



Russian Pension Fund



# 2015

Annual Report



## Russian Pension Fund



A contest of historical, ethnic and regional women's costumes was held in 2015 on the occasion of the 25th anniversary of the Russian Pension Fund; the costumes were demonstrated by more than a hundred PFR employees from various regions of the country. We present the most interesting costumes of the winners on the margins of 2015 Annual Report of the Russian Pension Fund.

# 2015

Annual Report

## RUSSIAN PENSION FUND CONTACTS

### Official website

[www.pfrf.ru](http://www.pfrf.ru)

### E-services portal

[es.pfrf.ru](http://es.pfrf.ru)

### Consulting center

8-800-775-5445 (24/7 across Russia)

### Online consultant

[www.pfrf.ru/online\\_consult](http://www.pfrf.ru/online_consult)

### Online liaison office

[www.pfrf.ru/eservices/send\\_appeal/resident](http://www.pfrf.ru/eservices/send_appeal/resident)

(for online written appeals of citizens and entities)

### Online liaison office for citizens residing outside Russia

[www.pfrf.ru/eservices/send\\_appeal/nonresident](http://www.pfrf.ru/eservices/send_appeal/nonresident)

(for online written appeals of citizens residing outside Russia)

### PFR Executive Office

119991, 4, Shabolovka Street, Moscow, tel: 8 495 982-4528, fax: 8 495 959-8005

### Department of Liaison with Citizens,

### Insured Persons, Entities and Insuring parties

Address: 4, Slavyanskaya Square, Moscow,

Tel: 8 495 987-8907, 8 495 987-8914

### Department of Pensions for Persons Residing Abroad

Address: 20a, Akademika Anokhina Street, Moscow, tel: 8 495 987-8030

### Department of Pension Benefits of Public Sector Employees

Address: 21, Mytnaya Street, Moscow, tel: 8 495 982-4639

### Official page on VKontakte

[www.vk.com/pension\\_fond](http://www.vk.com/pension_fond)

### Official page on Odnoklassniki

[www.ok.ru/pensionfond](http://www.ok.ru/pensionfond)

### Official page on Twitter

[www.twitter.com/pension\\_fond](http://www.twitter.com/pension_fond)

### Official page on Facebook

[www.facebook.com/pages/Пенсионный-фонд-Российской-Федерации/350819391602397](http://www.facebook.com/pages/Пенсионный-фонд-Российской-Федерации/350819391602397)

### Official page on LiveJournal

[www.pensionnij-fond.livejournal.com](http://www.pensionnij-fond.livejournal.com)

## CONTENTS

ADDRESS OF PFR BOARD CHAIRMAN .....	4
Indicators of Russian pension and social security system in 2015 .....	6
<b>1. ABOUT RUSSIAN PENSION FUND .....</b>	<b>8</b>
1.1. PFR system .....	10
1.2. Public services of Russian Pension Fund. PFR public services' forms and appraisal by citizens .....	14
1.3. PFR budget .....	28
1.4. PFR infrastructural development and improvement of its efficiency .....	32
1.5. Prevention of corruptive practices in PFR system .....	36
<b>2. RUSSIAN PENSION FUND ACTIVITIES .....</b>	<b>38</b>
2.1. Assignment and payment of insurance and state pensions .....	40
2.2. Formation and payment of pension savings .....	48
2.3. Individual account of pension rights .....	53
2.4. Administering of mandatory pension and healthcare insurance contributions .....	57
2.5. Execution of pensions' state co-funding program .....	64
2.6. Execution of maternity (family) capital program .....	65
2.7. Social benefits .....	68
2.8. Co-funding of social programs in Russian constituent territories .....	70
2.9. Processing of citizens' appeals .....	72
2.10. Information campaigns .....	74
2.11. International cooperation .....	77
<b>ANNEXES .....</b>	<b>80</b>
3.1. Number of pensioners in Russia .....	82
3.2. PFR contacts .....	85



## ADDRESS OF THE BOARD CHAIRMAN OF THE PENSION FUND OF THE RUSSIAN FEDERATION



The Russian Pension Fund ensured full and timely payment of all types of pensions and social benefits and raised their levels in 2015. Insurance pensions of more than 39 million Russians grew by 11.4% in the largest indexation of past six years. Social pensions of more than 3 million Russians went up 10.3%. Monthly social benefits were enlarged by 5.5%. Insurance pensions of working pensioners were reviewed in August. As a result, an average old-age insurance pension reached 12,830 rubles while an average social pension stood at 8,302 rubles in 2015.

The Fund was steadily operating amid the introduction of new rules of the formation and account of pension rights. Labor pensions were replaced with insurance and funded pensions. From now on, pension rights are formed by means of pension points, depending on

work record and the amount of paid insurance contributions, and it is possible to calculate the future insurance pension using the Pension Calculator on the PFR website.

The maternity capital program, which is significant for our society, has also been developed. PFR issued more than 1 million maternity capital certificates in 2015. In all, almost 7 million Russian families have received state certificates during nine years of the program, and more than half of them have fully or partially used those funds. In 2015, PFR promptly started to accept applications for a one-time benefit from maternity capital funds and to make those payments. More than 1.9 million Russian families received the one-time benefit since May 2015.

Being the administrator of insurance contributions, the Russian Pension Fund provided a high level of their collection in 2015. The Fund collected 3.9 trillion rubles in mandatory pension insurance contributions, or 4.6% than in the previous year. We are energetically working to collect arrears, which did not exceed 1.2% of the total amount of accrued insurance contributions in 2015.

The PFR technological capacities fully meet modern requirements, so the Fund can resolve complex and diverse tasks and achieve a new level of interaction with citizens. An increasing number of Russians are using their personal accounts on the PFR website not only for calculating their future pension but also for receiving public services online. In 2015 we made the most popular PFR service, the assignment of pension, available on the website.

The intensity of electronic communication between PFR and employers has been growing year after year. Last year, more than 92% of insuring parties submitted their

reports to PFR online by use of secure connection, and more than 70% of payers actively used services available at insuring party's accounts on the PFR website.

In 2016 the Russian Pension Fund will launch two extensive social projects – a federal register of persons with disabilities and a unified state information system of social security. They have similar missions – to integrate information coming from all entities rendering public services to persons with disabilities and to keep record of all social security benefits provided to citizens on the federal, regional and municipal levels. It is our goal to create a 'single window' model, which would inform citizens about their benefits and social security provided by the government. This integration becomes possible due to the development of information systems of various agencies and the online system of interdepartmental interaction, in which the Russian Pension Fund takes active part.

These projects bring to a whole new level the interaction between PFR and Russian constituent territories, as a substantial part of public services in the social sector are provided on the regional and municipal levels. We have a successful experience of joint work of PFR offices and social services of Russian constituent territories in the assignment of federal or regional social supplements to pensions of non-working pensioners. For years PFR has been co-funding social programs of Russian constituent territories, including those in the construction and repairs of social service institutions and procurement of equipment and vehicles. In 2015 PFR made its first allocation for raising computer awareness of pensioners. This is a very important and timely area of activity, because senior citizens using the opportunities provided by the Internet significantly improve their life quality and receive public services online.

The year 2015 was remarkable for the Russian Pension Fund. Our Fund celebrated its 25th anniversary. The PFR history is part of the history of our country, which is transforming into a welfare state. Smooth operation of the pension system is supported by work of more than 120,000 PFR specialists. Our collective boasts professionalism and utmost responsibility. This is why PFR has been successfully accomplishing crucial social functions vested in us by the government, which are broadening year after year, for quarter of a century.

A.V. Drozdov

## Indicators of Russian pension and social security system (as of December 31, 2015)

<b>Number of individual accounts in mandatory pension insurance system</b>	<b>149,7 mln ▲</b>
<b>Pensioners:</b>	<b>42,7 mln people ▲</b>
– recipients of labor pensions	<b>39,2 mln people ▲</b>
– recipients of funds from pension savings	<b>1,3 mln people ▼</b>
– recipients of state pensions	<b>3,6 mln people ▲</b>
<b>Insuring parties within mandatory pension insurance system:</b>	<b>9,5 mln ▲</b>
– employers	<b>5,8 mln ▲</b>
– self-employed insuring parties	<b>3,7 mln ▲</b>
<b>Average PFR pension:</b>	
– insurance pension	<b>12 380 rubles ▲</b>
– old-age insurance pension	<b>12 830 rubles ▲</b>
– funded pension	<b>759 rubles ▲</b>
– term payment of pension savings	<b>1 117 rubles ▲</b>
– lump-sum payment of pension savings	<b>9 977 rubles ▲</b>
– social pension	<b>8 302 rubles ▲</b>
– social pension of children with disabilities and persons with lifelong disabilities	<b>10 711 rubles ▲</b>
<b>Pensioner subsistence minimum in Russia</b>	<b>7 161 rubles ▲</b>
<b>Fixed payment (total sum)</b>	<b>4 384 rubles ▲</b>
<b>Average federal social supplement to pension</b>	<b>1 250 rubles ▼</b>
<b>Indexation of insurance pensions</b>	<b>11,4%</b>
<b>Indexation of state pensions</b>	<b>10,3%</b>
<b>Return on investment of pension savings in expanded VEB portfolio</b>	<b>13,3%</b>
<b>Return on investment of pension savings in VEB government bonds portfolio</b>	<b>11,9%</b>
<b>Average return on investment of pension savings by PMC</b>	<b>15,5%</b>
<b>Indexation of maternity (family) capital</b>	<b>5,5%</b>
<b>Indexation of monthly social benefit (MSB)</b>	<b>5,5%</b>

<b>2014 inflation</b>	<b>11,4%</b>
<b>2015 inflation</b>	<b>12,9%</b>
<b>Persons forming pension savings with:</b>	<b>80,7 mln people ▲</b>
– Vnesheconombank state managing company	<b>49,2 mln people ▼</b>
– private managing companies	<b>0,5 mln people ▲</b>
– private pension funds	<b>31,0 mln people ▲</b>
<b>Pension co-funding program participants</b>	<b>2,5 mln people</b>
<b>2015 contributions of pension co-funding program participants</b>	<b>7,1 bln rubles ▼</b>
<b>Average contribution of pension co-funding program participants in 2015</b>	<b>7 600 rubles ▲</b>
<b>State co-funding of contributions paid by pension co-funding program participants in 2015</b>	<b>6,8 bln rubles ▼</b>
<b>Maternity (family) capital</b>	<b>453 026 rubles ▲</b>
<b>Number of issued maternity capital certificates</b>	<b>6,7 mln ▲</b>
<b>Families that have fully used maternity capital</b>	<b>3,4 mln ▲</b>
<b>Recipients of PFR social benefits:</b>	
– recipients of monthly social benefits (MSB)	<b>15,9 mln people ▼</b>
– recipients of federal social supplement to pension (FSS)	<b>2,5 mln people ▼</b>
– recipients of monthly benefit supplement (MBS)	<b>0,6 mln people ▼</b>
– recipients of benefit for caring for persons with disabilities	<b>2,2 mln people ▲</b>
– recipient of benefit for caring for children with disabilities	<b>0,5 mln people ▲</b>
<b>PFR budget revenue</b>	<b>7 126,6 bln rubles ▲</b>
<b>PFR budget expenditures</b>	<b>7 670,3 bln rubles ▲</b>
<b>Mandatory pension insurance contributions</b>	<b>3 864,4 bln rubles ▲</b>
<b>PFR pension expenditures</b>	<b>6 200,6 bln rubles ▲</b>
<b>PFR social benefit expenditures</b>	<b>511,7 bln rubles ▲</b>
<b>PFR maternity capital program expenditures</b>	<b>328,6 bln rubles ▲</b>

▲ Growth since the previous year. ▼ Decline since the previous year.



**ANNA KOROCHKINA**  
senior specialist,  
general group,  
PFR office  
in the Vladimir  
region

**LIYA GRACHYOVA**  
leading specialist, expert  
of insurance contribution  
administering and arrear  
collection department,  
PFR office in the Republic  
of Chuvashia



**OKSANA BYCHKOVA**  
senior specialist, insurance  
contribution administering  
and arrear collection  
department. PFR office  
in the city of Penza, Penza  
region

**ELVIRA PETUKHOVA**  
head of legal department,  
PFR office in the Republic  
of Buryatia

A festive girl's  
dress, Penza  
province,  
XX century

A Chuvash  
girl's  
costume,  
XX century



Russian  
wedding dress  
of the XV–XVI  
centuries

Costume of a married  
Buryat woman

# About Russian Pension Fund



# 11 RUSSIAN PENSION FUND SYSTEM

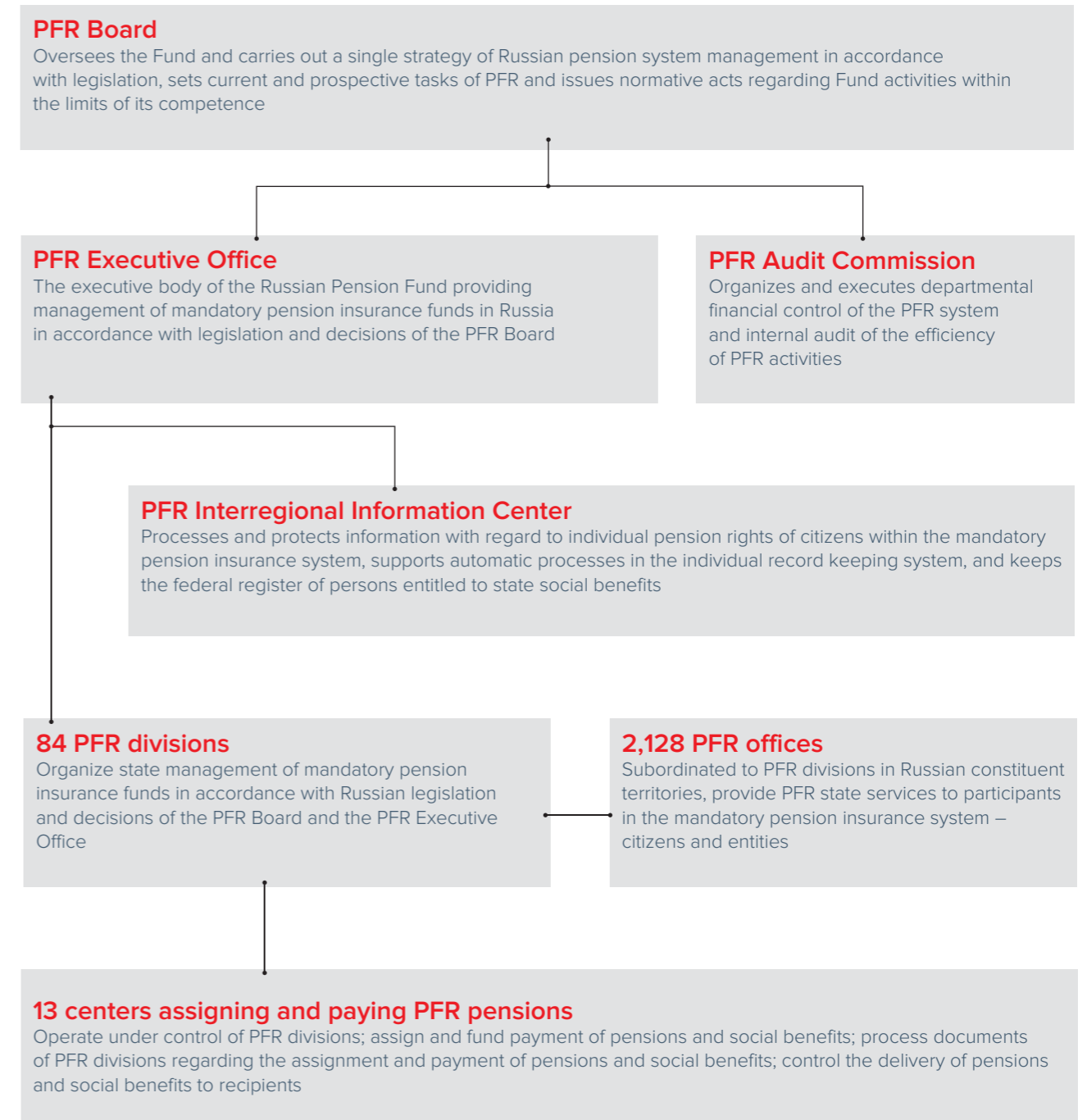
## ABOUT RUSSIAN PENSION FUND

The Russian Pension Fund is one of the three state off-budget funds providing mandatory social insurance in Russia and operating as the state insurer in the mandatory pension insurance system. PFR activity is coordinated by the Russian Labor and Social Protection Ministry.

