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SOCIAL SECURITY ORGANISATIONS WITHIN THE EEA

*** A PRACTICAL GUIDE FOR LAWYERS ***

Conseil des barreaux européens – Council of Bars and Law Societies of Europe
association internationale sans but lucratif

Avenue de la Joyeuse Entrée 1-5 – B 1040 Brussels – Belgium – Tel.+32 (0)2 234 65 10 – Fax.+32 (0)2 234 65 11/12 – E-mail ccbe@ccbe.org – www.ccbe.org

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The Council of the Bars and Law Societies of the European Union (CCBE) represents, through its member Bars, more than 700,000 lawyers.

This guide on «Social Security Organisations within the European Economic Area» has been prepared by the CCBE in order to facilitate the free movement of lawyers in the European Union.

The guide follows a study, which the CCBE undertook in spring 2004, on the different social security systems existing within its Member States¹, and also a conference held in Rome on 26 March 2004.

It includes data collected from CCBE member delegations in 2004, and it was prepared with the help of the different social security organisations specific to lawyers.

The guide is divided into two parts: Member States where there is a social security scheme specific to lawyers, and those where there is no specific scheme for lawyers.

Further information can be found on the following website: http://www.ccbe.org/fr/comites/securite_fr.htm

Useful links:

<http://www.cleiss.fr/index.html>

<http://europa.eu.int/eures>

¹ http://www.ccbe.org/doc/conferenceRome_260304/doc/questionnaire_securit%E9_sociale_en.pdf

A. Countries with a specific scheme for lawyers:

1. Austria

a) Presentation of the system:

There are two social security schemes in Austria, « Teil A » and « Teil B ». Both are compulsory for any lawyer registered with one of the bars mentioned below.

Membership and payment of subscriptions are mandatory for any lawyer registered with the Bar as far as Teil A is concerned and are general for Teil B (unless they apply for reduction of the subscription if their yearly income is less than 36,000 € or if they apply for exemption should they have to contribute to a social security system other than Teil A).

b) Benefits provided:

Teil A:

The benefits provided are the following:

- retirement pension
- disability benefits
- death (benefits for widow(er)s and orphans)

Teil B:

The benefits provided are the following:

- retirement pension
- disability benefits
- death (benefits for widow(er)s and orphans)

c) Contact details of the social security organisations:

The nine Austrian Bars run their social security organisations

Rechtsanwaltskammer Burgenland
Marktstraße 3
7000 Eisenstadt,

Rechtsanwaltskammer für Kärnten
Theatergasse 4/I
9020 Klagenfurt

Rechtsanwaltskammer Niederösterreich
Andreas-Hofer-Straße 6
3100 St. Pölten

Rechtsanwaltskammer Oberösterreich
Museumstrasse 25 / Quergasse 4
4020 Linz

Salzburger Rechtsanwaltskammer
Giselakai 43
5020 Salzburg

Steiermärkische Rechtsanwaltskammer
Salzamtsgasse 3/IV
8010 Graz

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Tiroler Rechtsanwaltskammer
Meraner Straße 3/III
6020 Innsbruck

Vorarlberger Rechtsanwaltskammer
Marktplatz 11
6800 Feldkirch

Rechtsanwaltskammer in Wien
Rotenturmstraße 13
1010 Wien

(More detailed contact details of the different bars are available on the website of the Austrian Bar (Österreichischer Rechtsanwaltskammertag): <http://www.rechtsanwaelte.at>).

2. Belgium

a) Presentation of the system:

The lawyer has to register with a social security scheme for self-employed (free of choice). He also has to register with a sickness fund of his choice. The membership to the sickness fund and social security scheme for self-employed is mandatory for any lawyer (lawyers registered on the roll as well as trainee-lawyers).

The lawyer can freely take out additional insurance policies. He can therefore benefit from an additional retirement pension through pension scheme of the Providence fund for lawyers and bailiffs or through another authorised fund, which is approved by the government. The membership is made on an individual basis.

Some bars have taken out a collective insurance policy with a mutual insurance company in order to benefit from additional sickness insurance.

The Mutual insurance scheme is an independent health insurer specialised in protecting income in case of sickness or accident. The policy signed by the various bars is a basic policy. Every lawyer can raise warranties on an individual basis in order to be more protected as far as additional income is concerned. Some Bars also took out an increase of the general cover on the basis of a number of individual memberships. Only lawyers who have taken out this increase of the premium can benefit from daily (increased) benefits.

