Amending Certain Provisions of Law No. (2) of 2000 Regarding Civil Retirement Pensions and Benefits in the Emirate of Abu Dhabi.

4 Article No.(89) has been repealed by Law No. (18) of 2023 Amending Certain Provisions of Law No. (2) of 2000 Regarding Civil Retirement Pensions and Benefits in the Emirate of Abu Dhabi.

## Article (91)

In the event that an Active Member's service ends due to natural death, the Beneficiaries shall be entitled to receive a compensation of AED 60,000 (Sixty Thousand Dirhams) in a single payment in accordance with the stipulations outlined in this Law. This amount shall be distributed among the Beneficiaries according to inheritance rules established by the Islamic Sharia.

## Article (92)

If an Active Member dies due to a Work Injury, their heirs will be entitled to a compensation amounting to AED 150,000 (One Hundred Fifty Thousand Dirhams) to be distributed among them according to the inheritance rules established by the Islamic Sharia. The Active Member shall also be entitled to such a grant if the Work Injury has resulted in Total Disability. If the accident at work has resulted in a Partial Disability, the Active Member will be entitled to a compensation for an amount to be assessed according to the degree of disability multiplied by the value of the death compensation referred to in Schedule No. (2) attached to this Law.

## Article (93)

Active Members shall be deprived of compensation for injuries in the following cases:

1. If the Active Member intentionally injured themselves.
2. If the injury occurred due to a flagrant and intended misbehavior of the Active Member, such as:
  - a. Any act committed by the Active Member under the effect of alcohol or drugs.
  - b. Any intentional violation of safety instructions displayed conspicuously at the place of work.

All this shall be applicable unless the injury resulted in the death of the Active Member or in a permanent disability exceeding 25% of the Total Disability. Neither of the two cases stipulated in paragraphs (1) and (2) can be invoked, unless they are ascertained by the investigation conducted in this regard by the Competent Authorities.

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The provisions of this article shall not deny the right of Active Members or their heirs to claim the full amount of compensation from third parties.

If the injury resulted from the wrongful act of the Employer, the Active Member or their heirs have the right to claim full compensation from the Employer after deducting the amount paid to the Active Member by the Fund in accordance with this Law.

PART SEVEN



## PART 8

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# PENALTIES

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## **Article (94)**

The following articles shall establish penalties for offenses referred to hereunder, without prejudice to any severer penalties provided for in other laws.

## **Article (95)**

Whoever deliberately provides incorrect information or refrains from providing any specified details outlined in this Law, its related resolutions, or its executive regulations with the intent of wrongfully receiving money from the Fund shall be sentenced to a maximum imprisonment of one month and a maximum fine of AED 2,500 (Two Thousand Five Hundred Dirhams). The same penalties shall be applied to anyone who deliberately provides incorrect information to evade the payment of the entire Fund entitlement. In any case, the court shall issue a judgment mandating the repayment of the amounts unjustly disbursed.

## **Article (96)**

Whoever violates the provisions of articles (66) and (76) of this Law shall be subject to a fine not exceeding Two Hundred and Fifty Dirhams (AED 250).

The application of the last paragraph of article (74) of this Law stipulates that the number of fines will increase based on the number of employees for whom the violation occurred.

## **Article (97)**

Employers subject to the provisions of this Law who fail to register their employees with the Fund shall pay a fine not exceeding Two Hundred and Fifty Dirhams (AED 250). Employers who require their employees to bear any portion of the insurance charges not covered by a particular provision in this Law are subject to the same sanction. The court shall, on its own motion, obligate the violating Employer to compensate their Employees for the expenses incurred. The fine of which shall vary depending on the number of employees involved in the violation.

## Article (98)

Any employee of the Fund who discloses information obtained through employment regarding work processes or trade secrets shall be subject to a prison sentence of up to six months and a fine not exceeding AED 2,500 (Two Thousand Five Hundred Dirhams) or either of these two penalties.

## Article (99)

All fines and sums imposed by a court ruling for breaching the provisions of this Law shall be paid back to the Fund and be disbursed for the purposes determined as per a resolution of the Chairman.



## PART 9

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# TRANSITIONAL PROVISIONS

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**Article (100)<sup>1</sup>**

Repealed.