<p><b>PFR founding date</b> – December 22, 1990. The Russian Pension Fund marked its 25th anniversary in 2015</p>	<p><b>Areas of PFR activity</b></p> <ul style="list-style-type: none"> <li>• Assignment and payment of pensions within mandatory pension insurance and state pension system</li> <li>• Individual account of pension rights</li> <li>• Formation and payment of pension savings</li> <li>• Administering of mandatory pension and healthcare insurance contributions</li> <li>• Execution of state programs of maternity capital and pension co-funding</li> <li>• Assignment and payment of social benefits</li> <li>• Co-funding of social programs in Russian constituent territories</li> <li>• Information campaigns</li> </ul>	
<p><b>PFR personnel</b></p> <p>The Russian Pension Fund employs 121,700 persons. Most Fund employees (59%) are 30 to 50 years old, an average age of employees is 37 years. Some 85% of Fund employees have higher education, and 81% have higher education in the relevant field. Almost half of specialists have been working for the Fund for over a decade. An absolute majority of Russian Pension Fund employees are women.</p>	<p><b>Pension system participants</b></p> <p><b>Insured persons</b> – Russian and foreign citizens registered in the mandatory pension insurance system, including working pensioners. In all, there are 149.7 million individual accounts registered in the mandatory pension insurance system.</p> <p><b>Insuring parties</b> – individuals and entities paying mandatory pension and healthcare insurance contributions. In all, 5.8 million entities – insuring parties and 3.7 million self-employed citizens are registered in the mandatory pension insurance system.</p>	
<p><b>Geography of PFR activity</b></p> <p>The Russian Pension Fund operates at the federal level throughout the territory of Russia and the city of Baikonur. There are Fund offices in practically every large populated locality.</p>	<p><b>PFR revenues</b></p> <ul style="list-style-type: none"> <li>• Mandatory pension insurance contributions paid by insuring parties: employers and self-employed insuring parties</li> <li>• Funds of the budget of the Russian Federation</li> </ul>	<p><b>PFR expenditures</b></p> <ul style="list-style-type: none"> <li>• Payment of labor pensions (both insurance and funded since 2015) and state pension benefits</li> <li>• Payments to federal benefit holders</li> <li>• Maternity capital, etc.</li> <li>• Co-funding of social programs in Russian constituent territories, etc.</li> </ul>
<p><b>PFR information system</b></p> <p>It accumulates information about pension and social security rights of citizens of Russia and foreign countries registered in the mandatory pension insurance system. The information is individually formed for each person and entered in the individual account in the mandatory pension insurance system. A unique individual account number (SNILS) is applied for identification of citizens in databases of other government institutions and the system of interdepartmental interaction. Each year the PFR individual record keeping system registers 4-5 million citizens.</p>	<p><b>PFR state programs</b></p> <p>The Russian Pension Fund is fulfilling two state programs: maternity capital and co-funding of pensions. The first program involves 6.7 million Russian families, and the other applies to 2.5 million prospective and current pensioners. Since the beginning of the maternity capital program, families have received government support to a total sum of 1.36 trillion rubles, and 90.6 billion rubles worth of pension savings have been formed under the pension co-funding program.</p>	

## RUSSIAN PENSION FUND STRUCTURE

The Russian Pension Fund consists of more than 2,500 divisions which daily operate the national pension system on the federal and regional levels. The Fund Board, as well as the Executive Office and the Interregional Information Center subordinated to the Board are seated in Moscow. PFR divisions and territorial offices are operating in Russian constituent territories.



## SEGREGATION OF DUTIES BETWEEN THE PFR BOARD CHAIRMAN AND PFR BOARD DEPUTY CHAIRMEN

### PFR Board Chairman



**DROZDOV**  
Anton  
Viktorovich

Provides general supervision of the PFR activity, assigns duties, coordinates and controls activity of PFR Board deputy chairmen.

#### Coordinates and controls activities of:

- The PFR Audit Commission;
- The Security and Internal Audit Department;
- The Public Relations and Media Department;
- The Department of Legal Support to the PFR System;
- The Property Management Department;
- The First Department;
- The Human Resources Department.

### PFR Board First Deputy Chairman



**KURTIN**  
Alexander  
Vladimirovich

Acts as liaison between PFR, the Government of the Russian Federation and the Federal Assembly of the Russian Federation.

#### Coordinates and controls activities of:

- The Budget Department;
- The International Cooperation Department;
- The PFR Training Center.

Supervises the activity of the Board and PFR offices in the Northwestern Federal District.

### PFR Board First Deputy Chairperson



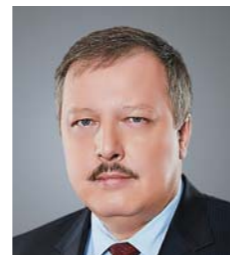
**CHIZHIK**  
Lilia  
Ivanovna

#### Coordinates and controls activities of:

- The Department of Assignment and Payment of Pensions;
- The Department of Individual Record Keeping in the Pension Insurance System;
- The Department of Legal Support to the PFR System (excluding issues coordinated by the PFR Board Chairman);
- The Social Benefits Department;
- The Department of Pension Benefits of Public Sector Employees.

Supervises the activity of the PFR divisions and offices in the Southern Federal District.

### PFR Board Deputy Chairmen



**AFANASYEV**  
Sergei  
Anatolyevich

#### Coordinates and controls activities of:

- The Actuarial Expectation and Strategic Planning Department;
- The Department of Pensions for Persons Residing Abroad;
- The Department of Liaison with Citizens, Insured Persons, Entities and Insuring Parties.

Supervises the activity of the PFR division and offices in the Urals Federal District.

## RUSSIAN PENSION FUND BOARD

**DROZDOV** Anton Viktorovich, PFR Board Chairman; **KURTIN** Alexander Vladimirovich, PFR Board First Deputy Chairman; **CHIZHIK** Lilia Ivanovna, PFR Board First Deputy Chairperson; **AFANASYEV** Sergei Anatolyevich, PFR Board Deputy Chairman; **GUKAILO** Boris Vitalyevich, PFR Board Deputy Chairman; **YELISTRATOV** Nikolai Vitalyevich, PFR Board Deputy Chairman; **KOZLOV** Nikolai Borisovich, PFR Board Deputy Chairman; **PETROVA** Natalia Vladimirovna, PFR Board Deputy Chairman; **ANDREYEV** Andrei Yevgenyevich, Manager, PFR office in Moscow city and Moscow region; **KOZLOVSKAYA** Tamara Ivanovna, Manager, PFR office in Tambov region; **KHANTIMEROV** Foat Galyautdinovich, Manager, PFR office in the Republic of Bashkortostan



**GUKAILO**  
Boris  
Vitalyevich

#### Coordinates and controls activities of:

- The Administrative Department;
- The Procurement Department;
- The Capital Construction and Property Department.

Supervises the activity of the PFR division and offices in the Far Eastern Federal District.



**YELISTRATOV**  
Nikolai  
Vitalyevich

#### Coordinates and controls activities of:

- The Public Services Department;
- The Information Technology Department;
- The Cyber Security Department;
- The Department of Management of Automated Data System Infrastructures;
- The PFR Interregional Information Center.

Supervises the activity of PFR division and offices in the Volga Federal District.

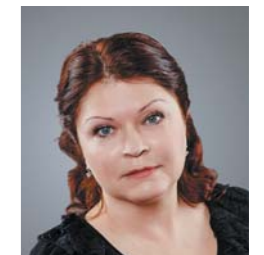


**KOZLOV**  
Nikolai  
Borisovich

#### Coordinates and controls activities of:

- The Department of Investment Processes.

Supervises the activity of PFR division and offices in the Siberian Federal District.



**PETROVA**  
Natalia  
Vladimirovna

#### Coordinates and controls activities of:

- The Treasury Department;
- The Insurance Contribution Management Department;
- The Department for Financial Support to the PFR System;
- The Department for Processing Appeals of Payers of Insurance Contributions.

Supervises the activity of PFR division and offices in the Central Federal District and the city of Baikonur.

## 1.2

## PUBLIC SERVICES OF RUSSIAN PENSION FUND. PFR PUBLIC SERVICES' FORMS AND APPRAISAL BY CITIZENS

*Thousands of Russians daily apply to the Russian Pension Fund. Seeking to provide rapid and convenient services, the Russian Pension Fund is constantly improving quality of its services and broadening their range.*

The Russian Pension Fund is a key social institution of the country, operating in the field of mandatory pension insurance and state social security (excluding pensions of army and law enforcement servicemen). Practically all citizens of Russia and foreign nationals residing in the country are Fund clients.

The Russian Pension Fund provides its services via the territorial network of offices and client services which exist in practically every administrative unit of Russia. As of the end of 2015, that network consisted of 2,100 territorial departments, which incorporated about 2,500 client services.

Services are provided by specialists of departments and client services of the Russian Pension Fund in person. Certain types of required information and documents regarding the formation of pension rights or assigned payments can be received by citizens online or by means of informats, without personally contacting PFR specialists.

Practically all client services of the Fund have information boards and desks featuring information posters, brochures and leaflets on essential aspects of pensions and social security.

Most PFR territorial offices receive citizens by appointment, including those made online. It is possible to make an appointment not only at a PFR office but also on the phone, on the Russian Pension Fund's website or the public services portal. It is possible to request the preparation of documents for collecting them at the office.

Residents of small towns, which have no stationary client services of the Russian Pension Fund nearby, are provided with PFR mobile client services. Custom-made vehicles accommodating work places of PFR specialists and communication systems visit remote areas to receive citizens in regard to every issue covered by the Fund.

**The provision of public services to citizens by the Russian Pension Fund becomes simpler and quicker year after year.**

## PFR SYSTEM

It is a primary task of the Russian Pension Fund to make its services to the population and insurers more accessible and convenient. An improvement is achieved primarily through the expanded area of services and the development of remote services using e-technologies. On one hand, this makes the process of receiving PFR services simpler and more convenient for citizens and, on the other hand, reduces the work load on territorial offices of the Fund, which allows them to provide services of better quality and more rapidly.

The work on the development of PFR services improved their accessibility and diversified forms of the provision of services in 2015. First of all, this is the question of core service of the Russian Pension Fund – the computation and assignment of various types of pensions. It is possible to apply for the assignment of any type of pension to Fund client services not only directly but also through multifunctional centers across Russia.

The access of citizens to pension services is also facilitated by the Fund's interaction with employers of prospective pensioners and governmental agencies, federal and regional authorities. The Russian Pension Fund requests them for information needed for the assignment of pensions, while an employee may file a request for the assignment of pension via one's employer.

It became possible to apply for the assignment of pension online in the beginning of 2015. The personal account on the PFR website provides a service for filing the pension assignment request online. The pension can also be assigned online by use of the information possessed by the Russian Pension Fund. This has become possible due to the information system accounting pension rights of citizens, which the Fund has been maintaining for over 15 years. It records every key aspect of the formation of pension, and by the time a citizen is ready to retire PFR possesses all the necessary information for the assignment of pension, in accordance with pension rights. A citizen will have to personally apply to a PFR territorial office only in case he or she wants to provide additional information about the formation of one's pension, which can influence its size.

### PFR services in multipurpose centers

Since 2013 Russian Pension Fund services have been provided via multifunctional centers (MFC) in Russian constituent territories. MFC provide services of not only PFR but also of a majority of other departments and authorities. This creates an opportunity of 'one window' service, which gives citizens a whole range of public services at one place. Russians spend less time on receiving services and collecting documents, most of which are requested by one agency from another on their own. As multifunctional centers were opened in the 2010s, they have rather comfortable front offices, convenient furniture and modern equipment and technologies. MFC employ administrators, who help citizens seeking a service take their bearings.

### Russian Pension Fund services

Russian Pension Fund services rendered to insured persons (citizens)		PFR	MFC	pfrf.ru	gosuslugi.ru	Call-center
Record of pension rights and notification	Registration of citizens in the mandatory pension insurance system (SNILS issue)	●	●			●
	Exchange of insurance certificate or issue of its copy	●	●			●
	Provision of information about formed pension rights	●	●	●	● <sup>1</sup>	●
	Provision of information about assigned pensions and social benefits	●	●	●	● <sup>1</sup>	●
	Request for pension file in case pensioner changes place of residence	●	●			●
Assignment of insurance and state pensions, supplements to pensions	Assignment of insurance and state pensions	●	●	●	●	●
	Recalculation of insurance pensions	●				●
	Delivery of pensions	●	●	●		●
	Assignment of federal social supplement to pension	●	●	●	●	●
	Assignment of supplements to pensions of certain categories of workers	●	●			●
	Payment of outstanding pension to pensioner's heirs	●				●
Formation and payment of pension savings	Transfer of pension savings between managing companies and pension funds	●	●			●
	Termination of payments for funded pension	●				●
	Assignment and payment of pension savings	●	●	●	●	●
	Acceptance of applications for dividing pension savings between heirs	●				●
	Assignment of payment of pension savings to heirs	●				●
Execution of the state program of pension co-funding	Provision of program participants with payment documents for paying voluntary insurance contributions	●		●		●
	Provision of program participants with information about their contributions and state co-funding	●	●	●	●	●
Execution of the state maternity capital program	Issue of maternity capital certificates or their copies	●	●	●	●	●
	Use of maternity capital	●	●	● <sup>2</sup>	●	●
	Provision of information about outstanding maternity capital	●		●		●

Place and method of the provision of PFR services:

**PFR**  
Pension Fund offices and client services

**MFC**  
Multifunctional centers of public and municipal services

Russian Pension Fund services rendered to insurers (citizens and entities)		PFR	MFC	pfrf.ru	Call-center
Assignment of social benefits	Assignment of monthly federal social benefits	●	●		●
	Assignment of social services package, alternation of the method of its provision, package resumption or termination	●	●		●
	Provision of compensations to pensioners living in Extreme North territories for travel to place of their vacation	●	● <sup>3</sup>		●
	Assignment of benefits to persons looking after disabled citizens, persons with disabilities and children with disabilities	●			●
	Assignment of additional monthly payments	●			●
	Payment of pensioner burial benefits	●			●
Administering of mandatory pension and healthcare insurance contributions	Registration of entities and citizens in the mandatory pension insurance system as insuring parties (payers of insurance contributions)	●			●
	Calculation of insurance contributions and provision of relevant payment documents	●		●	
	Acceptance of insuring parties' reports on paid contributions	●			
	Acceptance of reports regarding citizens for whom insuring parties pay contributions	●			●
	Provision of software for preparations and verification of reports	●		●	●
	Provision of forms for preparing reports and explanation of filling procedure	●		●	●
	Collection of information about payment status and insurance contribution arrears	●		●	●
	Information of insuring parties about their rights and liabilities, mandatory pension insurance laws, procedure for calculation and payment of insurance contributions	●	●		●
	Deregistration of entities and citizens in mandatory pension insurance system as insuring parties	●			●

<sup>1</sup> Only information about monthly social benefit and package of social services  
<sup>2</sup> Only lump-sum payment  
<sup>3</sup> Only payment of compensation for travel to place of vacation

**pfrf.ru**  
Online services rendered on PFR website www.pfrf.ru

**gosuslugi.ru**  
Online services rendered on public services portal www.gosuslugi.ru

**Call center**  
Only general information about service provided by PFR call center



The number of Russian Pension Fund services provided via multifunctional centers has been growing year on year. In 2015 MFC provided practically every main PFR service, mostly to citizens. Several types of services were available for insuring parties. Not only the number of PFR services provided via MFC but also their geography are broadening year on year. The number of MFC rendering Russian Pension Fund services more than doubled across the country in 2015: from 739 centers in the year beginning to 1,590 centers by the yearend.

PFR and MFC signed first agreements on the provision of Fund services in the Republics of Buryatia, Ingushetia, Kalmykia and Chechnya, the Jewish, Chukchi and Yamal-Nenets autonomous regions and the Kostroma, Magadan and Pskov regions.

As the number of MFC rendering PFR services enlarged, the number of applications for those services grew accordingly. MFC provided 346,000 PFR services in 2014, and the number grew almost five-fold to 1.7 million in 2015.

The largest increase in PFR services rendered via MFC was observed in the Astrakhan, Bryansk, Vologda, Irkutsk, Oryol, Sverdlovsk, Smolensk and Chelyabinsk regions, and in the Krasnoyarsk and Stavropol territories. MFC of the Voronezh, Irkutsk, Moscow, Rostov, Leningrad, Saratov and Novosibirsk regions and the Krasnodar and Khabarovsk territories, the Khanty-Mansi autonomous region, Moscow and St. Petersburg were the leaders in terms of provided services.

#### Online services on Russian Pension Fund website pfrf.ru

The Russian Pension Fund has been successfully digitalizing its services and broadening their list for years. Before 2014 that work was mostly done via the public services portal, but in 2014-2015 many services were launched directly on the PFR official website. Most services introduced in 2014 were meant for insuring parties, and online services for citizens were developed in 2015.