Summary:

- Social insurance scheme for self-employed: individual subscriptions of the lawyers (mandatory).
- Sickness fund: individual subscription of lawyers (mandatory).
- Pension scheme of the providence fund for lawyers and bailiffs: individual membership (optional).
- Solidarity scheme of the providence fund for lawyers and bailiffs: collective membership of the Bar with which the lawyer is registered (optional).
- Mutual insurance company: in case of a collective policy from the Bar: through subscriptions paid to the Bars by the lawyer; possibly individual additional subscriptions paid by the lawyer himself (optional).

b) Benefits provided:

- Sickness fund: the lawyer is insured for “major risks” such as hospital, serious chirurgical operations, delivery and benefits for professional rehabilitation

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- Social insurance fund for self-employed: disability (primary disability), family allowance (birth premium, adoption premium, family benefits); maternity insurance and legal retirement pension (retirement pension, early retirement, minimum retirement pension and survival retirement pension)
- The providence fund for lawyers and bailiffs is composed of pension scheme for retirement pension as well as of a solidarity fund (collective membership) which provides:
 - allowance for orphans;
 - a one-off benefit for the surviving spouse/husband when a member of the providence fund dies;
 - an allowance for lawyers with an occupational disease;
 - a complementary pension for members aged of 65 years minimum.
 - Nearly all the Bars are collectively registered with the solidarity fund of the Providence fund for lawyers and bailiffs.

c) Contact details of the social security organisations:

Caisse de prévoyance des avocats et huissiers de justice
Avenue de la toison d'Or, 64
1060 Brussels
Tel.: +32/(0)2.534.42.42
Email: info@cpah.be

Institut National d'Assurance Maladie Invalidité (INAMI)
Avenue de Tervuren, 211
1150 Brussels 15
Tel.: +32.(0)2.739.71.11
Fax: +32.(0)2.739.77.11 / 739.72.91
<http://inami.fgov.be>
Email: bib@inami.be (for guaranteed income)

Institut national d'assurances sociales pour travailleurs indépendants (INASTI)
Place Jean Jacobs, 6
1000 Brussels
Tel.: +32/(0)2.546.42.11
Email: info@rsvz-inasti.fgov.be (for rights to retirement pension)

For further information: <http://socialsecurity.fgov.be>

3. Cyprus

a) Presentation of the system:

Membership and payment of subscription are mandatory for every lawyer registered with the Bar.

b) Benefits provided:

Retirement pension.

c) Contact details of the social security organisation:

The Advocate Pension Fund is part of the Cyprus Bar Association.
Advocate Pension Fund
Cyprus Bar Association
PO Box 21446
Louki Akrita 23
1508 Nicosia

Tel.: +357/2.779.156
Fax: +357/2.779.135
Email: cybar@cytanet.com.cy

4. France

a) Presentation of the system:

Mandatory subscriptions to three social security schemes (family, sickness-maternity, and retirement benefits) for self-employed. Only the Caisse Nationale des Barreaux Français (CNBF), which provides retirement pension benefits, is specific to lawyers. The lawyers registered with a French bar, unless there is an exception, have to register with the CNBF.

b) Benefits provided:

- family allowance (CNAF; URSSAF);
- sickness allowance (CANAM);
- old-age allowance (CNBF);
- incapacity-death allowance (CNBF; APBF).

c) Contact details of the social security organisations:

- For family allowance:

Family benefits are provided by the Caisse d'allocations familiales (CAF), while the subscriptions are paid to the URSSAF.

CNAF (Caisse Nationale des Allocations Familiales) (for the benefits)
32, avenue de la Sibelle
75685 PARIS Cedex 14
Tel.: +33/(0)1.45.65.52.52
Fax: +33/(0)1.45.65.53.77
www.caf.fr

URSSAF (Union pour le Recouvrement des cotisations de Sécurité Sociale et d'Allocations Familiales)
(for the payment of subscriptions)
3, rue Franklin
93518 Montreuil cedex
www.urssaf.fr

- For maternity allowance

Refund of health expenses, allowance in case of sick leave, maternity allowance:

CANAM (Caisse nationale d'assurance maladie et maternité des salariés non agricoles)
Centre Paris Pleyel Tour Ouest
93521 SAINT DENIS Cedex
www.canam.fr

and the Caisses d'assurance maladie des professions libérales for Ile de France and the rest of France :
CAMPL-IF et CAMPLProvince (www.cmr-pl-provinces.canam.fr).

- For old-age allowance and incapacity – death allowance:

CNBF (Caisse Nationale des Barreaux Français)
11 bd de Sébastopol

75038 PARIS Cedex 01
Tel.: +33/(0)1.42.21.32.30
Fax: +33/(0)1.42.21.32.71
www.cnbf.fr

APBF (Association de Prévoyance du Barreau Français)
11 rue Antonin Raynaud
92300 LEVALLOIS PERRET
www.apbf.org

5. Germany

a) Presentation of the system:

Professional pension schemes for lawyers (*Rechtsanwaltsversorgungswerke*) are in operation in all of Germany's federal states (*Länder*) with the exception of Saxony-Anhalt. This means that the organisation in charge of a particular lawyer is the one in whose region the lawyer is a member of the bar association (*Anwaltskammer*, Chamber of Lawyers). It is an independent body corporate under public law which has no link with the various bar associations, although they have mutual reporting duties.