**Article (101)<sup>2</sup>**

Repealed.

**Article (102)<sup>3</sup>**

Repealed.

**Article (103)<sup>4</sup>**

Repealed.

**Article (104)<sup>5</sup>**

Repealed.

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1 Article No. (100) has been repealed by Law No. (18) of 2023 Amending Certain Provisions of Law No. (2) of 2000 Regarding Civil Retirement Pensions and Benefits in the Emirate of Abu Dhabi.

2 Article No. (101) has been repealed by Law No. (2) of 2021 Amending Certain Provisions of Law No. (2) of 2000 Regarding the Civil Retirement Pensions & Benefits of the Emirate in Abu Dhabi, published on April 12, 2021.

3 Article No. (102) has been repealed by Law No. (2) of 2021 Amending Certain Provisions of Law No. (2) of 2000 Regarding the Civil Retirement Pensions & Benefits of the Emirate in Abu Dhabi, published on April 12, 2021.

4 Article No.(103) has been repealed by Law No. (18) of 2023 Amending Certain Provisions of Law No. (2) of 2000 Regarding Civil Retirement Pensions and Benefits in the Emirate of Abu Dhabi.

5 Article No.(104) has been repealed by Law No. (18) of 2023 Amending Certain Provisions of Law No. (2) of 2000 Regarding Civil Retirement Pensions and Benefits in the Emirate of Abu Dhabi.

## Article (105)<sup>1</sup>

Repealed.

## Article (106)<sup>2</sup>

Repealed.

## Article (107)<sup>3</sup>

Repealed.

## Article (108)<sup>4</sup>

Repealed.

## Article (109)<sup>5</sup>

Repealed.

## Article (110)<sup>6</sup>

Repealed.

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- 1 Article No.(105) has been repealed by Law No. (18) of 2023 Amending Certain Provisions of Law No. (2) of 2000 Regarding Civil Retirement Pensions and Benefits in the Emirate of Abu Dhabi.
  - 2 Article No.(106) has been repealed by Law No. (18) of 2023 Amending Certain Provisions of Law No. (2) of 2000 Regarding Civil Retirement Pensions and Benefits in the Emirate of Abu Dhabi.
  - 3 Article No.(107) has been repealed by Law No. (18) of 2023 Amending Certain Provisions of Law No. (2) of 2000 Regarding Civil Retirement Pensions and Benefits in the Emirate of Abu Dhabi.
  - 4 Article No.(108) has been repealed by Law No. (18) of 2023 Amending Certain Provisions of Law No. (2) of 2000 Regarding Civil Retirement Pensions and Benefits in the Emirate of Abu Dhabi.
  - 5 Article No.(109) has been repealed by Law No. (18) of 2023 Amending Certain Provisions of Law No. (2) of 2000 Regarding Civil Retirement Pensions and Benefits in the Emirate of Abu Dhabi.
  - 6 Article No.(110) has been repealed by Law No. (18) of 2023 Amending Certain Provisions of Law No. (2) of 2000 Regarding Civil Retirement Pensions and Benefits in the Emirate of Abu Dhabi.

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**Article (4) of Law No. (18) of 2023 Amending Certain Provisions of Law No. (2) of 2000 Regarding Civil Retirement Pensions and Benefits in the Emirate of Abu Dhabi**

**First:** For the purposes of applying the provisions of this article, the phrase "preceding provisions" shall mean any provision that was effective before the application of the provisions of this Law, and the phrase "In-service Active Members" means all Active Members who are subject to the provisions of Law No. (2) of 2000 and its amendments prior to the enactment of this Law.