All services provided on the PFR website are divided between two specialized online service systems: personal accounts of citizen and accounts of payers of insurance contributions, i.e. citizens and insuring parties. Insuring parties will be able to correctly accrue contributions and prepare reports, while insured persons can monitor the formation of their pension rights, check their pension points and work record, seek assignment of their pensions and manage their delivery, make an appointment with PFR and interact with the Fund online in a number of other issues.

The number of applications for PFR services provided via MFC exceeded 1.7 million in 2015. That was nearly five times more than in 2014.

Online services of the Russian Pension Fund are popular with users. The citizen personal account utility was launched in January 2015, and more than 2.2 million requests for its services were registered by the end of the year. The same as in case of non-electronic services, the most popular service is the provision of information about the current status of individual accounts. The information service was used 1.8 million times over the past year, and more than 1 million times the information was provided online, within the framework of the personal account utility and 800,000 times in the form of an electronic document. Users were also interested in the Pension Calculator. More than 500,000 requests were made for calculation of the future pension during the year 2015

Some online services may be provided on the PFR website without preliminary registration in the Unified System of Identification and Authentication (USIA). This happens in case of such simple but popular online services as making an appointment or filing an application of a request for certificates and documents. In addition to online services, the citizen personal account utility embeds two most popular services of the Russian Pension Fund – the filing of online applications for the assignment of pension and the choice of its delivery way. In the first half of 2015, these services were provided on a trial basis only in several regions of Russia, and their full-scale operation across the country began in the second half of the year. Since the beginning of 2015 till the end of the first quarter of 2016 citizens filed more than 100,000 online applications for the assignment of pensions and 102,000 applications regarding pension delivery way.

The insuring party account utility is also very popular. It was joined by almost one million new users in 2015, and the total number of users grew to 5 million by the end of the year. Online PFR services were found useful by both types of insuring parties – employers and self-employed insurers. Their numbers amongst utility users stood at 52% and 48%, respectively, in the end of the year.

In 2015 insuring parties began to use the account utility on the PFR website twice more often than in 2014. There was no change in the popularity rating of services over the reporting year. The most popular service was «Information about Settlements», which gives an insuring party access to the history of one's payments and makes it possible to verify settlements with the Russian Pension Fund. More than 45% of all applications were made for that service last year. Another highly popular service is «Payments», which provides an insuring party with a list of payments for a relevant period, with due account of offsets and refunds (30% of all applications were made for that service last year).

Online services of the Russian Pension Fund give insuring parties a possibility to save their time and money in preparing reports, to interact with the Fund in the online mode, to correctly accrue and pay insurance contributions for their employees. Online interaction with insuring parties is also advantageous for PFR, because it yields fuller reporters of better quality and ensures timely payment of mandatory pension and healthcare insurance contributions.



### PFR online services on public services portal

The provision of online services of the Russian Pension Fund markedly expanded in 2015 on the public services portal ([www.gosuslugi.ru](http://www.gosuslugi.ru)).

The online form of one of the most popular PFR services, provision of information about forming pension rights to working citizens (which is also one of the most popular services on the public services portal), received a number of important updates. This information was provided in a new format in 2015, with due account of the formation of pension rights in pension points and depending on the pension plan chosen by the citizens. Besides, a service was launched allowing citizens to share information from their individual account in PFR with banks, for which PFR information confirms citizens' income and solvency in case of a loan.

By late 2015 the portal started up several services, which can be used for filing online applications for three core services of PFR: the assignment of all types of pensions, the issue of maternity capital certificates and the use of maternity capital funds. Previously, only one of those services – the application for the assignment of pension – was provided in the online form (through the citizen's personal account on the Russian Pension Fund website). Also, the portal offers the online making of an appointment with PFR.

The development of Russian Pension Fund services on the public services portal increased its traffic. The number of applications for all services grew in 2015. The most popular service was still the provision of information about the status of the individual account in the mandatory pension insurance system. More than 1.6 million requests were made in 2015, which was almost 200,000 more than in 2014.

### CONSULTING CENTER OF RUSSIAN PENSION FUND

The PFR consulting call center, which has been working since 2012, helps broaden the scope of remote access to services of the Russian Pension Fund. Center operators provide citizens and insurers with information about all types of PFR services and accept applications. Hence, citizens can easily and rapidly learn about the way to receive a particular service from the Russian Pension Fund, the types of necessary documents, and the nearest venue and method of the provision of service.

The PFR consulting center operates on three levels: a single federal number 8-800-775-5445 which one may dial for free from any region of Russia round-the-clock, the contact line of the PFR central office in a Russian constituent territory

The insuring party account utility on the Russian Pension Fund website was joined by almost one million new users in 2015. The total number of users grew to 5 million by the end of the year.

and finally contact lines of PFR territorial offices, divisions and client services. The consulting center also provides information by text messages, videoconference and online consultations.

Every day the consulting call center gives current information to thousands of citizens pertaining to every aspect of pensions and social security within the PFR competence. The Interactive Voice Response (IVR) system of pre-recorded voice messages that performs call routing function within the call center raises its efficiency a lot.

The number of telephone calls to the PFR consulting center grows year on year. In 2015 the consulting center received 713 301 calls or 25% more than in 2014 (568,000 calls) and almost twice more than in 2013 (358,000). The total duration of consultations provided to citizens by operators stood at 1 118 794 minutes.

Most questions were about the assignment and use of maternity capital (more than 193,000 calls), the SNILS issue procedure (over 117,000 calls), transfer of pension savings to private pension funds and managing companies (more than 103,000 calls) and the procedure of pension rights' formation amid the innovations in the mandatory pension insurance system which took effect on January 1, 2015 (more than 17,000 calls), etc.

In the same period, the consulting center processed 32 816 video calls and 170 403 online interactive service. Typically, the ranking of subjects of requests made via those services fully coincided with the statistical data from telephone calls to the consulting center.

### APPRAISAL OF RUSSIAN PENSION FUND SERVICES AND SERVICE QUALITY BY CITIZENS

The Russian Pension Fund pays attention to annual opinion polls regarding the quality of service provided by PFR territorial offices and develops channels of feedback from citizens and entities for the purposes of rapider response to their needs and the provision of necessary services to participants in the mandatory pension insurance system

#### Appraisal of Russian Pension Fund services via «Your Control» system

A new instrument for appraisal of quality of PFR services and system of feedback was provided for Russians in 2015. It is using the «Your Control» online system, which enables Russians to leave their comments on the activity of the Russian Pension Fund and other governmental agencies and to appraise their services.

The Russian Pension Fund consulting center processed more than 715,000 telephone calls from citizens in 2015.

It is possible to appraise not only the Fund as a whole but also a particular PFR client service, where the service was provided. There is a number of quality service criteria, among them the period of the provision of service, professionalism and politeness of specialists, level of comfort in the place of the provision of service, etc.

It is possible to assess the quality of PFR service in the «Your Control» system on the vashkontrol.ru website, the public services portal, poll terminals at multifunctional centers and by text message. For users' convenience, every webpage of the Russian Pension Fund website gives fast access to the «Your Control» service, and PFR territorial offices offer step-by-step instructions as to how to appraise Fund services via that system.

Judging by the opinions and comments offered by Russians in 2015 in the «Your Control» system, an absolute majority of them (98.027%) are satisfied with the quality of Russian Pension Fund services. About 1 million opinions on PFR territorial offices were voiced last year, and an average score was 4.876 points on a five-point scale, which is a good result. PFR services were most actively appraised by residents of the Krasnodar territory, and the Leningrad, Rostov, Tomsk and Voronezh regions.

According to VTsIOM poll

According to the survey conducted by the Russian Public Opinion Study Center (VTsIOM) in the middle of 2015, most Russians are happy with the quality of Russian Pension Fund services and the level of service offered by its territorial offices.

Visitors of PFR client services stated their improved efficiency in 2015. Seventy-one percent answered the question «Was your issue resolved by the Russian Pension Fund?» by saying they did everything they had planned (the number was 2% smaller in 2014), and 19% resolved their issues partially. In such cases citizens had to visit a PFR office again, mostly to present personal storage documents.

The level of equipment of PFR client services and territorial offices had been improving year on year, which mostly resolved problems with convenience and comfort of visitors, including persons with impaired mobility, by 2015. An absolute majority of citizens who visited PFR offices in the recent year said they were comfortable (95%). There was some criticism and complaints about narrow corridors and the absence of air conditioners (mostly in old buildings designed without waiting rooms).

Fund visitors mentioned amongst the improvements made last year the appearance of more comfortable entrances to client services' buildings, which was crucial for people having trouble with even such natural city obstacles as stairs. Other improvements included a growing number of client services with visitor parking areas, information stands providing document templates and monitors featuring PFR information videos.

The general opinion of citizens on interaction with the Russian Pension Fund in 2015 was rather high. An overwhelming majority of PFR clients (93%) was satisfied with the quality of service: 66% fully and 27% partially. The indicator did not reduce compared to 2014. A total of 77% of respondents gave the maximum score, 5 out of 5, to accessibility of Russian Pension Fund services.

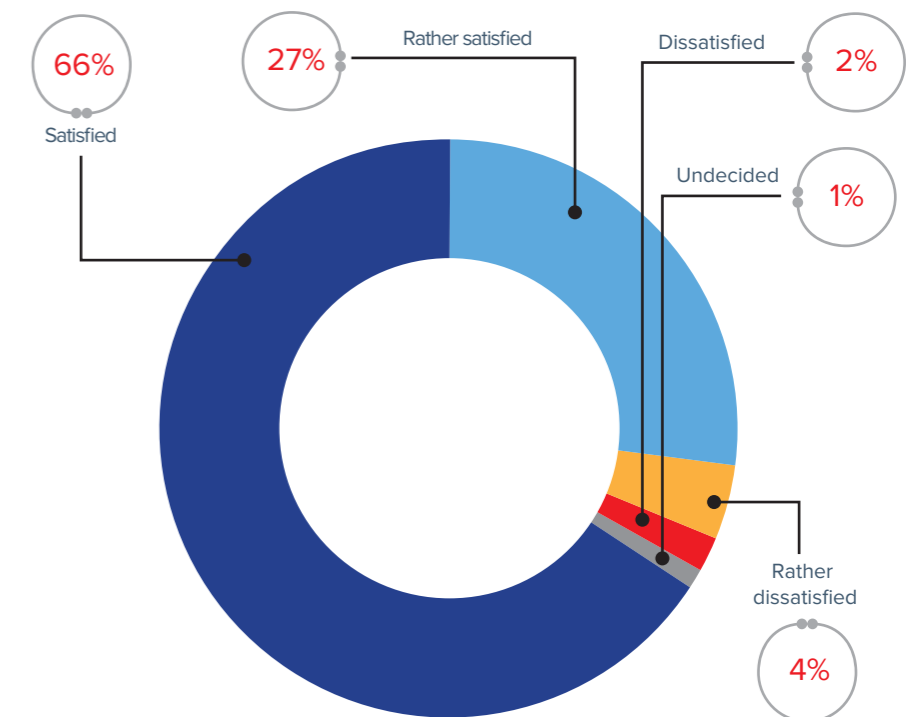
APPRAISAL OF RUSSIAN PENSION FUND SERVICES BY INSURING PARTIES

The VTsIOM survey conducted in the middle of 1995 also involved insuring parties and self-employed citizens. Payers of insurance contributions positively assessed their interaction with the Russian Pension Fund and said that the quality of PFR service had been improving by many parameters.

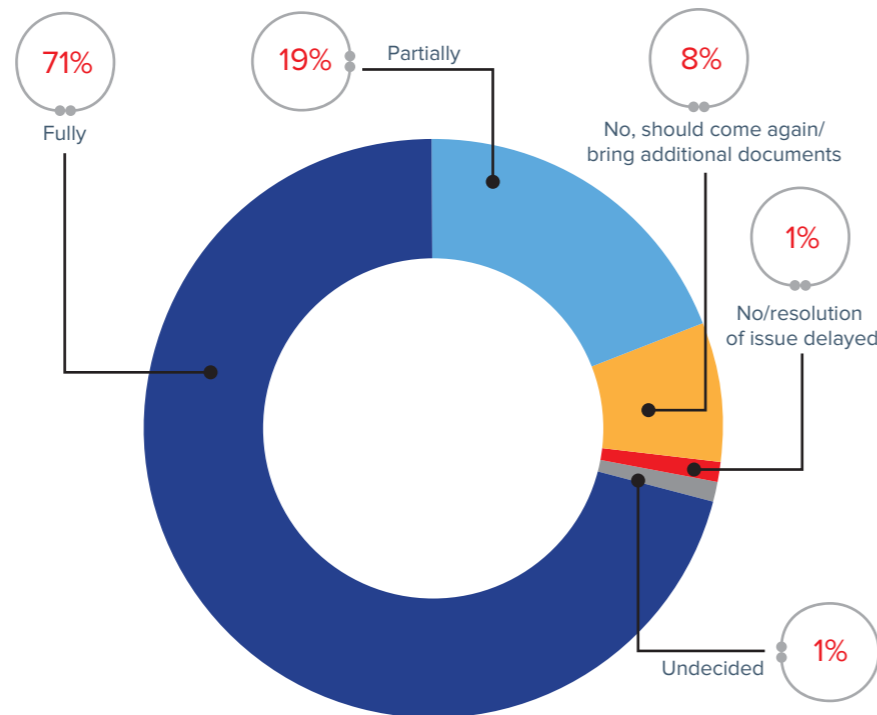
For instance, they mentioned the new report form RSV-1 which PFR introduced in the beginning of 2015 to combine information about insurance contributions and insured persons (earlier there were two report forms). Most insuring parties (67%) said that combined reports were more convenient than the previous ones.

Appraisal of Russian pension fund services and service quality by citizens

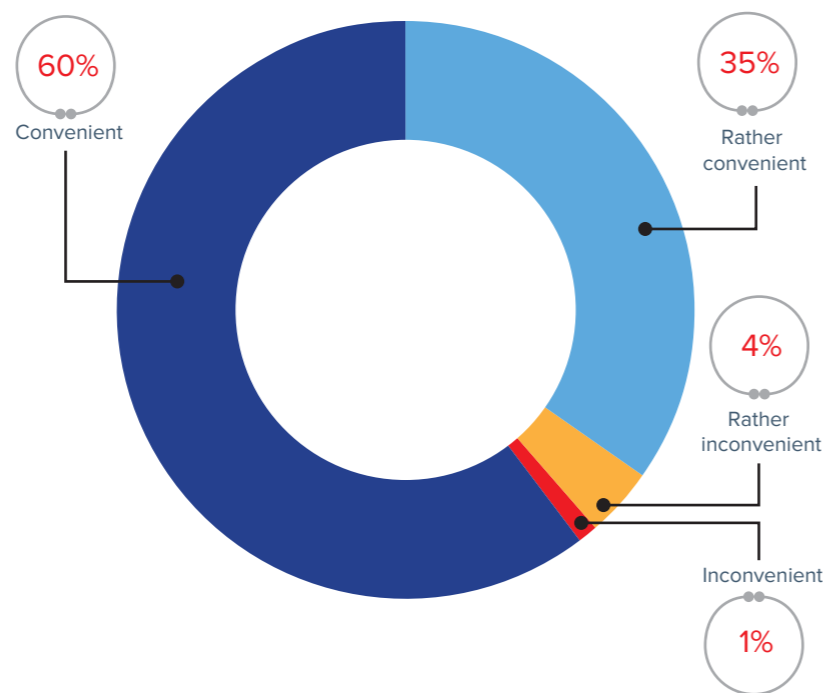
Are you satisfied with the quality of service provided by Russian Pension Fund?



**Was your issue resolved by the Russian Pension Fund?**



**How would you assess convenience and comfort of the Russian Pension Fund office you have visited?**



**VTsIOM survey of June-July 2015**

The poll was held in 350 PFR territorial offices in 70 Russian constituent territories. At least ten respondents were polled in every office. The information was collected in exit polls of citizens leaving offices and client services after having received PFR services. In all, 3,500 persons participated in the exit polls. The ratio of city and village PFR offices was 80% to 20%.

According to VTsIOM data, insuring parties choose the online format of interaction with PFR in every Fund area. According to 67% of respondents, the PFR official website is the main source of information about changes in pension insurance. So, a decreasing number of insuring parties seek information with PFR territorial offices in person.

The survey showed that insuring parties' visits to the Russian Pension Fund were becoming more productive. Eighty-four percent of respondents answered the question «Was your issue resolved by the Russian Pension Fund?» by saying they did everything they had planned (the number was 2% smaller in 2014), and 11% resolved their issues partially. In some cases, insuring parties (representatives of entities – insuring parties) have to visit a PFR office one or several times. Half of all Russian insuring parties visit PFR no more than 3-4 times a year.