Membership and payment of subscriptions are mandatory for any lawyer registered with the Bar.

b) Benefits provided:

- old-age pension,
- disability benefits
- survivor's pensions, children allowances, death allowance
- allowance for expensive medical treatment.

c) Contact details of the social security organisations:

Versorgungswerk der Rechtsanwälte in Baden-Württemberg
Hohe Str. 16, D-70174 Stuttgart
Tel.: +49/711.29 91 051/52
Fax: +49/711.29 91 650
Email: info@vw-ra.de
Internet: www.vw-ra.de
Executive secretary: Gabriele Breunig

Bayerische Rechtsanwalts- und Steuerberaterversorgung
Arabellastr. 31, D-81925 München
Postal address: D-81921 München
Tel.: +49/89.92.35.70.50
Fax: +49/89.92.35.70.40
Email: brastv@versorgungskammer.de
Internet: www.versorgungskammer.de/brastv
Member of the Board and division manager: Gerhard Raukuttis
Departmental head: Werner König

Versorgungswerk der Rechtsanwälte in Berlin
Schlüterstrasse 42, D-10707 Berlin
Email: vrb@gmx.net
Tel.: +49/30.88.71.82.50
Fax: +49/30.88.71.82.579
Executive secretary: Dr Vera von Doetinchem de Rande, lawyer

Versorgungswerk der Rechtsanwälte im Land Brandenburg
Grillendamm 2, D-14776 Brandenburg an der Havel
Tel.: +49/3381/2 53 40
Fax: +49/3381/2 53 40
Chairman of Board: Dr Uwe Furmanek, lawyer

Hanseatische Rechtsanwaltsversorgung Bremen
Knochenhauerstr. 36/37, D-28195 Bremen
Tel.: +49/5141.91.97.14
Fax: +49/5141.91.97.20
Admin: Rechtsanwaltsversorgung Niedersachsen
Chairman of Board: Axel Adamietz, lawyer

Versorgungswerk der Rechtsanwältinnen und Rechtsanwälte in der Freien und Hansestadt Hamburg
Jungfernstieg 44, D-20354 Hamburg
Tel.: +49/40.32.5098.88
Fax: +49/40.32.5098.89
Chairman of Administrative Committee: Dr Horst Bonvie, lawyer

Versorgungswerk der Rechtsanwälte im Lande Hessen
Bockenheimer Landstrasse 13-15, D-60325 Frankfurt
Tel.: +49/69.72.22.52
Fax: +49/69.17.37.83
Email: VWRAH@gmx.de
Executive secretary: Dr Albert Esser, lawyer

Versorgungswerk der Rechtsanwälte in Mecklenburg-Vorpommern
Schelfstrasse 35, D-19055 Schwerin
Tel.: +49/385.760.60-0
Fax: +49/385.760.60.20
Chairman of Board: Dr Christian Grabow, lawyer

Rechtsanwaltsversorgung Niedersachsen
Bahnhofstr. 5, D-29221 Celle
Postfach 12 11, D-29202 Celle
Fax: +49/5141.91.97.20
Email: info@rvn.de
Executive secretary: Dipl.-Volksw., Dipl.-Kfm. Rüdiger Seifert

Versorgungswerk der Rechtsanwälte im Lande Nordrhein-Westfalen
Breite Strasse 67, D-40213 Düsseldorf
Postfach 10 51 61, D-40042 Düsseldorf
Tel.: +49/211.35.38.45
Fax: +49/211.35.02.64
Email: info@vsw-ra-nw.de
Internet: www.vsw-ra-nw.de
Executive secretary: Frank Lange, lawyer

Versorgungswerk der rheinland-pfälzischen Rechtsanwaltskammern
Bahnhofstr. 12, D-56068 Koblenz
Tel.: +49/261.15.77.5-0/ -3
Fax: +49/261.14.73 5
Chairman of Administrative Committee: Justizrat Hans-Joachim Stamp, lawyer

Versorgungswerk der Rechtsanwaltskammer des Saarlandes
Am Schlossberg 5, D-66119 Saarbrücken
Tel.: +49/681.58.82.80
Fax: +49/681.58.10.47

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Email: gb@rak-saar.de or is@rak-saar.de
Executive secretary: Rainer Wierz, lawyer

Sächsisches Rechtsanwaltsversorgungswerk
Am Wallgässchen 1a – 2b, D-01097 Dresden
Tel.: +49/351.810.50.70
Fax: +49/351.810.50.81
Email: saev.dresden@t-online.de
Internet: www.saev.de
Executive secretary: Birgit Piekara

Schleswig-Holsteinisches Versorgungswerk für Rechtsanwälte
Gottorfstr. 13, D-24837 Schleswig
Postfach 2049, D-24830 Schleswig
Tel.: +49/4621.34.31.1
Fax: +49/4621.31.59.6
Chairman of Administrative Committee: Dr Volker Staats, lawyer

Versorgungswerk der Rechtsanwälte in Thüringen
Lange Brücke 21, D-99084 Erfurt
Tel.: +49/361.5.66.85.27
Fax: +49/361.5.66.85.38
Chairman of Board: Dr. Matthias Hechler, lawyer

6. Greece

a) Presentation of the system:

There are two separate organisations dealing with pensions and social security for lawyers:

- jurists fund: an organisation in charge of regulating and handling on a national basis the pensions of all lawyers, notaries and court bailiffs and a special fund (KEAD, lawyers' mutual insurance) which provides lawyers with an additional pension to the one provided by the Jurist Fund;
- lawyers provident & social security fund: in every Bar, there is a Fund which deals with social and health services offered to the lawyers of the Bar concerned. Certain provincial Bars have amalgamated their Provident and Social Security Funds, but in the large cities and particularly in Athens, Piraeus and Thessalonica, each Bar has its own Fund.