**Second:** Without prejudice to the acquired rights of the In-service Active Members when applying the provisions of this Law, the following transitional provisions shall apply:

1. Active Members who have fulfilled the conditions of entitlement to a Retirement Pension for their Term of Service prior to the implementation of the provisions of this Law, including any Active Member who may request rounding off their Term of Service for the purposes of becoming eligible for the pension, shall retain their right to a Retirement Pension calculated in accordance with the preceding provisions, in addition to what this Law stipulates for their subsequent Term of Service.
2. Active Members shall retain their right to receive the Benefit of the Term of Service exceeding (25) years that become due before applying the provisions of this Law. This Benefit shall be calculated in accordance with the preceding provisions on the effective date of this Law and shall be paid to Active Members at the end of their service, and no entitlement percentage for such period shall be calculated in the Retirement Pension.
3. For the purposes of calculating the Retirement Pension and Benefit for any Active Member in the Government Sector, the average Pensionable Salary shall be calculated according to the preceding provisions for years of the Active Member spent under such provisions. As regards the part spent by the Active Member pursuant to this Law, the average Pensionable Salary is calculated according to the provisions of this Law.
4. **First:** For the purposes of calculating the Retirement Pension and benefit for In-service Active Members, the following provisions shall apply:
  - a. If the Pensionable Salary exceeds AED 150,000, it shall be calculated in accordance with the following:

- For the period preceding the implementation of the provisions of this Law, based on the previous Pensionable Salary and in accordance with the previous provisions.
- For the period following the implementation of the provisions of this Law, based on a maximum Pensionable Salary of AED 150,000 calculated in accordance with the provisions applicable under this Law.

If the Salary is AED 150,000 or less, the maximum Pensionable Salary shall be AED 150,000 calculated in accordance with the provisions applicable under this Law.

**Second:** Without prejudice to the provisions of the preceding paragraph (First), the Retirement Pension and benefit may be calculated for the entire Term of Service at the request of the In-service Active Members, on the basis of the Pensionable Salary and in accordance with the provisions of this Law.

5. The following transitional provisions shall apply regarding the minimum Term of Service and age required to be eligible for a Retirement Pension:
  - a. For a Female Active Member who has children, the minimum Term of Service shall be increased from (15) to (25) years gradually by six months per year starting from the implementation of the provisions of this Law, or according to the conditions stated in article (27) of the Law, whichever is better.
  - b. For a Female Active Member who has children and has reached (50) years of age, the minimum Term of Service shall be increased from (10) to (15) years, and the age will be increased from (50) to (60) years gradually at the rate of six months per year, starting from the implementation of the provisions of this Law.
  - c. For a Female Active Member who has reached the age of (55) years, the minimum service limit shall be increased from (10) to (15) years, and the age will be increased from (55) to (60) years gradually at the rate of six months per year, starting from the implementation of the provisions of this Law.
  - d. For any Active Member who has reached (60) years of age, the minimum Term of Service shall be increased from (10) to (15) years gradually at the rate of six months per year starting from the implementation of the provisions of this Law.

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- e. The Active Member shall be entitled to a Retirement Pension in cases other than those stipulated in clause (5) of this article upon completing (25) years of service and reaching the age of (45) on the effective date of the provisions of this Law, provided that this age is increased by six months annually until the Active Member reaches (55) years of age.

The Retirement Pension in the cases referred to in clauses (b, c, d) shall be calculated based on the Term of Contribution of (15) years or the actual Term of Contribution, whichever is longer.

6. Those who used to receive two pensions, or both a Retirement Pension and a Salary prior to the implementation of the provisions of this Law, shall continue to receive the same.
7. The past Term of Service shall be considered continuous and uninterrupted for In-service Active Members who continue in service at the time of implementing the provisions of this Law, together with included periods or periods whose adding up costs are still being paid in instalments.
8. The Board may set regulations for implementing the transitional provisions contained in this article.
9. The Executive Council may amend or add to the transitional provisions contained in this article.

**Third:** Anyone who is entitled to a share in the Retirement Pension in accordance with the preceding provisions shall continue to be entitled to the pension unless a reason arises that affects the continuation of the payment of the share after the implementation of the provisions of this Law.