An absolute majority of insuring parties who visited PFR offices in 2015 said the offices were comfortable (95%) and specialists helped them prepare reports (82%). Most insuring parties (60%) said there were no lines at PFR.

Representatives of insuring parties also declared an improvement of the PFR verification system. For instance, the number of insuring parties who deem the quantity and quality of PFR checks to be optimal grew from 78% to 84% in 2015.

**PFR SERVICES APPLYING INTERDEPARTMENTAL INTERACTION SYSTEM**

The Russian Pension Fund occupies an important place in the public services system. PFR has amassed large quantities of citizens' personal data, which can be used by the Fund and other governmental agencies for rendering public services.

In addition, the Russian Pension Fund is authorized to issue and register SNILS, a unique number serving the purpose of identification of a citizen's personal data in the public services system.

The Pension Fund has been participating in the online interdepartmental interaction for a number of years: it has been a supplier of information since 2011 and a user of information since 2013. In all, the Russian Pension Fund requests about 100 types of information from federal and regional executive authorities and local self-government bodies. PFR uses information received from other agencies in the provision of eight types of services, mostly the assignment and payment of pensions or social benefits.

An absolute majority of citizens (95%) who visited Russian Pension Fund client services in 2015 called them comfortable for visitors.

Law enforcement agencies are the main providers of data for PFR in the interdepartmental interaction system. They are in charge of pensions of their employees and give PFR information such pensions paid to a person who applies to PFR for the assignment of a second pension or social benefits. The bulk of information comes to the Russian Pension Fund from the Interior Ministry. It concerns both pensions and maternity (family) capital.

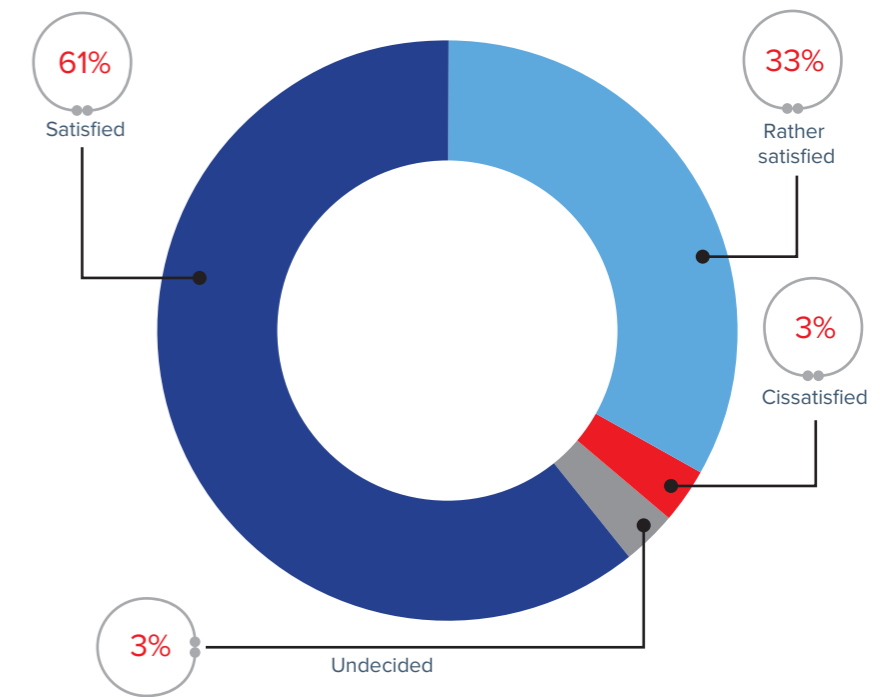
For its part, the Russian Pension Fund provides 12 types of information via the interdepartmental interaction system. Most inquiries made to PFR from other agencies are related to verification of citizens' personal data and SNILS. Almost 83% of inquiries made in 2015 regarded that information. Mostly, the information is shared with Tax and Migration Services and regional and local authorities.

There is a large demand for other data of the Russian Pension Fund, as well. For instance, the Fund provides information about citizens' income to the Federal Bailiff Service (7.7 million inquiries made in 2015) or the amount of PFR social benefits and pensions (5.2 million inquiries made in 2015 by the Federal Bailiff Service, the Social Insurance Fund and regional and social authorities).

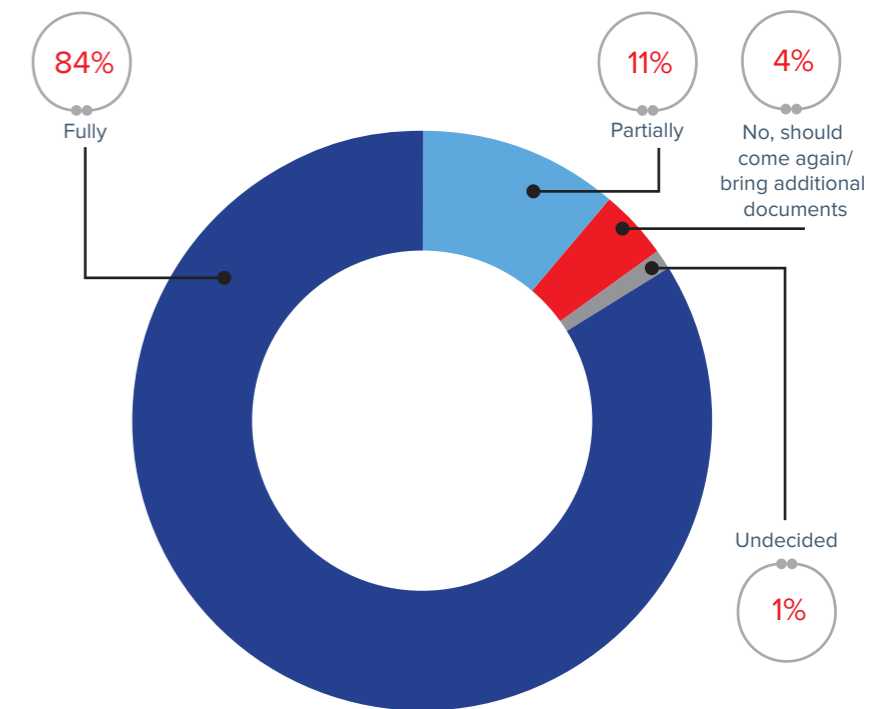
As the interdepartmental interaction system has been developing and incorporating new participants and data transfer services, the amount of information exchanged between agencies has been growing. For instance, the number of inquiries filed with the Russian Pension Fund within the framework of interdepartmental interaction increased by 29% to 89.7 million from 2014 to 2015.

**Appraisal of Russian pension fund services by insuring parties**

Are you satisfied with the quality of service provided by Russian Pension Fund?



**Was your issue resolved by the Russian Pension Fund?**



**VTsIOM survey of June-July 2015**

The poll was held in 350 PFR territorial offices in 70 Russian constituent territories. At least ten respondents were polled in every office. The information was collected in exit polls of citizens leaving offices and client services after having received PFR services. In all, 3,500 persons participated in the exit polls. The ratio of city and village PFR offices was 80% to 20%.

# 1.3 PFR BUDGET

*The main source of payments from the mandatory pension insurance system is the Russian Pension Fund budget. In 2015, its revenue grew by 15.7% and expenditures went up 23.9%.*

The Russian Pension Fund executed its budget by revenue and expenditures in 2015. Every PFR obligation to pensioners and social benefit holders was fully met. The indexation and payment of pensions, monthly and other social benefits were provided within the periods prescribed by law.

The Russian Pension Fund budget had revenue of 7.1 trillion rubles in 2015, or 967.5 billion rubles more than in 2014. Collection of mandatory pension insurance contributions, which are the main source of PFR income, enlarged to 3 864.4 billion rubles or 54.2% of the entire amount of Fund revenue. Compared to 2014, the total amount of contributions enlarged by 170 billion rubles or 4.6%.

The Russian Federal Budget supplied with Russian Pension Fund with 3.1 trillion rubles in the form of inter-budget transfers, including 1.9 trillion rubles (62.5%) for paying state pensions funded by the federal budget.

The aforesaid funds enabled the Fund to finance 7.7 trillion ruble expenditures in 2015, which was 1.48 trillion rubles more than in 2014. A total of 7.0 trillion rubles were assigned for fulfillment of the government's social obligations in 2015.

Including:

- Insurance pensions were adjusted on February 1, 2015, due to the pension point's value of 71.41 rubles based on the 11.4% growth of consumer prices in 2014. That was the largest indexation in six years. The raise was received by 39 insurance pension holders;
- An average size of old-age insurance pension grew by 10.9% in 2015 (1 261 rubles) and reached 12 830 rubles in the beginning of 2016, while an average yearly size of old-age insurance pension (12 753.75 rubles) surpassed the pensioner's subsistence minimum 1.6-fold.

The funded component of the 2015 PFR budget was executed at 169.2 billion rubles. PFR expenditures on funding the cumulative part of labor pensions stood at 546.4 billion rubles in 2015.

Russian Pension Fund fully met all obligations to pensioners and social benefit holders in 2015

State pensions were increased by 10.3% on April 1, 2015, due to the yearly growth of the pension's subsistence minimum. The raise was received by 3.6 million pensioners, including 1.5 million children with disabilities and persons with life-long disabilities.

The monthly social benefit (MSB) grew by 5.5% on April 1, 2015. MSB expenditures stood at 358.8 billion rubles.

As of late 2015, the overall level of social security of 156,000 pensioners from amongst persons with disabilities and WWII veterans (including pensions, MSB and monthly social supplements) averaged 35,000 and 37,000 rubles (an increase from 2,600 to 3,400 rubles over 2015).

PFR total expenditures on the federal social supplement to pension reached 42.1 billion rubles in 2015, a 14.1% increase from 2014.

The size of maternity (family) capital grew by 5.5% year-on-year in 2015 to 453 026 rubles.

Expenditures on additional governmental support to every sphere of use of maternity capital in 2015 reached 328.6 billion rubles (57.9 billion rubles more than in 2014).

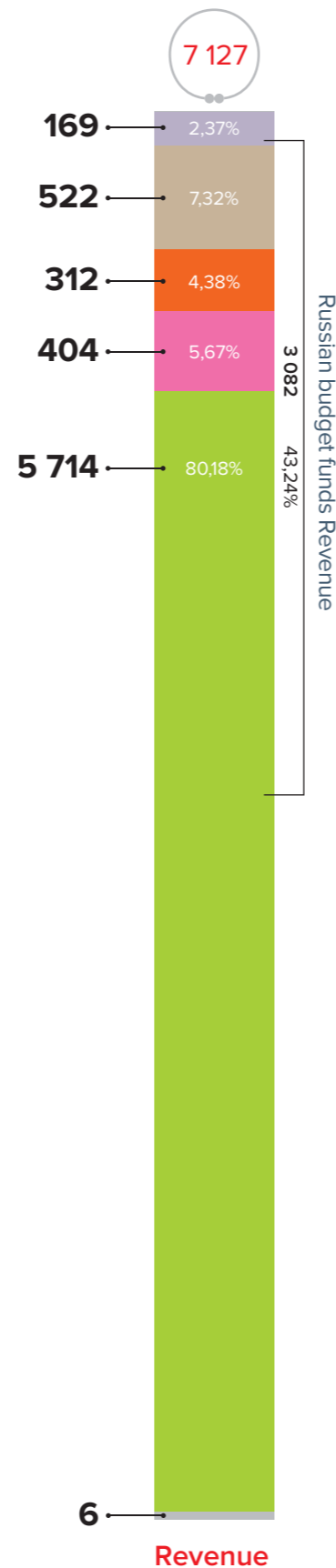
A total of 928.9 million rubles were spent in 2015 on co-funding social programs in Russian constituent territories.



### 2015 Russian Pension Fund budget, billion rubles

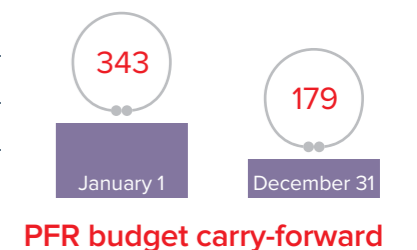
The gap between Russian Pension Fund revenue and expenditures amounted to 543.6 billion rubles in 2015, for most part because of citizens' transfer of their pension savings from the Russian Pension Fund to private pension funds. Pension savings are transferred to private pension funds not from PFR but from managing companies to which PFR assigns all funded pension contributions. Pension savings (about 2 trillion rubles as of early 2015) are not included in the Fund revenue, and funds assigned to private pension funds are marked as expenditures.

Insurance pensions	
Social benefits	
Maternity capital	
State pensions	
Pension savings	
Others	
Pension savings received from managing companies	81,0
Deposited pension savings	12,3
Pension savings received from Central Bank	42,5
Pension savings received from private pension funds	13,2
Russian budget funds co-funding voluntary contributions of citizens	9,4
Voluntary contributions of citizens for funded pensions	7,1
Contributions of insurers for funded pensions	1,8
Others	1,7
Contributions of insuring parties for insurance pensions	3 862,6
Russian budget funds for payment of insurance pensions	814,2
Russian budget funds for valorization (enlargement) of old-age insurance pension	680,1
Russian budget funds for compensation of reduced insurance contribution tariffs	342,9
Russian budget funds for compensation of non-insured periods added to work record	9,1
Others	5,1



Pension funds transferred to private pension funds	527,0
Lump-sum payment of pension savings	15,7
Payment of pension savings to heirs	3,3
Payment of funded pension	0,2
Payment of pension savings under pension co-funding program	0,05
Monthly social benefit to federal benefit holders	358,8
Federal social supplement to pensions	42,1
Compensation for caring for disabled persons	35,3
Compensation for caring for children with disabilities and persons with life-long disability of the 1st group	27,7
Occupational supplements to pensions	15,0
One-time payment to veterans on occasion of 70th anniversary of victory	11,1
Monthly supplement to pensioners	9,9
Pensioner burial benefit	7,7
Compensation to pensioners living in Extreme North territories for travel to place of their vacation and for resettlement from Extreme North territories	3,1
Co-funding of social programs in Russian constituent territories	0,9
Improvement of living conditions of families	287,3
One-time benefit to families	36,2
Education of children	5,1
Formation of mothers' funded pension	0,08

- Insurance pensions
- Social benefits
- Maternity capital
- State pensions
- Pension savings
- Others



# 1.4

## PFR INFRASTRUCTURAL DEVELOPMENT AND IMPROVEMENT OF ITS EFFICIENCY

*The execution of duties to receive and service citizens vested in the Russian Pension Fund requires development and expansion of the network of Fund territorial offices interacting with citizens and representatives of entities in every constituent territory of the country. This helps create a comfortable environment for Fund visitors and appropriate working conditions for employees and cut expenditures on PFR current activity.*

### CONSTRUCTION, RENOVATION AND ACQUISITION OF PREMISES

By late 2015, Fund territorial offices were accommodated in 1,248 stand-alone buildings and 2,924 premises with a total area of 2,259,600 square meters.

Most commissioned buildings and premises were used by PFR offices directly providing services to citizens and entities. Russian Pension Fund expenditures on the development of infrastructures reached 2.36 billion rubles in 2015. PFR territorial infrastructures grew by 24 facilities, 13 of which were built and 11 were acquired. New offices of the Russian Pension Fund comply with modern requirements to client services and provide everything necessary for the work of their specialists and quality and comfortable service to visitors, including people with disabilities.

The deficit of premises in addition to the absence of conditions for receiving citizens is the main reason for the construction of new PFR facilities. A decision to buy buildings and premises instead of constructing them is made whenever the acquisition costs less or regional authorities cannot provide land lots for building PFR offices in places accessible to citizens.

Seeking to minimize annual expenditures on the construction and acquisition of premises, the Fund has been reproducing construction projects. This helps save money on design documentation. Information regarding eight construction projects developed and fulfilled by the Russian Pension Fund was added to the register of standard project documentation of the Russian Ministry of Construction, Housing and Utilities as efficient re-use projects. The standardized construction practice has been successfully applied by PFR offices in the Republic of Adygeya and the Tambov, Volgograd and Belgorod regions.

PFR and the Russian Ministry of Construction, Housing and Utilities have developed and approved regulations setting limits to the size of PFR administrative buildings. In addition, in 2015 the Russian Pension Fund Board approved standard requirements to the finishing of buildings and premises of the Fund for construction and capital and current repairs projects.

PFR territorial offices preparing design documentation and estimates rely on local construction and finishing materials, ruling out the use of expensive materials. They condition the allotment of plots by local authorities for the construction of new PFR buildings on the availability of developed transport and engineering infrastructures. Russian Pension Fund offices coordinating construction projects with city development authorities insist that only simple architectural solutions be used (façade finishing, building configuration, etc), in order to avoid excessive construction expenses or an illusion of 'excess and luxury'.