Registration with both funds is mandatory for any lawyer admitted and registered with the Bar.

b) Benefits provided:

Lawyers provident and social security Fund provides two types of services:

- Provident and social security (lump sum grant on retirement; grant in case of loss of income; paid summer camp for children; funeral expenses) ;
- Medical, hospital, and pharmaceutical expenses (maternity allowance and refunds of medical, hospital and pharmaceutical expenses).

c) Contact details of the social security organisations:

Jurists Fund
Sokratous street, number 53,
Athens, Greece
Tel.: +30/210.5296101 or 102

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Lawyers provident & social security fund
Charilaou Trikoupi str.number 34,
Athens,Greece
Tel.: +30/210.3660900

7. Italy

a) Presentation of the system:

The Cassa Nazionale di Previdenza e Assistenza Forense runs a mandatory providence scheme.

The enrolment in the Fund and the payment of the subscriptions are mandatory only for lawyers registered in the lawyers' register who practice the profession on a continuous basis, i.e. who reach, at least, a minimum level of income or turnover (for 2003, € 6,960.00 of professional net income or € 10,440.00 of turnover).

Besides, all lawyers registered with the Bar have to communicate to the Cassa Forense their income and turnover generated in Italy and simultaneously pay their subscriptions (personal and additional for those enrolled with the Fund; only the additional one for those on the register who are not enrolled with the Fund).

The lawyers enrolled with the Fund pay three types of subscriptions:

- personal subscription (calculated on the net professional income);
- additional subscription (calculated on the VAT turnover; 2% on VAT turnover);
- subscription for maternity allowance (at a fixed amount).

All registered lawyers, even if they are not registered with the Cassa, have to pay additional subscriptions of 2% in the VAT turnover.

b) Benefits provided:

- old age pension (at 65 years with at least 30 years of effective enrolment and subscription – cancellation from the Register is not required);
- early retirement pension (with 35 years of effective enrolment and subscription and at least 58 years of age – cancellation from the Register is required);
- disability pension (in the event of a 100% disability occurring after at least 10 years of effective enrolment and subscription – 5 years if it is the result of an accident – cancellation from the Register is required);
- invalidity pension (in the event of invalidity greater than 2/3 occurring after at least 10 years of effective enrolment and subscription – 5 years if the result of an accident – cancellation from the Register is not required);
- indirect pension for survivors (in the event of death of the enrolled person prior to the accrual of the pension right but with at least 10 years of effective enrolment and subscription);
- direct survivors' pension (in the event of death of the enrolled person after the accruing the right to the pension);
- assistance benefits from various types (extraordinary subscriptions, assistance for temporary disability, maternity benefit, funeral subscriptions, health insurance for major operations, etc).

There is no cover for ordinary health care (which is provided directly by the Government for all citizens) nor for unemployment nor temporary lack of income.

c) Contact details of the social security organisation:

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Cassa Nazionale di Previdenza e Assistenza Forense
Via Ennio Quirino Visconti, 8
00193 ROMA
Tel.: +39.06.36205214
Fax: +39.06.36205631
www.cassaforense.it

8. Poland

a) Presentation of the system:

All lawyers – like other liberal professionals and also like employees – are subject to the general state system of social insurance within the framework of the Social Insurance Institution (ZUS). All kinds of social insurance, such as various kinds of pensions, maternity or sickness benefits are governed by this institution.

Besides, there is a system which is different whether the lawyer is a member of the National Council of Legal Advisors (KRRP) or of the Polish Bar.

Polish Bar

Colleague assistant funds are specific to the legal profession and depend upon the budget of the regional bar chambers which regulates the scope of possible help individually, for the given regional bar chamber. As an example – the Warsaw Bar Chamber offers the following:

- permanent financial assistance for all senior lawyers who are retired and who have been registered at the advocates' roll for 35 years or longer;
- casual financial assistance for advocates and apprentices, who have financial difficulties due to an unexpected occurrence (such as a long-lasting sickness, an accident, fire etc.);
- financial help to family after an advocate's death.