PART NINE



## PART 10

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# FINAL PROVISIONS

LAW NO. (2) OF 2000  
REGARDING CIVIL RETIREMENT PENSIONS AND BENEFITS  
IN THE EMIRATE OF ABU DHABI AND ITS AMENDMENTS

9<sup>th</sup> EDITION  
2025

**LAW NO. (2) OF 2000  
REGARDING CIVIL RETIREMENT PENSIONS AND BENEFITS  
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## **Article (111)**

As of the effective date of this Law, the following laws shall be repealed:

1. Law No. (2) of 1975 concerning Retirement Pensions and Benefits of Citizens in the Emirate of Abu Dhabi, and its amendments.
2. Law No. (10) of 1975 concerning retirement pensions and benefits of the Chairman of the Executive Council, his Deputy, chairpersons of departments, and members of the Council.
3. Law No. (2) of 1978 concerning retirement pensions and benefits of UAE citizens working at oil companies in the Emirate of Abu Dhabi, and its amendments.
4. Law No. (4) of 1984 concerning retirement pensions and benefits of UAE citizens working at the General Industry Corporation.
5. Law No. (6) of 1999 concerning certain provisions of civil retirement pensions and benefits laws in the Emirate of Abu Dhabi.

## **Article (112)**

Any provisions contradictory to this Law shall be repealed.

## **Article (113)**

The Chairman of the Fund shall issue the required regulations and resolutions for the implementation of the provisions of this Law. The issued regulations and resolutions for the implementation of the provisions of the applicable laws concerning retirement pensions and benefits in the Emirate, and which do not contradict with the provisions of this Law, shall continue to apply until the issuance of the regulations and resolutions necessary for the execution of its provisions.

## Article (114)

This Law shall be published in the Official Gazette and enter into force as of the first day of June 2000.

**Khalifa Bin Zayed Al Nahyan**  
Deputy Ruler of Abu Dhabi

Enacted by us in Abu Dhabi

On: March 21st, 2000

Corresponding to: 15th Dhu Alhija 1420 Hijri



# **APPENDICES**

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**Schedule No. (1)<sup>1</sup>**

No.	Beneficiaries of the Pension	Entitled Shares in the Pension		
		Widow(s) / An Entitled Husband	Children	Parents
1	A widow or widows, or an entitled husband, /one child or more, /a father or a mother or both.	40%	40%	20%
2	A widow or widows, or an entitled husband, /one child or more.	45%	45%	-
3	A widow or widows, or an entitled husband, /a father or a mother or both.	50%	-	30%
4	A widow or widows, or an entitled husband.	70%	-	-
5	One child or more, /a father or a mother or both.	-	50%	30%
6	One child or more.	-	70%	-
7	A Father or a mother or both.	-	-	60%

**Schedule No. (1) Continued<sup>2</sup>**

1. If more than one Beneficiary is entitled to a share of the Pension, the share shall be distributed equally among them.
2. If the cause for the suspension of all or a portion of the share ceases to exist, the share will revert back to their previous state.
3. The share that is not assigned to any person shall devolve to the Fund.

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1 Amended by Law No. (18) of 2023 Amending Certain Provisions of Law No. (2) of 2000 Regarding Civil Retirement Pensions and Benefits in the Emirate of Abu Dhabi.

2 Amended by Law No. (18) of 2023 Amending Certain Provisions of Law No. (2) of 2000 Regarding Civil Retirement Pensions and Benefits in the Emirate of Abu Dhabi.

## Schedule No. (2)

### Assessment of Degrees of Disability in Case of Organ Loss

No	Resulting Disability	Percentage of Disability Degree	
		LEFT	RIGHT
1	Loss of the right arm up to the shoulder	80%	
2	Loss of the right arm above the elbow	75%	
3	Loss of the right arm below the elbow	65%	
4	Loss of the left arm up to the shoulder	70%	
5	Loss of the left arm above the elbow	65%	
6	Loss of the left arm below the elbow	55%	
7	Loss of the leg above the knee	65%	
8	Loss of the leg below the knee	55%	
9	Total deafness	55%	
10	Loss of one eye	35%	
		LEFT	RIGHT
11	Loss of the thumb	25%	30%
	Loss of the front phalanx of the thumb	15%	18%
	Loss of the index finger	10%	12%
12	Loss of the front phalanx of the index finger	5%	6%
	Loss of both the front and middle phalanxes of the index finger	8%	10%
	Loss of the middle finger	8%	10%
13	Loss of the front phalanx of the middle finger.	4%	5%
	Loss of both the middle and front phalanxes	6%	8%
	Loss of any finger other than the index, thumb, and middle finger	5%	6%