Much attention is given in the construction and acquisition of premises to the compliance with standards of the 'Accessible Environment' state program, energy saving, fire safety, construction norms and labor laws.

In 2014-2015 the Russian Pension Fund reduced the number of constructed and acquired premises by use of its territorial infrastructures. The area of new premises reached 74,100 square meters in 2015 (55,400 square meters in 2014). The Fund cut its expenses on construction and acquisition of real properties by almost one billion rubles or 28% last year due to the aforesaid measures.

### SAFE AND ACCESSIBLE ENVIRONMENT

PFR infrastructures mandatory comply with both baseline requirements, such as fire safety, energy saving and labor safety regulations and standards of the state program Accessible Environment. All new buildings of the Russian Pension Fund are designed and built consistent with the requirements providing the appropriate level of accessibility to people with disabilities and reduced capacities. Buildings acquired by the Russian Pension Fund from other entities undergo adjustments for creating a comfortable environment for people with impaired mobility.

Expenditures on the compliance with standards of the state program Accessible Environment reached 53.8 million rubles in 2015 (39.4 million rubles in 2014, and 56.8 million rubles in 2013). These funds were spent on assembling custom-made elevators, ramps and rails in PFR buildings and premises, assembly works done in entrance halls, vestibules and bathrooms, and a wheelchair friendly environment and other works. In order to improve mobility of persons of disabilities, 17 PFR offices underwent total renovation, and another 232 offices performed various types of works and equipped 224 parking areas for persons with disabilities. According to the internal audit of PFR territorial offices, only 1.32% of buildings are fully non-compliant with accessibility requirements. It is planned to begin their renovation in the upcoming years.

All PFR projects of capital construction, acquisition, renovation and repairs with a cost exceeding 5 million rubles are fulfilled with the consent gained at public hearings

## PUBLIC HEARINGS ON PFR REAL PROPERTIES CAPITAL CONSTRUCTION, RENOVATION AND REPAIRS PROJECTS

Since 2014 the Pension Fund and its territorial offices have been holding public hearings on planned construction and repairs of PFR real properties and acquisition of new buildings and premises for PFR needs

PFR projects with a cost of 5 million rubles or more are subject to public hearings. Public hearings involve citizens, representatives of the Union of Pensioners, the all-Russia Society of Persons with Disabilities, trade unions, public associations and unions of small, medium and big business employers, member organizations of the All-Russia People's Front and the media.

In 2015 the Russian Pension Fund initiated and held 83 public hearings in 44 Russian constituent territories (34 hearings in 23 territories in 2014). All PFR projects were approved. In some public hearings critique was offered and proposals were made regarding additional equipment of PFR facilities, and they were taken into consideration in the elaboration of projects.

## 1.5. PREVENTION OF CORRUPTIVE PRACTICES IN PFR SYSTEM

*Prevention of corruptive practices in the Russian Pension Fund is systemic and based on the fulfillment of all norms of Russian laws regarding the prevention of corruptive practices.*

In 2015, the Pension Fund was countering corruptive practices under anti-corruption laws and the anti-corruption plan of the Russian Pension Fund, its territorial offices and the federal entity Individual Records Information Center in 2014-2015.

Last year, citizens made 195 statements reporting suspected corruptive practices: 95 statements were received by operators of the PFR consulting center by phone, 77 were mailed, and 23 were sent via Fund websites.

The statements made by citizens were verified, and two suspected cases were confirmed. Verification materials were looked into at a meeting of the PFR Commission on Compliance with the Rules of Conduct in Office and Conflict of Interest Management. Disciplinary reprimands were applied to two workers. Other information about suspected corruptive practices provided in the statements was not confirmed.

PFR commission on compliance with the rules of conduct in office and conflict of interest management were held in 2015. They uncovered 660 violations of anti-corruption laws, which led to disciplinary punishment of 372 Pension Fund employees. Those indicators reduced five-fold and four-fold since 2014.

Sixty-nine checks were made last year to verify the authenticity and fullness of information about assets and proprietary obligations of Russian Pension Fund employees (50 checks were conducted in 2014). Fifty-two checks were initiated by the law enforcement authorities and 17 by PFR divisions preventing corruption and other crimes. In addition, the Fund held 23 checks of information about PFR employee's expenditures and 77 checks of PFR employee's compliance with limitations, bans and requirements of the prevention and settlement of conflicts of interest.

Seeking to improve anti-corruption measures at PFR, 1,127 employees tasked to organize anti-corruption activity, took professional development courses «Legal and Organizational Aspects of the Prevention of Corruption» (984 employees took the courses in 2014).

Thirty-six inspections were held in 2015 in order to step up control over the implementation of the maternity capital program. Proposals were made to the Russian Labor and Social Protection Ministry regarding better efficiency of the provision of maternity capital funds.



Last year PFR made anti-corruption evaluation of 41 projects and 14 normative legal acts of the Fund (31 projects and 18 acts were checked in 2014). Only one of them appeared to have factors leading to corruptive practices. The document was submitted for improvement and elimination of factors leading to corruption practices. A second anti-corruption check did not reveal such factors.

All drafts of the Russian Pension Fund's normative legal acts are published on the Fund website and are open to independent evaluation, which can be done by experts accredited by the Russian Justice Ministry. One independent evaluation was submitted to PFR last year. Yet the document was not acknowledged because it failed to meet the form prescribed by the Justice Ministry and was created by legal entities not accredited as experts holding independent anti-corruption evaluation of normative legal acts and their drafts. No expert evaluations of other normative legal acts and draft normative legal acts of the Russian Pension Fund were presented.



# Russian Pension Fund activities

**Maria Boiko**

Specialist-expert of the insurance contributions administering department of the PFR office in city of Kurgan, Kurgan region

**Yana Almadakova**

Leading specialist – expert of the media relations group of PFR office in Republic of Altai

4

2

1

3

**Zalina Eskindarova**

Leading specialist – expert of the individual records department of PFR office in Republic of Karachayevo-Cherkessia

**Yulia Rain**

Clerk of PFR office in city of Salsk in Rostov region



Festive Russian girl's costume of XIX century

Adyg (Cherkess) princess costume of XIX century

Altai national costume

Festive costume of single Don Cossack woman of XIX century



## 2.1. ASSIGNMENT AND PAYMENT OF INSURANCE AND STATE PENSIONS

*The insurance pension has been the main type of pension in Russia since January 1, 2015. The «labor pension» notion has been removed from laws. At the same time, a new pension formula was introduced for forming and recording pension rights of citizens and for calculating the amount of insurance pension.*

### TRANSITION TO NEW RULES OF FORMING INSURANCE PENSION

Federal laws passed in late 2013 «On Insurance Pension» and «On Funded Pension» transformed the labor pension comprising of funded and cumulative parts until 2015, into two types of pensions.

This division is logically explained by the existence of different principles of the formation of insurance and funded pensions. Insurance contributions are equally important for forming both types of pensions, yet the size of insurance pension largely depends on the wage, work record and retirement age, while the return on investment is much more important for funded pension, which is practically not determined by the length of work record.

#### Pension points – individual pension coefficients

The shift from labor pension to insurance pension resulted in the appearance of a new unit in the insurance pension calculation formula – individual pension coefficient (point).

Since 2015, pension points have been used for evaluation of pension rights acquired by a citizen during one's career. Pension rights of the prospective pensioner formed at the end of each year of employment are transformed into individual pension coefficient.

At the time of retirement, pension points gained throughout the entire period are summed up and monetized consistent with the pension point value in the retirement year. The government sets the pension point value every year.

The maximal amount of pension points a citizen can gain per year is limited. It stood at 7.39 points in 2015, and will grow to ten points by 2021 to remain unchanged.

There are also multipliers increasing one's old-age insurance pension. The multipliers are granted in case of late retirement – at least for one year and up to ten years. The longer the pension is not claimed, the higher is the bonus enlarging the size of fixed payment and the sum of pension points.

#### Fixed payment

The insurance pension paid to citizens includes a fixed payment (the analogue of the fixed-rate payment within the labor pension). In contrast to pension points, the size of fixed payment is the same for all participants in the pension system. Yet the fixed payment may be reduced or increased for certain categories of citizens.

The size of fixed payment is annually set by the government; it increases year on year.

#### Conditions for assignment of insurance pension

Work record and individual pension coefficient qualifications are set for the old-age insurance pension. The minimal work record eligible for the old-age insurance pension was six years in 2016.

There are also legal requirements to the minimal number of pension points scored by a citizen. At least 6.6 points were necessary for assignment of the insurance pension in 2015, and the minimal amount will grow to 30 by 2025 and will remain unchanged.

The age eligible for assignment of the insurance pension did not change in 2015 – 55 years for women and 60 years for men. Citizens can postpone their retirement, which will significantly enlarge the size of their prospective pensions.

#### Conversion of pension rights

Until the early 2015, the labor pension was the most common type of pension in Russia. Labor pensions were paid to 38 million pensioners and labor pension rights were formed by 80.2 million citizens by late 2014. Seeking to ensure a smooth transfer to the insurance pension and introduction of every novelty, Russian Pension Fund specialists did extensive work converting pension rights of 112 million insured persons consistent with new laws, preparing databases, adjusting software and hardware, training specialists and, obviously, explaining new rules of the formation pension in a public information campaign.

### ASSIGNMENT AND PAYMENT OF PENSIONS

The main types of pension paid by the Russian Pension Fund are the insurance pension formed within the mandatory pension insurance system and the state pension assigned to civil or military servants, certain categories of persons with disabilities as a way of social support, and those who failed to qualify for the old-age insurance pension.

**In 2015 Russian Pension Fund specialists converted pension rights of 112 million insured persons in accordance with the new laws.**

### Assignment of insurance pension

Territorial bodies of the Russian Pension Fund assigned 2.33 million insurance pensions in 2015 (67,000 more than in 2014), including 1.87 million pensions assigned on old age grounds, 258,000 pensions assigned to persons with disabilities and 205,000 pensions on the grounds of loss of breadwinner. In most cases, pensions were assigned for the first time (1.92 million), while other pensions (411,000) were assigned in the form of transfer from one type of pension to another.

A major innovation of 2015 was the possibility to apply for the assignment of pension online. Russian citizens filed 66,000 applications for the assignment of pension through their personal accounts on the PFR website in addition to 47,000 applications for changing the way of pension delivery in 2015. In 74.1% of cases, pensions were assigned without a personal visit to PFR.

### Advance assignment of insurance pension

A significant part of pensions are assigned by territorial offices of the Russian Pension Fund as a result of pre-work with citizens and their employers. A total of 1.6 million pensions were assigned that way in 2015. Citizens preparing to retire may apply to the Russian Pension Fund in advance for advice on the type of pension they may be assigned, assessment of the amount of their pension rights and verification of the availability of documents required for the assignment of pension. Online interaction between PFR and employers of prospective pensioners is being increasingly used for those purposes. Human resources departments of enterprises provide PFR with information and e-copies of documents regarding prospective pensioners in advance. In all, PFR has agreed on online interaction with 280,000 organizations, including such big companies as Russian Railways, Sberbank, Gazprombank and others. A total of 260,000 pensions were assigned last year in the course of online interaction with employers (127,000 pensions in 2014). The rates were the highest in the Republics of Tatarstan and Bashkortostan, the Khanty-Mansi autonomous region and the Belgorod region in 2015.

The scope of assignment of state pensions is smaller than that of pensions assigned in the mandatory pension insurance system. The average ratio is one state pension per seven insurance pensions. Yet there is a slow but continuous trend towards the enlargement of state pensions and the reduction of insurance pensions. There were 259,000 social pensions amongst 308,000 state pensions assigned in 2015.

### Payment of pensions

Given the new assignments of pensions by PFR, the total number of pensioners reached 42.7 million by late 2015, or 1.27 million more than in the previous year.

In 2015, 35.6 million pensioners were receiving old-age insurance pensions of 12 830 rubles on the average, and 3.6 million were receiving state pensions of 8 3795 rubles on the average.

About 306,000 pensioners were receiving two PFR pensions in 2015, among them persons with war-related disabilities and WWII veterans (average pensions of 28 961 and 31 567 rubles, respectively), parents and widows of killed servicemen (average pensions of 21 900 and 23 079 rubles, respectively) and persons decorated with the badge of «Besieged Leningrad Resident» (average pension of 24 398 rubles).

Expenditures on the payment of insurance and state pensions stood at 6 181 billion rubles in 2015, or 860 billion rubles more than in 2014. Most funds (5 790 rubles) were spent on the payment of insurance pensions. A total of 391 billion rubles were spent on state pensions.

### Assignment and payment of pensions in Republic of Crimea and Sevastopol

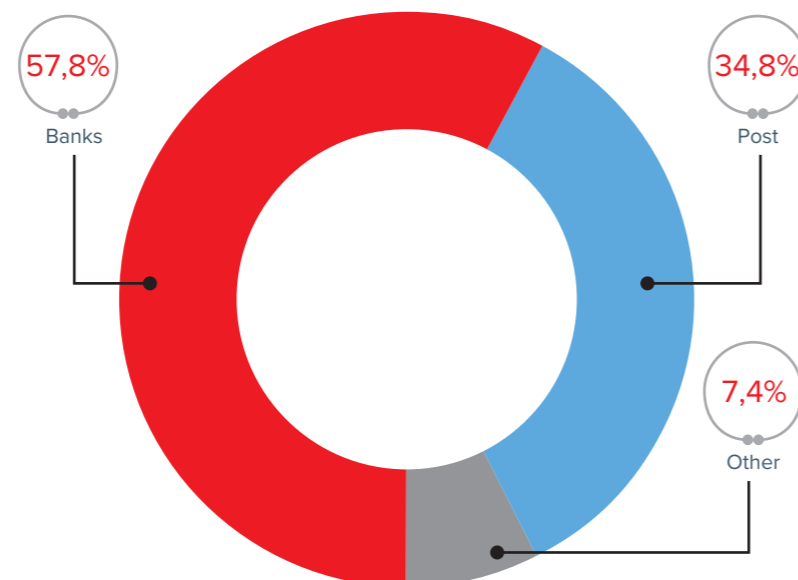
The payment of pensions in Crimea began in 2014, but due to the transitional period the Russian mandatory pension insurance system took full effect only on January 1, 2015.

As a result of Crimea's integration with the Russian pension system, the number of PFR pension holders grew by 682,000 persons in 2015.

### Number of pensioners and size of PFR pensions in 2015 (as of December 31)

Pension type	Number of pensioners, thousand persons	Yearly dynamics of pensioners' numbers, thousand persons	Average size, rubles	Average size growth, rubles
<b>Insurance pension:</b>	<b>39 170</b>	<b>1 148</b>	<b>12 380</b>	<b>1 229</b>
– old age	35 559	1 133	12 830	1 261
– disability	2 223	-50	7 969	827
– loss of breadwinner	1 389	65	7 914	740
<b>State pension</b>	<b>3 564</b>	<b>125</b>	<b>8 795</b>	<b>813</b>
– old age	326	20	10 734	988
– disability	48	-0,7	12 067	1 136
– loss of breadwinner	8	-1	9 445	939
– long service	72	5	18 916	1 712
– social:	3 110	101	8 302	754
– disabilities:	1 978	59	9 572	851
– social to children with disabilities and persons with life-long disabilities	1 527	41	10 711	976
<b>Total</b>	<b>42 734</b>	<b>1 273</b>	<b>×</b>	<b>×</b>

### Delivery of PFR pensions and social benefits in 2015, %



Post, banks and other organizations which have relevant agreements with the Russian Pension Fund deliver pensions to Russian pensioners. Most deliveries are made by Russian Post and Sberbank. Some 14.8 million pensioners hold bank cards to which their pensions and social benefits are transferred.

Mandatory pension insurance in Crimea is provided by two offices of the Russian Pension Fund – the office in the Republic of Crimea and the office in the city of Sevastopol. Both offices opened in April 2014, and 2.18 million insured persons were registered with them by late 2015.

About 250 specialists from 24 offices of the Russian Pension Fund were supervising the activity of PFR territorial offices in Crimea and were providing them with practical and methodological support in meetings with citizens and processing of documentation. In addition, the supervisory offices provided remote assignment of pensions and verified their correctness.

The electronic flow of documents fully started in Crimea in October 2015 in regard to the payment and delivery of pensions via post offices. The project was accomplished by the Pension Fund together with Crimean Post federal state unitary enterprise.

PFR offices also established contact with local social services for the purposes of exchanging information about work record, size of assigned pensions and social benefits and other information crucial for the provision of pensions.