KRRP

There is a senior citizen fund in each district Chamber of legal advisors; it consists of voluntary offerings.

b) Benefits provided:

- permanent or temporary financial assistance;
- casual financial assistance;
- assistance in arranging and financing the person's stay in a hospital;
- assistance in arranging and financing home care;
- financing the purchase of expensive medicines essential for the person's existence;
- financing expensive surgical operations which are not covered by insurance and which are essential to save the person's health or life;
- financing sanatorium treatment.

c) Contact details of the social security organisations:

Krajowa Rada Radców Prawnych
(National Council of Legal Advisors)
Aleje Ujazdowskie 18 lok. 4
PL-00-478 WARSZAWA
Tel.: +48/22.622.84.28 ou 622.84.33

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Fax: +48/22.622.05.88
Email: krrp_warszawa@radca.lex.pl
Website: http://www.prawo.lex.pl/~krrp_warszawa

Naczelna Rada Adwokacka
(The Polish Bar Council)
16, ul. Świe tojerska
PL-00-202 WARSZAWA
Tel.: +48/22.635.40.62
Fax: +48/22.635.27.09
Email: nra@nra.pl
Website: www.adwokatura.org.pl

9. Portugal

a) Presentation of the system:

Registration with the Caixa de Previdência dos Advogados e Solicitadores is mandatory, at a national level, for any lawyer registered with the Order of advocates.

N.B.: If the lawyer or the solicitor works as an employee, he will also be simultaneously registered as an employee with the mandatory regime of the Portuguese national system of social security and will draw the benefits of the two regimes.

Membership and payment of subscription is mandatory for every lawyer registered with the Bar.

b) Benefits provided:

- retirement pension;
- invalidity pension;
- survival pension (60% of the retirement pension or the invalidity pension);
- death grants;
- funeral benefits;
- assistance benefits;
- (fixed) birth allowance;
- maternity allowance (depends on the subscriptions paid);
- allowance for recovery after hospital or surgical intervention (depends on the subscription);
- refund of costs arising from hospital, surgical intervention or maternity of the beneficiary or his/her husband/spouse.

c) Contact details of the social security organisation:

Caixa de Previdência dos Advogados e Solicitadores
Largo de São Domingos nº 14, Second floor,
1169-060 Lisbon,
Tel.: +351/218.813.446 ; +351/218.813.400
Fax: +351/218.813.499 ; +351/218.813.496
Email: cpas@cpas.org.pt

Direcção-Geral da Solidariedade e Segurança Social
(General organisation for social security)
<http://www.seg-social.pt/>

10. Romania

a) Presentation of the system:

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There are two types of services:

- social insurance;
- social assistance.

Membership and payment of subscriptions are mandatory for any lawyer registered with the Bar.

b) Benefits provided:

These benefits consist of public or private services, notably:

- pension: age limit, retirement from the profession, early retirement from the profession, invalidity retirement, survivor's pension, etc.;
- other social insurance rights: temporary invalidity allowance, maternity allowance, allowance for raising a child till it is 2 years, allowance for healing an ill child, allowance for the parents of the deceased lawyer, death grants (support of the funeral costs), cash allowance for members of the insurance system who encounter difficulties.

c) Contact details of the social security organisation:

Social security organisation for Romanian lawyers
3-5 rue Dr Raureanu, sector 5
050047 BUCAREST.
Tel.: +4021.313.48.75 ou 313.48.76
Fax.:+4021.313.48.80
Email: uar@uar.ro
Website: www.uar.ro

11. Spain

a) Presentation of the system:

Any lawyer registered with the Spanish Bar has to cover its social security in Spain by one of the three following alternative systems:

- i. When a lawyer practises as an employed person, he has to register with the general scheme of social security, a public scheme which is common to all Spanish employees. The competent organisation responsible for supervising and granting benefit is the National Social Security Office (Instituto Nacional de la Seguridad Social), the organisation managing the special regime of social security, which is liable to the Ministry of Labour and Social Affairs. To complete this scheme, he can also register with the MUTUALIDAD GENERAL DE LA ABOGACÍA (general mutual insurance for lawyers) which is a private insurance organisation set up for lawyers as a mutual insurance company.
- ii. If he is self-employed, there are two choices regarding his social security cover:
 - ii.i He can register with the special regime of social security for self-employed ((Régimen Especial de la Seguridad de los Trabajadores Autónomos) RETA)) which is a specialised subsidiary of the public system of social security. The competent organisation responsible for supervising and granting benefit is the National Social Security Office (Instituto Nacional de la Seguridad Social), the organisation managing the social security, which is liable to the Ministry of Labour and Social Affairs.

- ii.ii He can register with the Mutuality General de la Abogacía (general mutual insurance for lawyers) which is a private insurance organisation set up for lawyers as a mutual insurance company.

