

**PENSION FUNDS IN CROATIA**

**MONEY WHILE IN RETIREMENT?**

**HM...HOW CAN I MAKE SURE TO HAVE SOME MONEY EVEN WHEN I STOP WORKING? WHAT HAPPENS WHEN I RETIRE?**

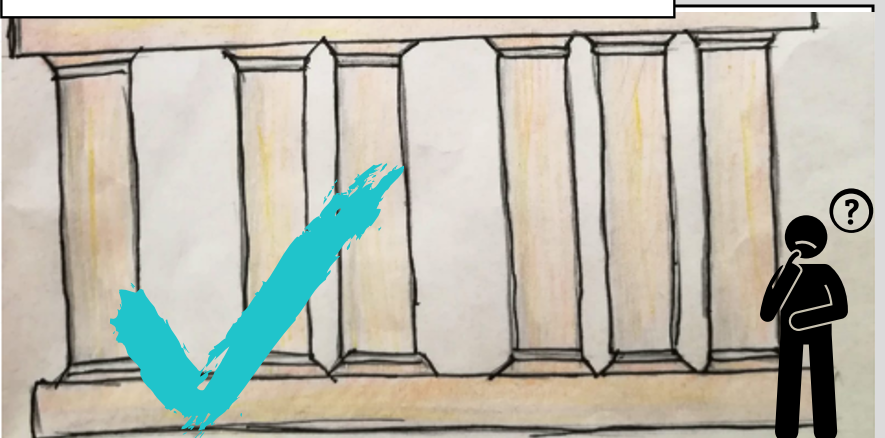
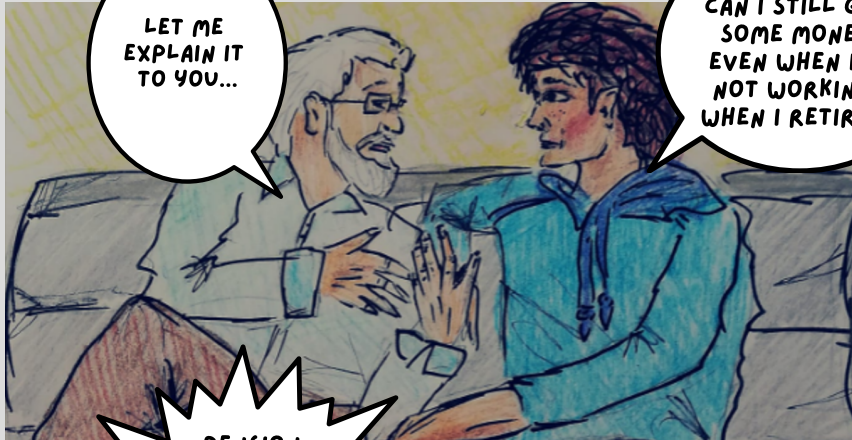
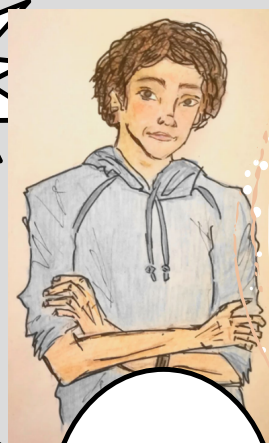
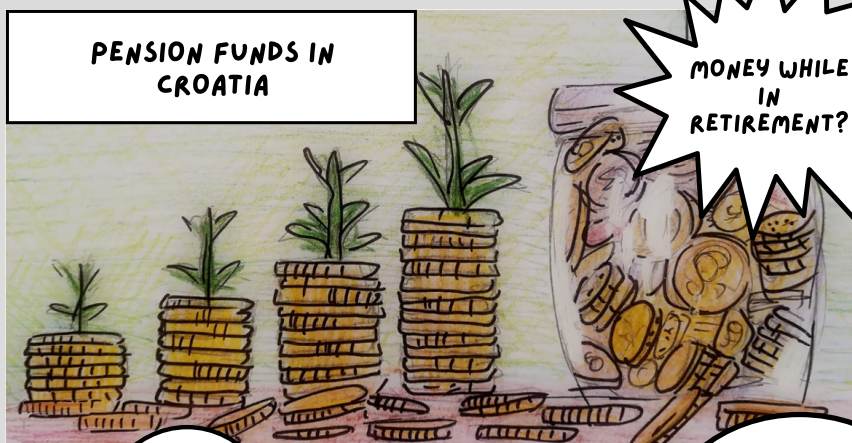
**LET ME EXPLAIN IT TO YOU...**