### INDEXATION OF PENSIONS

All types of pensions paid by the Russian Pension Fund are subject to annual indexation. Measures increasing pensions of citizens planned for 2015 were

accomplished on time and in full. They applied to all pensioners receiving PFR payments.

On February 1, 2015, insurance pensions grew by 11.4%, which was the largest indexation in years. An average old-age insurance pension increased by 1 261 rubles to 12 830 rubles.

State pensions were raised by 10.3% on April 1. An average social pension increased by 754 rubles to 8 302 rubles.

Laws on insurance pension indexation were modified in late 2015 to decree that pensions shall be increased only for non-working pensioners. Starting from 2016, working pensioners receive their insurance pensions without indexation. At the same time, scheduled indexations are taken into account in the formation of pension rights of citizens at their individual accounts in PFR. After a pensioner stops working, his or her pension will be increased by the total amount of earlier indexations.

### Review of pensions of working pensioners

All working pensioners are entitled to the adjustment of the size of their insurance pension in accordance with the amount of insurance contributions made to its formation in the previous year.

PFR adjusts pensions every August, without an application from pensioners. In 2015, pensions were adjusted for 11.9 million people, whose pensions grew by 184.8 rubles on the average.

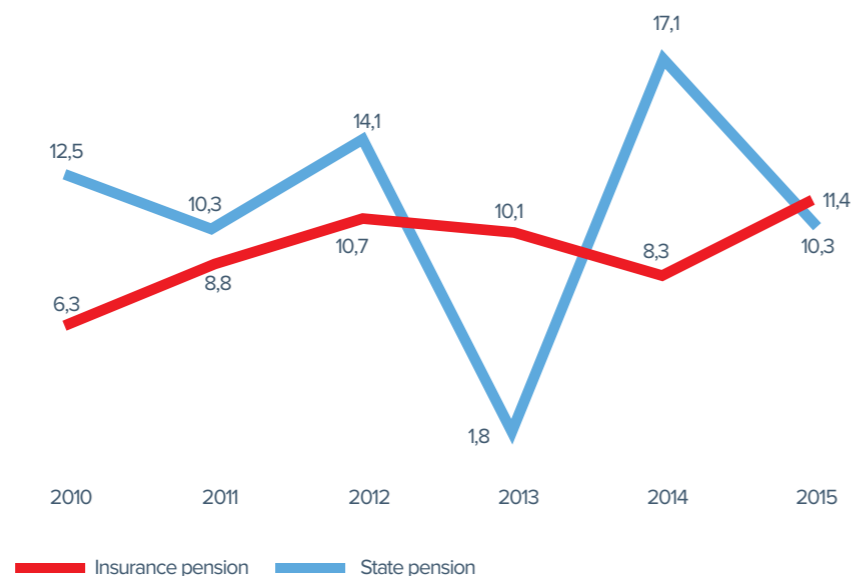
### PAYING PENSIONS ABROAD

The Russian Pension Fund is paying pensions to Russian and foreign citizens within the national system preserving pension rights in case of resettlement and under international treaties of the Russian Federation with foreign countries in the field of social security.

Citizens who receive all types of pensions (with the exception of state pension benefits) receive their pension payments irrespective of the country of their residence and citizenship. Pensions are also guaranteed to foreign citizens who worked in Russia and retired in their home country in case Russia and the relevant foreign state have an agreement on reciprocal payment of pension benefits. Otherwise all pension rights acquired by a foreign citizen in Russia are not included in the pension assigned in one's home country.

Cooperation between Russia and foreign countries in reciprocal payment of pension benefits is mostly based on two types of agreements: territorial and proportionate. In the first case pension rights acquired in Russia, for example, the work record, are taken into account in the assignment of pensions in a foreign country but the pension itself is assigned under the laws of the foreign state and at

### Indexation of pensions, %



**Insurance pensions grew by 11.4% on February 1, 2015. State pensions enlarged by 10.3% on April 1, 2015.**

its expense. Agreements based on the proportionate principle bind each country to fund pension rights acquired on its territory irrespective of laws of which country the pension is assigned under.

Most Russian agreements with foreign countries on pension benefits are based on the proportionate principle and signed with former Soviet republics, which demonstrate extensive processes of migration to Russia. Pensions assigned under agreements based on the proportionate principle are mostly higher, so agreements based on the territorial principle are gradually falling out of use.

In 2015 the Russian Federation had 16 international agreements regulating its relations with 20 countries in the field of pension benefits. Under these treaties, Pension Fund payments were made to 40,500 pensioners abroad (35,000 in 2014), and PFR expenditures in this area grew by 20.4% to 3.1 billion rubles at the end of the year (2.6 billion rubles in 2014). The number of pensioners residing in Russia and receiving payments under the aforesaid international agreements was much smaller – 2,400 (1,700 persons in 2014). PFR expenditures on their pensions amounted to 216.8 million rubles or nearly 70% more than in the previous year – 128 million rubles.

In all, the Pension Fund was paying pension benefits in 121 countries of the world. The total number of PFR pension recipients living abroad increased 11% year-on-year to 288,000 persons by the end of 2015.

Pensioners residing abroad who are permanently registered in the territory of Russia receive their pensions to their bank account or the account of their lawful representative in Russia. Such pensions were paid to 154,000 pensioners and

totalled 22 billion rubles in 2015. The other 134,000 pensioners living abroad were paid in countries of their residence in local currencies. Such payments amounted to 14 billion rubles. Pensions assigned after January 1, 2015, are paid to Russian pensioners residing abroad only in the territory of Russia, via Russian banks. PFR expenditures on paying pensions abroad amounted to 36 billion rubles, or almost 14.7% more than in the previous year.

In addition to organizing the payment of pensions in foreign countries, Pension Fund specialists contributed to the improvement of reciprocal provision of pension benefits between Russia and other countries.

In 2015, Russian Pension Fund representatives participated in negotiations on the fulfillment of existent international agreements and the conclusion of new ones with Hungary, Israel, Turkey, South Korea, Serbia, Tajikistan, and Eurasian Economic Union member countries. Negotiations on an agreement on social security of officials and administrations of governmental agencies were held with Belarus.



2020

## FORMATION AND PAYMENT OF PENSION SAVINGS

*In 2015 the funded part of the pension system operated in accordance with new rules and regulations aimed at higher efficiency*

### RENOVATION OF FUNDED SYSTEM

Keynote amendments concerning operation of the funded system passed in late 2013, which began reconciliation of the pension savings process with new rules and regulations in 2014. The funded system started to operate by the new rules in 2015, although the transition would be completed only in 2016.

#### Pension Savings Guarantee Fund

The funded pension element of the mandatory pension system guarantees safety of contributions. Irrespective of investment outcomes, a pension system participant cannot be assigned pension savings smaller than the amount of paid insurance contributions as of the moment of one's retirement. The government gave a full guarantee of that via the Russian Pension Fund even if investment losses were incurred by a private pension fund.

This imbalance was eliminated in 2015, and the responsibility for safety of pension savings was divided between all entities investing pension savings. A special guarantee fund was created at the Deposit Insurance Agency for those purposes and all pension funds were compelled to make any contributions to it. These funds will eventually provide the payment of pension savings to retiring citizens in case investments prove unprofitable or their fund's license is revoked.

#### Prevention of illegal transfer of pension savings

The new rules helped resolve another problem of the funded system – illegal transfer of pension savings from PFR to private pension funds and between private pension funds. The problem of the previous years was the possibility to file an application for the transfer of pension funds via private pension funds, which acted as PFR transfer agents, rather than the Pension Fund directly. It was hard to check the authenticity of those applications, and many of them proved false, according to complaints from citizens. The new rules compel the filing of an application choosing the insurer only with PFR, which will practically rule out the transfer of pension savings without the consent and knowledge of a citizen.

#### Five years in one fund

The new rules of operation of the funding system also reviewed the frequency of possible transfer of pension savings from one fund to another without any losses. The law allowed doing so once a year in the past. The new rules also allow for this possibility but with some reservations: the next insurer will receive pension funds without the return on investment and without compensation. In order to keep the

return on investment provided by the fund and to avoid uncompensated losses, it would be expedient to choose another insurer no more than once in every five years, this period will make possible longer investment projects, which raise the efficiency of investments.

#### Corporatization of private pension funds

Renovation of the funded system has also had an effect on private pension funds. Private pension funds, which previously existed in the form of non-profit organizations, shall be corporatized in accordance with the new rules. That will make the activity of private pension funds more open and transparent.

### FORMATION OF PENSION SAVINGS

For the period of transformations in the funded system, contributions for the funded pension have been legislatively suspended: all mandatory pension insurance contributions paid in 2014, 2015 and 2016 are invested in the formation of insurance pensions. Besides, all citizens were given two years in 2014 to decide whether they want to continue making contributions to the funded pension or they wish to concentrate on formation of the insurance pension and assign the entire contributions for that purpose.

As a result, 37,800 persons decided to stop making contributions for the formation of their funded pensions in 2014-2015. Those who did not make any decision and never assigned their pension savings for the funded pension before had the assignment of contributions for the funded pension stopped automatically. Funded pension contributions will resume for the others on the decision of the government.

Despite transformations in the funded system and irrespective of the way citizens disposed of their new insurance contributions, the formation of their funded pensions with previous contributions did not stop and would continue in accordance with the rules. All pension savings recorded by individual accounts of citizens would be paid upon their retirement.

A total of 277.2 billion rubles were invested in the funded system in 2015 from the Russian Pension Fund. Most of that sum (243.1 billion rubles) was the return on investment of pension savings via managing companies. A total of 1.8 billion rubles were transferred as mandatory pension insurance contributions (arrears of the previous years). Some 14.1 billion rubles came from temporary placing of pension savings, mostly in bank deposits. Voluntary contributions of citizens under the pension co-funding program stood at 7.1 billion rubles in 2015, and the state co-funding of voluntary contributions of citizens reached 9.4 billion rubles in 2014.

Some 13.2 billion rubles were transferred from private pension funds to PFR last year and another 42.5 billion rubles came from the Central Bank after the revocation of licenses of certain private pension funds. In turn, the Pension Fund transferred to private pension funds 527 billion rubles in pension savings and assigned

## FUNDED PENSION SYSTEM AND ITS PARTICIPANTS (AS OF DECEMBER 31, 2015)

### Insured persons

Most working Russians are forming pension savings. First of all, these are people born in 1967 or younger (54.8 million people), participants in the program of state co-funding of pensions (2.5 million people) and maternity capital holders who assigned part of their funds for the formation of funded pensions (3,000 persons). The total number of persons forming pension savings is 80.7 million people.

### Pensioners

The payment of pension savings to pensioners began in July 2012. Most pensioners receive lump-sum payments as their savings were formed within a short period and amounted to small sums. In 2015 lump-sum payments of pension savings were made to 1.3 million people, while 33,300 pensioners receive their pension savings within monthly pensions.

### Insuring parties

Pension savings of Russians are mostly formed with mandatory insurance contributions paid by insuring parties: employers and self-employed insuring parties. Due to the transformations in the funded system in 2015, insuring parties did not pay contributions for funded pensions, and the entire contributions were assigned only for insurance pensions.

### Russian Pension Fund (PFR)

This is the main administrator of means in the funded system. All insurance contributions for the funded pension are received by PFR, which transfers them to managing companies or private pension funds, in accordance with the choice made by citizens. Pension savings of citizens, who have chosen PFR to be their insurer, are invested by the Vnesheconombank state managing company and 34 private managing companies. They are forming pension savings for 53.65 million persons. The total sum of savings is 2 053 billion rubles.

### Private pension funds (PPF)

The same as the Russian Pension Fund, private pension funds operate as insurers in the mandatory pension insurance system. They enter into mandatory pension insurance agreements with insured persons and investment agreements with managing companies and administer funds transferred from PFR. Some 27.03 million persons are forming pension savings with private pension funds (in all, 70 funds, 33 of which are participating in the system of pension savings guarantee). The sum of pension savings accumulated in private pension funds stands at 1 609 billion rubles.

### Managing companies (MC)

Key participants in the funded system which are investing pension savings in financial assets and receive return on investments. Pension funds enter into agreements with managing companies and transfer funds. A person who has never transferred pension savings from PFR and has not chosen a managing company has one's pension savings transferred by default to Vnesheconombank, the state managing company servicing the largest number of insured persons (53.17 million persons) and handling the largest amount of pension savings (2 012 billion rubles). PFR is also interacting with 34 private managing companies, which have accumulated 40.6 billion ruble pension savings of 480,000 persons.

### Central Bank (CB)

Acts as the regulator and controls the activity of managing companies and private pension funds in accordance with existent requirements.

### Deposit Insurance Agency (DIA)

It has been the administrator of the Pension Savings Guarantee Fund since 2015. The agency collects, controls and invests contributions to the fund and provides guaranteed compensations to citizens in insured events. It also acts as the liquidator of private pension funds whose licenses are revoked.

another 19.3 billion rubles for payments to pensioners. As a result, the amount of pension savings accumulated by PFR reached 2 053 billion rubles by the end of 2015

### Transfer of pension savings to managing companies and private pension funds

The Russian Pension Fund transfers all pension savings to managing companies, which have agreements with PFR, or private pension funds affiliated to the pension savings guarantee system, in accordance with the choice made by citizens. The Russian Pension Fund not only distributes new funds coming to the funded system, but also redistributes pension savings, consistent with the requests of insured persons for changing their insurer.

The selection of insurers and investment portfolios for pension savings became more active in 2015. Back in 2014 the Russian Pension Fund received 6.7 million applications from insured persons for transferring their pension savings, and the numbers doubled in 2015 to 11.52 million, in addition to 1.9 million applications accepted in 2014 but not fulfilled because those private pension funds had yet to join the pension savings guarantee system. The number of applications processed in 2015 stood at 13.42 million.

PFR upheld 7.58 million applications (56.5% of the entire number). Most denials were caused by the fact that applicants submitted several applications to PFR, while PFR was compelled by law to process only one application with a later date. Some 2.46 million applications or 18.3% of the entire number were declined for that reason.

A total of 1.3 million applications (9.7%) were not processed because private pension funds chosen as the new insurers had not joined the pension savings guarantee system, and another 1.1 million applications (8.2%) were turned down because the private pension funds they mentioned had their license revoked.

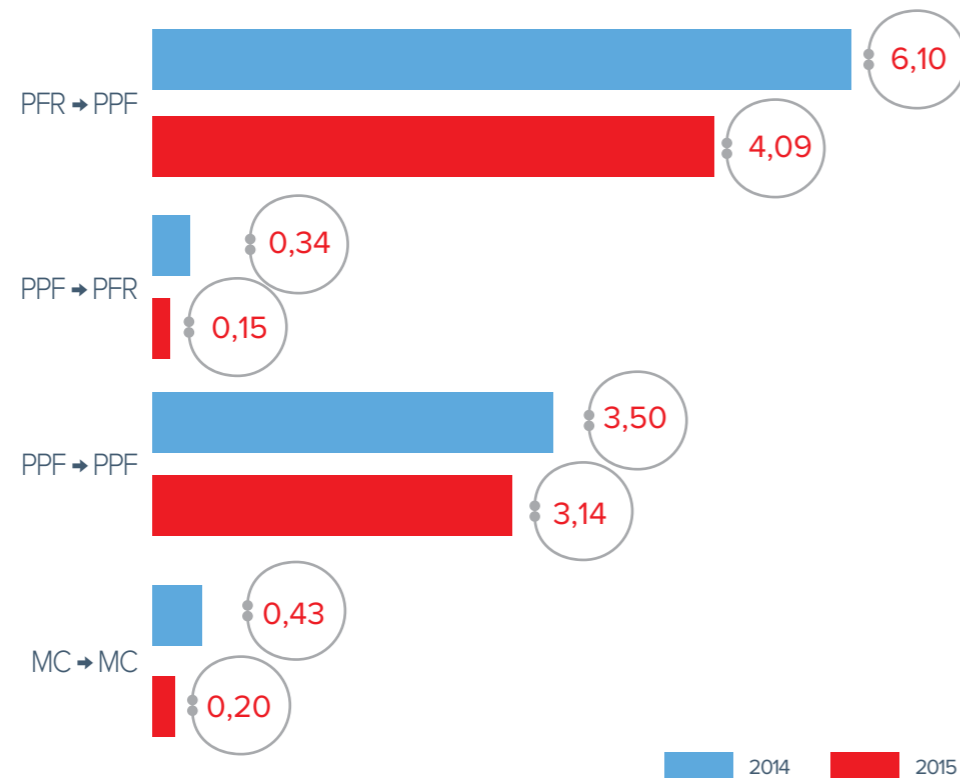
About 0.8 million applications (6%) contained mistakes; half of them provided an incorrect name of the fund holding pension savings of the applicant, and the rest asked for transferring funds to where the funds already were at the moment of filing the application.