Only the benefit scheme of the Mutuality General de la Abogacía is specific to lawyers and is a private insurance subsidiary. The above mentioned public schemes do not have any relationship with the Consejo General de la Abogacía Española.

b) Benefits provided:

- i) Basic benefit schemes including the following benefits: retirement pension, incapacity, widow(er)hood, orphan rent, and death grant.
- P.S.P. (Professional Security Plan)
 - P.P.P.L. (Professional Providence Plan for Lawyers)
 - M.I.P.P. (Mutual Insurance Providence Fund)
- ii) Besides the three plans above mentioned, the following benefits are proposed through taking out additional insurance:
- Accidents of lawyers: all the members (plus the partner and children aged of 14 years minimum): invalidity coverage and/or death by accident.
 - Life for lawyers: members from 30-35 years with dependants. It is possible to benefit from an advance of capital in case of serious disease, death and incapacity whatever the origin of it is.
 - Invalidity insurance: all members. Total and permanent invalidity.
 - Other life insurances (temporary, permanent, etc.): members with dependants. According to the needs, there is an insurance which covers various risks (loans, credits, family safety, etc.).
 - Education insurance: members with children aged of less than 18 years in order to enjoy a complete quietness for continuing to benefit from an academic education.
 - Jubilink: all members. It is an insurance which is like unit link (savings in investment funds) to complement minimum retirement pension.
 - Jubirenta 120: members from 35-40 years in order to increase retirement pension.
 - Subscriptions paid in advance: members with extraordinary/atypical earnings during the year. This is extremely interesting from a fiscal point of view for self-employed lawyers with extraordinary earning who want to pay their subscriptions in advance.
 - Health assistance: home medical assistance, consultations of general practitioners or specialists, surgery, hospitalisation.

c) Contact details of the social security organisation:

Mutuality General de la Abogacía española
Serrano 9, 3^a planta
(28001) MADRID
Tel.: +34/91.435.24.86
Fax: +34/91.435.29.09
Email: dirección@mutuabog.com

B. Countries without a specific scheme for lawyers:

1. Czech Republic

a) Presentation of the system:

There is no social security organisation specific to lawyers. Therefore, a Czech lawyer, as any other Czech citizen, has to register with the social security regime regulated and run by the State.

b) Benefits provided:

Old-age, invalidity, accidents at work, sickness, maternity, unemployment and family allowances.

c) Contact details of the social security organisation:

Česká správa sociálního zabezpečení (ČSSZ)

(Czech Administration of the Social Security)

Křižíkova 25

225 08 Praha 5

Česká republika

e-mail: posta@cssz.cz

www.cssz.cz

tel. + 420 257061111

Ministerstvo práce a sociálních věcí

(Ministry of Labour and Social Affairs)

Na Poříčném právu 376/1

128 00 Praha 2

tel.: +420 221921111

fax: + 4420 2249 18391

e-mail: posta@mpsv.cz

www.mpsv.cz

2. Denmark

a) Presentation of the system:

The lawyers' social security is executed through a foundation under the Danish Bar and the Law Society. A part of the annual income of the foundation is given as a benefit to practising or retired lawyers, surviving spouses, and children, and in exceptional cases, to other persons supported by the lawyer. The benefit is granted further to a decision taken by the board of the Foundation (see the Danish Bar and Law Society regulation §53(4)). In practice, the benefit is paid only to former lawyers, surviving spouses, children, etc. Furthermore, the board of the Danish bar and Law Society is allowed to grant an amount as a contribution to the Foundation every year. The foundation's capital consists of the yield of the capital and a contribution from the Danish Bar and Law Society.

b) Benefits provided:

The DJØF, i.e. the Danish association for lawyers and economists, provides various systems for retirement pension and cover in case of occupation disease through the pension fund of lawyers and

economists. This fund provides cover system in case of accident or life insurance. It deals with employed lawyers.

The ASE, which is specific to self-employed, provides various social security benefits such as unemployment benefits, early retirement benefits and allowance for child minding.

c) Contact details of the social security organisations:

DJØF
Gothersgade 133
Postboks 2126
1015 København K
Tel.: +45/33.95.97.00
Fax: +45/33.95.99.99
www.djoef.dk (employed lawyers)

ASE
La Cours Vej 7
DK-2000 Frederiksberg
Tel.: +45/7013.7013
Fax: +45/7013.7012
www.ase.dk (self-employed)

Den Sociale Sikringsstyrelse
(Directorate for social security)
Landemærket, 11
DK 1119 København K
Tel.: +45/33.95.50.00
Fax: +45/33.91.56.54
Email: dss@dss.dk
<http://www.dss.dk>

3. Finland

a) Presentation of the system:

There is no social security organisation specific to lawyers. They have, as any permanent resident, to register with the "Social Insurance Institution of Finland" ("KANSANELAKELAITOS" or "KELA") which is the sole social security organisation in Finland.

b) Benefits provided:

The "KANSANELAKELAITOS" provides the classical benefits of a social security organisation (sickness, maternity, invalidity, unemployment, death, retirement, etc.).

c) Contact details of the social security organisation:

Kansanelakelaitos
PL 82
FIN -00601 Helsinki
Tel.: +358/20.435.2001
www.kela.fi
<http://193.209.217.5/in/internet/english.nsf>