**GRANDPA, HOW CAN I STILL GET SOME MONEY EVEN WHEN I'M NOT WORKING, WHEN I RETIRE?**

**YOU HAVE TO BE SMART AND INVEST IN YOUR FUTURE.**

**PENSION FUNDS - PILLARS FOR THE FUTURE**

**THERE ARE THREE PENSION FUNDS - THE FIRST TWO ARE MANDATORY AND ARE PAID EVERY MONTH. STILL, THE THIRD ONE IS OPTIONAL.**

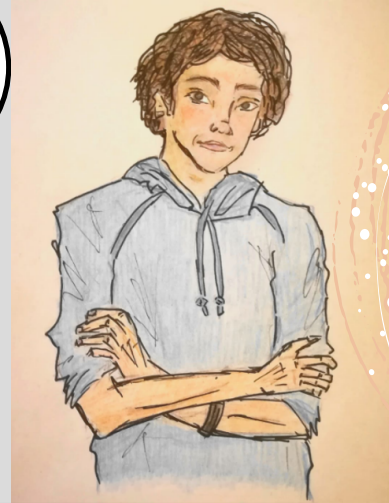






IT'S SIMPLE. YOUR EMPLOYER PAYS INTO THE PENSION SYSTEM ON YOUR BEHALF, DEPENDING ON YOUR SALARY.

SO, I HAVE TO PAY FOR THE FIRST TWO FUNDS? HOW DO I DO THAT?



OK. IT MAKES SENSE..BUT WHAT DO I GET IF I DECIDE TO PAY INTO THE THIRD FUND? WHY SHOULD I DO IT?



IMAGINE THIS.. THIS IS IVAN.

IVAN WORKS VERY HARD, BUT HE DECIDES NOT TO PAY INTO THE THIRD FUND.



WHY SHOULD I DO IT? I WANT TO SPEND MY MONEY NOW.



40 YEARS, OR 2160 WEEKS, OR 15 120 DAYS LATER...



IVAN NOW FEELS SORRY FOR BEING SHORT-SIGHTED WHILE HE WAS YOUNGER...



OH, I SEE..SO WHAT'S THE OTHER OPTION?





**THIS IS ANTE.**

**ANTE IS ALSO VERY HARD WORKING, HE DECIDES TO PAY INTO THE THIRD FUND TO SAVE MONEY FOR THE FUTURE.**



**I WANT TO INVEST IN MY FUTURE.**



**40 YEARS, OR 2160 WEEKS, OR 15 120 DAYS LATER...**

**THE KEY IS TO WORK HARD AND INVEST IN YOUR FUTURE...**



**I'M SO GLAD THAT ALL THOSE YEARS AGO I DECIDED TO PAY INTO THE THIRD FUND. I CAN ENJOY MY RETIREMENT NOW..**



**I HOPE I'VE HELPED YOU...**



**YOU HAVE!**

**AND REMEMBER...**

**LIFE?  
YOU KNOW, THAT'S WHEN ON A TOMBSTONE THERE'S THE YEAR OF BIRTH AND THE YEAR OF DEATH. WELL, THAT DASH BETWEEN THEM, THAT'S LIFE.**

**ĐORĐE BALAŠEVIĆ**