In accordance with the approved applications, 4.09 million citizens had their pension savings transferred from the Russian Pension Fund to private pension funds, 149,100 insured persons moved their funds back, and 3.14 million citizens changed one private pension fund for another. Another 201,200 persons chose a new managing company or an investment portfolio for their pension savings but kept the Russian Pension Fund as their insurer. An absolute majority of citizens

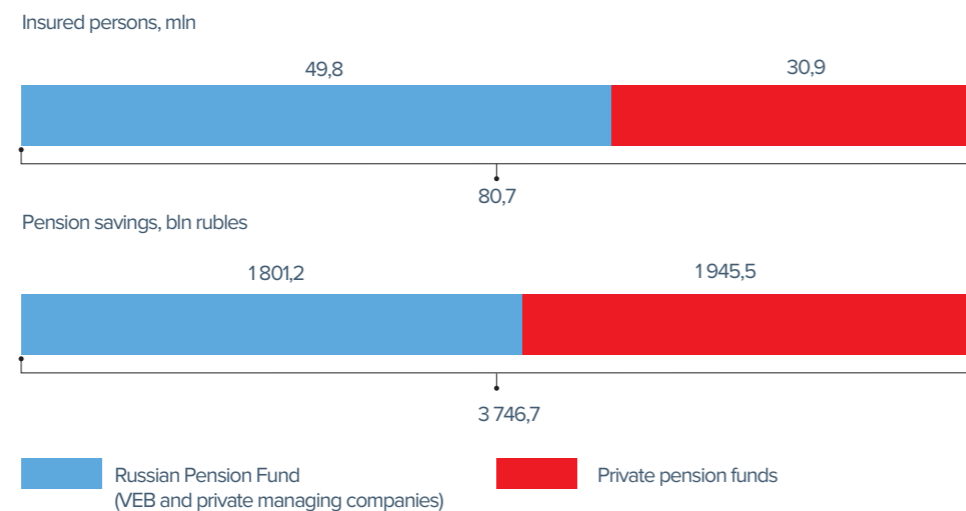
(7.25 million people or 95.6%) moved their pension savings ahead of time. Almost 4 million people moved from PFR to private pension funds ahead of time. The money of 13.7% of those individuals (546,000 persons) was transferred to the new insurer without the 2015 return on investment, 2.1 billion rubles, in accordance with terms of the early transfer.



**Number of citizens who have changed managers of their pension savings, million people**



**Division of insured persons and pension savings in 2015**



**Temporary placing of pension savings**

Before the funds assigned for the funded pension are transferred to a managing company or a private pension fund, the Russian Pension Fund temporarily deposits them in Russian banks. Twenty auctions were held in 2015 and 68 deposit agreements were concluded. The money was deposited for the period of 19 to 88 days. The return on funds deposited in commercial banks stood at 14.1 billion rubles, with the average annual profitability of 14.5% – higher than the 2015 inflation rates.

Seeking to minimize the risk of non-return of deposited funds, the Russian Pension Fund terminated seven agreements and entered into three new deposit agreements with financial institutions. As of the end of 2015, eight out of 21 partner banks were permitted to take part in PFR deposit tenders (all of them with state participation).

Before 2015, tenders involving funds of the Russian Pension Fund were held on the premises of the Moscow exchange. In order to raise the efficiency of pension savings' management, PFR arranged fund placing at open auction of the alternate trading floor, the St. Petersburg currency exchange. The first open auction took place in May 2015, and three auctions of the sort were held in all during last year.

**ASSIGNMENT AND PAYMENT OF PENSION SAVINGS**

In contrast to the insurance pension, which is paid life-long once a month, there may be different ways of paying pension savings depending on the way of their formation and the category of recipient. The right to receive pension savings appears simultaneously with the right to an old-age insurance pension or a state pension. Pension savings are paid by the pension fund, to which the citizen transferred his or her funds.

In 2015, PFR assigned 1.3 million payments of pension savings, or 290,000 less than a year before. The lesser scope of payments was observed mostly in lump-sum payments of pension savings and payments to heirs, while the number of regular payments of pension savings grew year-in-year to 10,400 funded pensions (1,800 more) and 2,300 term payments of pension savings (800 more). The total number of pensioners receiving pension saving payments within their monthly pensions reached 33,300 by the end of 2015 (21,200 in the end of 2014).

Compared to other types of pensions, PFR assigns funded pensions much less frequently. There was one funded pension per approximately 17 state pensions and 99 insurance pensions assigned in 2015. The reason is that citizens born in 1967 or younger have not reached the retirement age and have not asked for the assignment of pensions.

At the same time, most pension savings are paid as a lump sum. The reason is that retiring citizens formed their pension savings within a brief period of time and managed to save insignificant sums, which are paid at once. The lump-sum

payment is assigned in case pension savings do not exceed 5% of the entire funds of the insurance and funded pensions. There were 1.3 million lump-sum payments in 2015, which amounted to 15.7 billion rubles (1.46 million payments to a sum of 17.7 billion rubles in 2014). An average lump-sum payment grew 6.5%, to 9 977 rubles.

### Assignment and payment of pension savings (as of December 31, 2015)

Payment type	Number of assignments, thousand	Number of recipients, thousand persons	Average size, rubles	Total payments, mln rubles
Funded pension	10,4	28,6	759	229,8
Term pension payment	2,3	4,8	1 117	53,1
Lump-sum payment	1 299,3	1 299,3	9 977	15 728,5
Payment to heirs	123,7	135,4	22 395	3 281,4
<b>Total</b>	<b>1 435,7</b>	<b>1 468,1</b>	<b>×</b>	<b>19 292,8</b>

## 2.3. INDIVIDUAL ACCOUNT OF PENSION RIGHTS

*It is possible to keep record of pension rights of millions of Russians and to assign pensions in strict compliance with these rights thanks to the introduction of a comprehensive information system of the Pension Fund containing essential information regarding the formation of pension rights of citizens.*

The main services of the PFR pension rights information system include the registration of new participants in the mandatory pension insurance system, the updating of information about pension rights, the provision of information about pension savings' scope to the participants, and the protection of their personal data.

### Registration of citizens in the mandatory pension insurance system

The registration in the mandatory pension insurance system is certified with an insurance certificate carrying the individual account number, SNILS. This account accumulates information about pension rights acquired by an insured person and information essential for their size, such as work record, wage, amount of insurance contributions, etc. In 2015 the Russian Pension Fund registered 5.2 million new participants in the mandatory pension insurance system, or 1.6 million persons less than in 2014.

The total number of individual accounts of insured persons in the mandatory pension insurance system reached 149.7 million by the end of 2015.

### Update of information about pension rights of mandatory pension insurance system participants

Employers quarterly provided the Russian Pension Fund with information about accrued and paid mandatory pension insurance contributions for their workers. In 2015 PFR individual account services received the information from 2.8 million employers across the country. The new information regarding acquired pension rights was added to individual accounts of 59.8 million Russians.

### Notification of mandatory pension insurance system participants

The Russian Pension Fund provides several kinds of notification for mandatory pension insurance system participants. The most popular type is information about the acquired pension rights.

In 2015 that information was supplemented with pension points data – the new kind of evaluation of pension rights introduced in the beginning of 2015. In all, the Russian Pension Fund sent notifications to 5.5 million persons: 2.1 million through PFR territorial offices in the form of paper documents, 1.8 million online notifications sent via the Russian Pension Fund's website, and 1.6 million online notifications sent via the public services portal.

Protection of personal data of insured persons

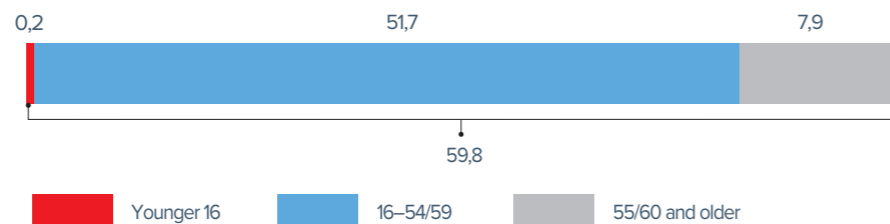
Information stored on personal accounts of insured persons in the Pension Fund is confidential. Therefore, personal data is protected at all levels of the PFR system and at every stage of handling of personal data, from the delivery of information by entities and individuals to information storage on paper and in the electronic form. An emphasis is put on personal data safety in the data exchange between PFR territorial offices and in interaction with third parties providing pension and social security services.

Data validation in online interdepartmental interaction system

In 2015, the Russian Pension Fund provided data from its information system on 89.7 million inquiries seeking confirmation of personal data of citizens, including the type and amount of payments made by PFR and other.

The use of unique data from the Russian Pension Fund's information system has been broadening year upon year; it is not limited to pension insurance. For instance, PFR data was used in 2015 by the Russian Education and Science Ministry for studying the market of employment of Russian higher education establishments' graduates. The information received by the Russian Pension Fund from employers helped analyze such aspects of the post-graduation life as initial wages, the number of graduates working in the field of their training, and some other essential matters the understanding of which can help improve the national education system

Insured persons for whom mandatory pension insurance contributions were paid in 2015, mln persons



**New information from insuring parties, which expanded pension rights of citizens, was added to individual accounts of 59.8 million Russians in the Russian Pension Fund in 2015**

## 2.4. ADMINISTERING OF MANDATORY PENSION AND HEALTHCARE INSURANCE CONTRIBUTIONS

*The payment of mandatory pension insurance contributions grew by 4.6% in 2015, while mandatory healthcare insurance contributions posted a 24.5% rise.*

### INSURANCE CONTRIBUTION TARIFFS

#### Insurance contribution tariffs for insuring parties

The tariff of mandatory pension insurance contributions paid by insuring parties to the Russian Pension Fund for their employees did not change in 2015 and remained at the amount of 22% of the payroll fund of each employee.

The maximum payroll fund for which contributions were paid at a rate of 22% grew to 711,000 rubles (as against 624,000 in 2014). Ten percent insurance contributions were paid above that amount.

In addition to collecting mandatory pension insurance contributions, the Russian Pension Fund collected mandatory healthcare insurance contributions, which were transferred to the budget of the Federal Mandatory Healthcare Insurance Fund.

The tariff of mandatory healthcare insurance contributions paid by employers stood at 5.1% of the payroll fund of each employee. In 2015, mandatory healthcare insurance contributions were paid for the first time from the entire amount of the payroll fund, without any limits which were earlier applied to mandatory healthcare insurance contributions and are still applied to mandatory pension insurance contributions.

#### Insurance contribution tariffs for self-employed citizens

Self-employed citizens (sole proprietors, farm heads, lawyers, private notaries and some other categories of citizens) independently pay contributions for their mandatory pension and healthcare insurance. The law provided a discount tariff for their contributions compared to employers, on the basis of the minimal wage. A fixed amount of mandatory pension insurance contributions for self-employed insuring parties was 18 610.8 rubles in 2015, while mandatory healthcare insurance contributions amounted to 3 650.58 rubles. Compared to 2014, those sums grew by 7.4% (17 328.48 rubles and 3 399.04 rubles, respectively, in 2014). Self-employed insuring parties, which earned more than 300,000 rubles per year, paid an additional 1% in mandatory pension insurance contributions but no more than 138 628 rubles.

#### Discount tariffs of insurance contributions

Some entities and enterprises enjoy state preferences and pay insurance contributions to the Russian Pension Fund at a discount rate. These are companies applying the

simplified taxation system, residents of special economic zones, Skolkovo center participants and other categories of insuring parties. Pensions of employees of these companies are fully formed as if insurance contributions were paid at the standard rate of 22% of their payroll fund. The federal budget compensates for the shortfall in pension insurance contributions. A total of 342.3 billion rubles were assigned for those purposes in 2015, which was 54.1 billion rubles or 18.8% more than in 2014 (288.2 billion rubles).

The list of insuring parties which qualify for the discount tariff in paying insurance contributions for their employees was modified in 2015. Some categories of insuring parties were no longer eligible for the discount tariff, while some others

### Insuring parties paying mandatory pension and healthcare insurance contributions at discount rates, %

	MPI	MHI
Sole proprietors using patent taxation system	20	0
Pharmacies and businessmen holding pharmaceutical licenses	20	0
Entities and sole proprietors using simplified taxation system	20	0
Charity funds and non-profit organizations operating in the field of science, education, healthcare, culture, art, mass sport, social services and using simplified taxation system	20	0
Skolkovo innovations center participants	14	0
Economic entities formed by research centers	8	4
Residents of technological development special economic zones	8	4
Insuring parties involved in tourism and recreation activity	8	4
IT entities	8	4
Participants in the free economic zone in the Republic of Crimea	6	0,1
Residents of rapid development territories	6	0,1
Residents of the free port of Vladivostok	6	0,1
Entities funding motor vessel crews	0	0

The main tariff of mandatory pension insurance contributions amounted to 22% in 2015. In case the annual payroll fund of an employee exceeded 711,000 rubles, an employer paid 10% of the extra sum.

acquired that right. For instance, the grace period expired for mass media, certain types of agricultural producers and entities hiring persons with disabilities and they began to pay the full tariff in 2015. Yet three new categories were added to the preferential list: participants in free economic zones in Crimea, residents of the free port of Vladivostok, and residents of rapid socioeconomic development territories became entitled to discount rates of 6% in paying mandatory pension insurance contributions and 0.1% in paying mandatory healthcare insurance contributions. The rates will be valid for ten years since the insuring parties acquire this status.

### Additional tariffs of insurance contributions

Seeking to provide the funding of early pensions for workers of harmful or hazardous enterprises, additional tariffs of mandatory pension insurance contributions were in effect in 2015. According to Federal Law No426-FZ «On Special Appraisal of Labor Conditions» dated December 28, 2013, an employer whose labor conditions are recognized as harmful and/or hazardous shall pay an additional tariff of insurance contributions, from 2% to 8%, depending on the level of harm/hazard presented by labor conditions. If labor conditions are recognized as optimal or permissible, an employer shall pay the following additional rates of insurance contributions – 9% under List No1 and 4% under List No 2 and short lists.

Insurance contributions paid to the Russian Pension Fund in 2015 under additional tariffs grew by 12 billion rubles (19.7%) since 2014 and reached 73.1 billion rubles

### Payment of pension insurance contributions for foreign citizens

Foreign citizens working in Russia are also participating in the mandatory pension insurance system. Employers shall register their foreign workers with the Russian Pension Fund and pay mandatory pension and healthcare insurance contributions on their behalf. If a foreign citizen is registered as a self-employed insuring party, he or she shall pay the mandatory pension insurance contributions oneself. Previously, the requirement applied to foreign citizens working in Russia for more than six months. Since 2015 insurance contributions are paid irrespective of the period of a foreign citizen's gainful activity in Russia. Gainful activity stands for work under a labor contract, a civil law contract, a commissioning agreement, etc.

The main tariff of insurance contributions paid for labor migrants is the same as the tariff paid for Russian citizens: 22% for mandatory pension insurance (plus 10% of the sum exceeding the payroll fund limit), and 5.1% for mandatory healthcare insurance. Additional and discount tariffs of insurance contributions apply to foreign workers as much as they do to other participants in the Russian mandatory social security system.

### INNOVATIONS IN MANDATORY PENSION INSURANCE

General rules and procedure for granting financially challenged payers with deferrals and permissions to pay insurance contributions, penalties and fines

by installments were established in 2015. This happens when a) a payer incurs damage from a natural calamity or other force majeure circumstances; b) a payer fails to receive (receives with delay) budget payments for its services (works, goods) provided for public needs; c) seasonal production (selling) of a payer's goods (works, services).

In 2015, territorial offices of the Russian Pension Fund permitted 497 deferrals in the payment of contributions to a total sum slightly exceeding 1 billion rubles (997 million rubles of insurance contributions and 30.8 million rubles of penalties).

The number of employees whose employers are compelled to submit reports on accrued and paid contributions in the form of electronic document with a digital signature was reduced from 50 to 25 in early 2015. The measure reduces the period for submission of reports and offsite inspections. At the same time, the period for preparation and submission of e-reports to the Russian Pension Fund was enlarged by five days. Financial institutions are compelled to issue agencies supervising the payment of insurance contributions with certificates evidencing the availability of bank accounts of entities and businessmen, cash balances and operations statements. The information may be requested during site and offsite inspections and in case of the collection of insurance contributions, penalties and fines.

Certain categories of payers were granted their first discount tariff preferences in the payment of pension and healthcare insurance contribution in 2015. These include participants in the special economic zone in Crimea and residents of rapid development territories and the free port of Vladivostok. The entities, which have received this status, pay 6% mandatory pension insurance contributions and 0.1% mandatory healthcare insurance contributions.