4. Hungary

Conseil des barreaux européens – Council of Bars and Law Societies of Europe

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Avenue de la Joyeuse Entrée 1-5 – B 1040 Brussels – Belgium – Tel.+32 (0)2 234 65 10 – Fax.+32 (0)2 234 65 11/12 – E-mail ccbe@ccbe.org – www.ccbe.org

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a) Presentation of the system:

There is no scheme specific to lawyers but there are several mandatory national social security schemes as well as pension funds. Lawyers are obliged to participate in the national system from the date of their registration as European Community jurists in Hungary.

b) Benefits provided:

Classical social security benefits.

c) Contact details of the social security organisation:

Országos Egészségbiztosítási Pénztár (National organisation for social security)

1139 Budapest, Váci út 73/A

Tel.: +36/1.350.2001

Fax: +36/1.359.6654

Email: sajto@oep.hu

http://www.oep.hu/pls/portal30/docs/FOLDER/OEP/EU/HEALTH_INSURANCE_HU.PDF

(in English)

Országos Nyugdíjbiztosítási Főigazgatóság (National body for pension)

1132 Budapest, Visegrádi u. 49.

Tel: +36/1.270.8000

http://www.onyf.hu/index.php?lang=HU&Menu_id=181 (in English)

<http://www.onyf.hu>

5. Iceland

a) Presentation of the system:

The Icelandic social security system is exclusively run by the State and there is no other institution.

b) Benefits provided:

The Icelandic social security system provides classical social security benefits (sickness, maternity, disability, unemployment, death, pension, etc.).

c) Contact details of the social security organisation:

Tryggingastofnun Ríkisins

(National organisation for social security)

Laugavegur, 114

150 Reykjavík

Tel.: +354/560.44.00

Fax: +354/562.45.35

<http://www.tr.is>

6. Liechtenstein

a) Presentation of the system: There is no social security scheme specific to lawyers in Liechtenstein, but a scheme for all self-employed and to some extent for unemployed.

b) Benefits provided:

- Pensions: The Old-Age and Survivors' Insurance (Alters- und Hinterlassenenversicherung, AHV) is a compulsory basic scheme. In addition there is the possibility of voluntary insurance with private organisations.
- Disability: the membership to the Disability Insurance (Invalidenversicherung, IV), is mandatory. It is also possible to register with additional private organisations.
- Family benefits: the membership to the Families' Compensation Fund (Familienausgleichskasse, FAK) is mandatory.
- Sickness, maternity, and accidents: the cover of these risks is optional and it should be taken out to private organisations.

c) Contact details of the social security organisation:

Liechtensteinische AHV-IV-FAK
Gerberweg 2
Postfach 84
9490 Vaduz
Tel.: +423/238.16.16
Fax: +423/238.16.00
<http://www.ahv.li>

7. Lithuania

a) Presentation of the system:

There is no special organisation for lawyers, but there are two funds for self-employed: the State Social Insurance Fund for pension insurance and the State Patient Fund for health insurance.

b) Benefits provided:

- Medical expenses
- Retirement pension

c) Contact details of the social security organisations:

State Social Insurance Board (FASN or SoDra)
Ukmergės 12
LT-2600 VILNIUS
Tel.: +370/2.72.48.64
Fax: +370/2.72.36.41
Email: <mailto:sodrainfo@sodra.lt>
www.sodra.lt

8. Luxembourg

a) Presentation of the system:

There is no scheme specific to lawyers. Persons working in the private sector have to be registered with the Sickness fund and Pension fund for white-collars workers.

b) Benefits provided:

- Refund of medical expenses.
- Old-age pension.

c) Contact details of the social security organisations:

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association internationale sans but lucratif

Avenue de la Joyeuse Entrée 1-5 – B 1040 Brussels – Belgium – Tel.+32 (0)2 234 65 10 – Fax.+32 (0)2 234 65 11/12 – E-mail ccbe@ccbe.org – www.ccbe.org

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1) Retirement of lawyers:

Caisse de pension des employés privés
1A, Boulevard Prince Henri
L - 2096 LUXEMBOURG
Tel.: +352/22.41.41-1
Website: www.cpep.lu

2) Sickness cost:

Caisse de maladie des employés privés
125, route d'Esch
L- 2972 LUXEMBOURG
Tel.: +352/40.113-1

9. Norway

a) Presentation of the system:

There is only one social security organisation which is mandatory for any person domiciled in Norway since 12 months.

b) Benefits provided:

Basic social security benefits. An additional cover may be obtained through a private organisation.

c) Contact details of the social security organisation:

Rikstrygdeverket (National Insurance Administration)
Drammensveien 60
N-0241 Oslo
Tel.: +47/22.92.70.00
Fax: +47/22.55.70.88
Email: etatpost@trygdeetaten.no

10. Slovak Republic

a) Presentation of the system:

There is no organisation specific to lawyers but a public organisation competent for all Slovaks: the Social Insurance Company.

b) Benefits provided:

Classical social security benefits: sickness, maternity, disability, unemployment, widow(er)hood, retirement pension and accident insurance (accidents at work).

c) Contact details of the social security organisation:

Sociálna poisťovňa, ústredie (Social Insurance Company)
Ul. 29. augusta č. 8-10
813 63 Bratislava 1
SLOVAKIA
Public Relations

Mrs. Vladimíra Pôbišová
Tel: +421 2 5924 8525
Fax: + 421 2 5924 8720
<http://www.socpoist.sk/index>

11. Slovenia

a) Presentation of the system:

There is no social security organisation specific to lawyers who have to register with the Health Insurance Institute of Slovenia, the Slovenian Institution for pension and disability insurance and the Employment Service of Slovenia. Nevertheless, Slovenian bar association provides (through the foundation) mutual assistance in case of lawyer's death or his retirement in lump-sum payment.

b) Benefits provided:

- disability
- maternity/paternity
- unemployment
- retirement pension
- sickness
- death

c) Contact details of the social security organisation:

Zavod za pokojninsko in invalidsko zavarovanje Slovenije
Kolodvorska 15
SI-1518 Ljubljana
Tel.: +386/1.474.56.18
Fax: +386/1.232.03.71
Email: oeij@zpiz.si
Website: <http://www.zpiz.si/>

Zavod Republike Slovenije za zaposlovanje
Glinška ulica 12
SI-1001 Ljubljana
Tel.: + 386/1.200.23.50
Fax: + 386/1.425.98.23
Email: info@ess.gov.si
Website: <http://www.ess.gov.si/>

Zavod za zdravstveno zavarovanje Slovenije
Miklošičeva 24
SI-1507 Ljubljana
Tel.: +386/1.232.90.84
Fax: +386/1.231.21.82
Website: <http://www.zzzs.si/>

12. Sweden

a) Presentation of the system:

Conseil des barreaux européens – Council of Bars and Law Societies of Europe

association internationale sans but lucratif

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There is no organisation specific to lawyers.

Social security in general is administered by the National Social Insurance Board and the regional *försäkringskassor* [Social Insurance Offices]

b) Benefits provided:

Classical social security benefits (sickness, maternity/paternity, invalidity, unemployment, retirement pension)

c) Contact details of the social security organisation:

Riksförsäkringsverket
[National Social Insurance Board]
SE-103 51 Stockholm
Tel.: +46/08.786.90.00
Fax: +46/08.411.27.89
Email: rfv.stockholm@rfv.sfa.se
Website: <http://www.rfv.se/>

General information on social insurance is available in various languages on the social insurance offices' website, for example:

English: <http://www.forsakringskassan.se/other/eng/index.php>

French: <http://www.forsakringskassan.se/other/fra/index.php>

German: <http://www.forsakringskassan.se/other/tys/index.php>

Premium pensions are administered by

Premiepensionsmyndigheten
[Premium Pension Authority]
Box 1605
SE-111 86 Stockholm
Tel.: +46/08.406.50.00
Email: registrator@ppm.nu
Website: <http://www.ppm.nu/>

Unemployment insurance is monitored by

Inspektionen för arbetslöshetsförsäkringen
[Unemployment Insurance Board]
Box 210
SE-641 22 Katrineholm
Tel.: +46/150.48.70.00
Fax: +46/150.48.70.02

13. The Netherlands

a) Presentation of the system:

There is no organisation specific to lawyers but an organisation which is common to all employees for occupational disability and unemployment insurance. Self-employed do not benefit from these provisions and have to take out private insurance.

b) Benefits provided:

Occupation disability and unemployment benefit for employed persons.
Self-employed persons have to take out a private insurance for social security issues.

c) Contact details of the social security organisation:

UWV
Staf Internationaal
Postbus 8300
1005 CA Amsterdam
Tel.: +31/20.687.24.86
Fax: +31/20.687.16.02
<http://www.UWV.nl>

14. United-Kingdom

a) Presentation of the system and benefits offered:

There is no specific scheme for lawyers or professionals. Instead there is the basic national insurance scheme which covers sick pay, maternity benefit, pensions etc and which is run by a government department (everyone who has earnings above a minimum threshold must make contributions as a % of their earnings). There is also a state second pension which is mandatory unless the decision is made to "contract out" and to establish alternative arrangements.

Lawyers may choose, as any other individual, to hold private arrangements for pensions and medical cover or to join schemes operated by their employers but these are not centralised profession-specific schemes. Lawyers from other EU countries would be treated in the same way as any other EU worker as far as social security rules are concerned. EEA nationals are entitled to benefits when resident or looking for work in the UK. State pension arrangements are managed by the Pension Service, a division of the Department for Work and Pensions.

b) Contact details of the social security organisation:

Enquiries from nationals of other EU member states about the implications for their home pension arrangements of living or wishing to live in the UK should be addressed to:

International Pension Centre, Tyneview Park,
Newcastle-upon-Tyne, NE98 1BA
Tel.: +44/191.218.777
Fax: +44/191.218.3836
Email: typ-customer-care@thepensionsservice.gsi.gov.uk

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