### COLLECTION OF INSURANCE CONTRIBUTIONS

The Russian Pension Fund ensured a year-on-year increase in the collection of mandatory pension insurance contributions by 170 billion rubles or 4.6% in 2015. In all, 3 864.4 billion rubles worth of mandatory pension insurance contributions were collected. Most of those funds (3 786 billion rubles or 98%) came from entities paying mandatory pension insurance contributions for their employees. Their contributions grew by 4.3% (156.9 billion rubles) year-on-year. Contributions of self-employed insuring parties amounted to 78.4 billion rubles or 2% of the total amount of mandatory pension insurance contributions and posted an increase of 20.1% (13.1 billion rubles) since 2014.

The collection of mandatory healthcare insurance contributions grew by 181.1 billion rubles or 24.5% since 2014. The sizable increase in the collection of those contributions derives from the payment of mandatory healthcare insurance contributions from the entire payroll fund instead of the formerly limited sum and unlike the way mandatory pension insurance contributions are paid. A total of 921.3 billion rubles were paid in mandatory healthcare insurance contributions.

Mandatory pension and healthcare insurance contributions were paid by 2.8 million insuring parties and 3.3 million self-employed citizens in 2015.

Mandatory pension insurance contributions paid in 2015 were assigned only for the insurance pension, in accordance with current laws. Yet a small part of contributions, 1.8 billion rubles, were assigned for funded pensions. This money was the funded pension arrears collected by the Russian Pension Fund for the previous years.

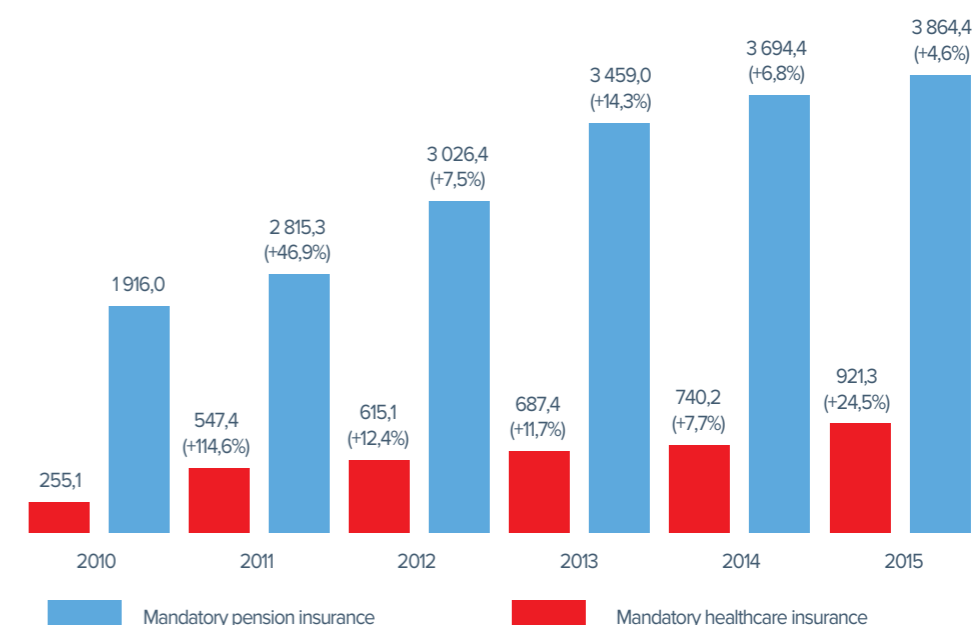
### Control over payment of insurance contributions

The Russian Pension Fund annually controls the payment of mandatory pension and healthcare insurance contributions during site and offsite inspections.

A total of 78,000 site inspections, 90% of them scheduled, were held in 2015. Some 62% of inspections revealed various kinds of violations. A total of 2.8 billion rubles worth of mandatory pension and healthcare insurance contributions were accrued as a result of the inspections, which was 42.9% or 849 million rubles more and proved the efficiency of PFR controlling measures.

Territorial offices of the Russian Pension Fund also held 18.5 million offsite inspections, 2.9% of which uncovered violations. Some 12 billion rubles worth of mandatory pension and healthcare insurance contributions were accrued.

Collection of mandatory pension and healthcare insurance contributions, billion rubles





### Administering of insurance contributions in Crimean Federal District

The Russian Pension Fund began to administer mandatory pension and healthcare insurance contributions in Crimea in 2014. As of early 2015, the region had 46,900 registered insuring parties: 20,400 employers and 26,500 self-employed citizens. More than half of them (26,500 insuring parties) provided 1.85 billion rubles worth of mandatory pension insurance contributions and 0.45 billion rubles worth of mandatory health insurance contributions.

The indicators markedly grew in 2015. The number of payers of insurance contributions increased to 128,000 insuring parties (55,000 employers and 73,000 self-employed citizens), and the contributions amounted to 27.4 billion rubles for mandatory pension insurance and 6.3 billion rubles for mandatory healthcare insurance.

A number of Crimean insuring parties was granted preferences in the payment of insurance contributions in 2015. These are participants in the special economic zone, which are entitled to the 6% rate of mandatory pension insurance contributions and the 0.1% rate of mandatory healthcare insurance contributions.

### LEGALIZATION OF EMPLOYMENT

Together with the federal, regional and municipal authorities, the Russian Pension Fund annually takes measures to reduce the scope of illegal work. The employment of 586,000 persons was legalized in 2015, and additionally accrued insurance contributions stood at 4.6 billion rubles.

As a result of the Russian Pension Fund's efforts towards legalization of employment, 21,500 employers raised remuneration of their employees to the minimal wage and 34,200 employers provided a wage raise to the subsistence minimum in 2015. A total of 224 million rubles worth of mandatory pension insurance contributions were paid.

### RECOVERY OF ARREARS ON INSURANCE CONTRIBUTIONS, PENALTIES AND FINES

Arrears on mandatory pension insurance contributions have been less than 1.2% of the entire sum of accrued contributions for the past three years.

The collection of arrears is an important area of the Russian Pension's Fund administering of insurance contributions. If entities and sole proprietors fail to pay insurance contributions on time or fully, the fulfillment of this obligation is enforced. Before enforcing the collection of contributions, PFR sends a request for paying the arrears on contributions, penalties and fines. If the request is not met on time, PFR decides to enforce the collection and notifies insuring parties about its decision.

Territorial offices of the Russian Pension Fund enforce the collection of insurance contributions by means of collection orders sent to financial institutions where

debtors have their accounts. PFR territorial offices sent 6.6 million collection orders to financial institutions in 2015 to a total sum of 158.9 billion rubles.

Insurance contributions collected under writs of enforcement presented by the Russian Pension Fund to the Federal Bailiff Service for the collection of arrears, amounted to 20.1 billion rubles.

PFR also continued to collect arrears on insurance contributions for 2002-2009, when contributions were administered by the Federal Tax Service. As of early 2015 arrears on those contributions stood at 22.7 billion rubles; the amount reduced by nearly 30% to 15.9 billion rubles by late 2015.

## 2.5

## EXECUTION OF PENSIONS' STATE CO-FUNDING PROGRAM

*During seven years of the execution of the pensions' state co-funding program, 2.5 million participants have paid 45.5 billion voluntary contributions for their pensions and have received state support to an amount of 44.3 billion rubles.*

The pension co-funding program allows its participants to make voluntary contributions for their future pension and to enjoy state co-funding of their contributions to an approved limit, from 2,000 to 12,000 rubles a year. The Russian Pension Fund is the program operator.

The admission of new participants to the program ended on December 31, 2014. Some 15.9 million people applied for joining the program in the period from October 2008 till December 2014, and 2.5 million of them made their first contribution before January 31, 2015, consistent with terms of the program. These participants are entitled to state co-funding of their pension contributions for ten years since the year of payment of their first contribution.

The other 13.4 million persons who declared their participation but failed to make the first contribution before January 31, 2015, can pay voluntary contributions for their pensions but will not be co-funded by the government.

Some 950,000 persons paid contributions under the program in 2015. A total of 7.1 billion rubles were contributed in that period. Contributions paid by employers for their employees stood at 129.3 million rubles. An average contribution of program participants amounted to 7 645 rubles in 2015.

The government spent 9.43 billion rubles on co-funding the contributions of program participants in 2015.

Since the time the program was launched in 2009, the sum of voluntary contributions paid by participants reached 45.5 billion rubles. The government contributed 44.3 billion rubles, and another 0.7 billion rubles were paid for pensions of program participants by their employers.

As a result, the pensions' state co-funding program accumulated 90.6 billion rubles within seven years. By the end of 2015, 89.8 million rubles were paid to 4 749 participants upon their retirement.

More program participants retired in 2015: 2 313 vs. 1 516 in 2014. The total payments to participants more than doubled in 2014, from 24 million to 53.1 million rubles. The size of monthly benefits paid to retired participants who have begun to receive their funds saved under the program has also enlarged, by 10% since 2014 to 916 rubles.

## 2.6

## EXECUTION OF MATERNITY (FAMILY) CAPITAL PROGRAM

*A total of 3.77 million families have received governmental support via maternity capital in nine years; more than 1.36 trillion rubles have been paid. The size of maternity capital has grown by 81% since 2007 to 453,026 rubles.*

The maternity (family) capital is a method of state support to families to which a second or more child was either born or adopted after January 1, 2007, in case maternity capital rights were not formed or registered before prior to birth or adoption. The Russian Pension Fund is the administrator of the maternity capital program, which issues state certificates of maternity capital and assigns funds for purposes chosen by families.

More than 1 million Russian families requested territorial offices of the Russian Pension Fund for maternity capital certificates in 2015. A total of 1.041 million certificates were issued last year (including the applications filed in late 2014). The previous record was made in 2009, when PFR issued state certificates to 940,000 applicants. Territorial offices of the Russian Pension Fund have issued 6.7 million maternity capital certificates since 2007.

Compared to 2014, the size of maternity capital grew by 5.5% in 2015. The sum was increased for all families entitled to maternity capital, which have not spent it in full. For families who did not touch maternity capital until 2015, the sum grew by 23,600 rubles to 453 026 rubles. Those who had spent some of maternity capital had the outstanding sum increased.

## INNOVATIONS IN MATERNITY CAPITAL PROGRAM

A ban on using maternity capital funds to repay loans of micro-finance organizations was imposed in March 2015.

Besides, new rules were established for credit consumer cooperatives: a family can spend maternity capital on entry fee or contribution to a cooperative society registered at least three years before. Since May 2015 maternity capital certificate holders can use the funds for paying their first installment on the loan for improvement of living conditions before their second child turns three.

**The maternity capital program was extended for two years. Families to which a second or next child is born before the end of 2018 will qualify for maternity capital.**

### One-time payment from maternity capital

In 2015 maternity capital certificate holders received the right for a one-time payment of 20,000 rubles from maternity capital funds. The family could use that sum any time and for any needs of its choice. PFR territorial offices were receiving applications for one-time payments in the period from May 2015 till March 2016.

This is not the first time maternity capital funds have been paid; the same was done twice in 2009-2010 and in 2010-2011. In both cases the payments stood at 12,000 rubles. The one-time payments were made to 3.3 million families and totaled 39.7 billion rubles. The scope of support to families by means of one-time payments in 2015-2016 may be comparable to that of the previous years. Applications from 1.9 million families for support totaling 36.2 billion rubles were approved by the end of 2015.

### USE OF MATERNITY CAPITAL FUNDS

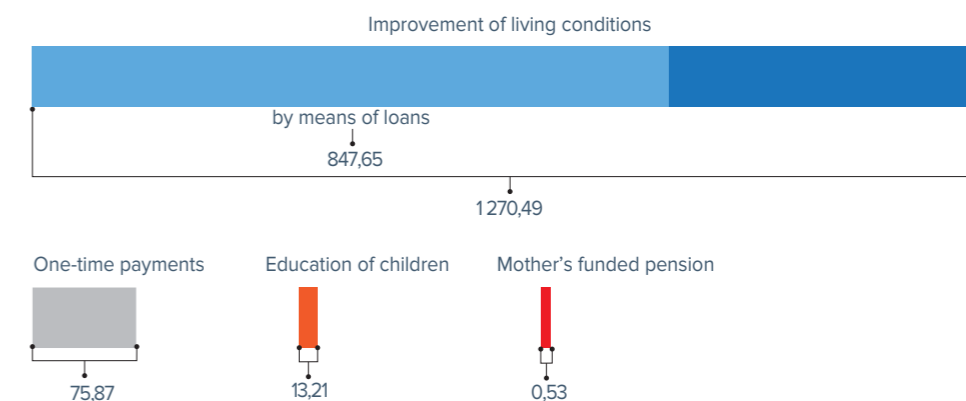
Broader opportunities of using maternity capital have encouraged Russian families to be more active in spending these funds. The number of applications for using maternity capital grew by 1,973,000 to 2,748,000 in 2015. Besides, requests were filed for one-time payments, which amounted to 70% of all applications or 1,901,000. The number of applications for spending maternity capital funds for primary purposes grew by 5.4%.

An improvement of living conditions is the most popular way of spending maternity capital money. PFR assigned 287.3 billion rubles for those purposes in 2015.

### Maternity (family) capital program indicators

	Maternity capital size, rubles	Maternity capital growth, %	Issued certificates, thousand	Assigned funds, billion rubles
2007	250 000,0	×	314	×
2008	276 250,0	10,5	569	×
2009	312 162,5	13,0	940	42,0
...				
2014	429 408,5	5,0	823	270,9
2015	453 026,0	5,5	1 041	328,6
<b>Total</b>	×	<b>81,2</b>	<b>6 687</b>	<b>1 360,1</b>

### Use of maternity capital funds\*, bln rubles



\* Throughout the program period of 2009–2015

Russian families spend maternity capital on buying a home thrice more frequently than on building a home, and almost twice more frequently do so by means of loans, which are repaid with maternity capital rather than spend maternity capital directly on buying a home.

The number of families, which have spent maternity capital money for primary purposes prescribed by the law, has been growing year on year. Some 3.4 million out of 6.7 million families holding maternity capital certificates (51%) fully spent those funds by the end of 2015, and another 300,000 families (5%) did that partially. The indicators stood at 2.7 million families (48%) and 200,000 families (4%), respectively, in 2014. About 800,000 families used maternity capital funds for the first time in 2015, and 2.9 million families have yet to use them.



## 2.7. SOCIAL BENEFITS

Many Russian pensioners are receiving both pensions and social benefits via the Russian Pension Fund.

Social benefits of the Pension Fund are assigned for various reasons: participation in WWII and other combat operations, cleanup of aftermaths of nuclear accidents, living in Extreme North territories, disability, etc.

Most PFR social benefits are paid to pensioners only, but some types of benefits may be assigned irrespective of pensions, for instance, to non-working citizens taking care of persons with disabilities and citizens older than 80.

All social benefits of the Russian Pension Fund are paid on a federal scope. Some of them are subject to annual indexation. Russian Pension Fund expenditures on social benefits paid to 16 million Russians amounted to 512 billion rubles in 2015.

### TYPES OF PFR SOCIAL BENEFITS (AS OF DECEMBER 31, 2015)

#### Monthly social benefit (MSB)

Assigned for participants in WWII and other combat operations, persons with war-related disabilities, members of their families, citizens impacted by nuclear accidents and tests, persons with disabilities of all groups, children with disabilities and some other categories of citizens

**Recipients – 15.91 mln people**  
**Size from 448 to 52 840 rubles, depending on category of the recipient**  
**Yearly payments – 358.8 bln rubles**

#### Package of social services (PSS)

This is an element of the monthly social benefit, which includes free medicines and medical items, healthcare resort vouchers and free transit to a healthcare resort. The package can be monetized fully or partially

**Recipients – 5.53 mln people (services),  
10.38 mln people (money)**  
**The monetary equivalent of the package  
of social services is 930 rubles**  
**Yearly payments within the monthly social benefit**

#### Supplement to pilot's pension

Assigned for members of civilian flight crews

**Recipients – 41,900 people**  
**Average size – 12 040 rubles**  
**Yearly payments – 5.9 billion rubles**

#### Federal social supplement to pension (FSS)

Assigned for non-working pensioners, whose total pensions and social benefits are smaller than the regional pensioner's subsistence minimum, in case the regional pensioner's subsistence minimum is smaller than the federal pensioner's subsistence minimum

**Recipients – 2.46 mln people**  
**Average size – 1 249.47 rubles**  
**Yearly payments – 42.15 billion rubles**

#### Supplement to coal miner's pension

Assigned for certain categories of mining industry employees

**Recipients – 63,500 people**  
**Average size – 2 324 rubles**  
**Yearly payments – 1.8 billion rubles**

#### Monthly social benefit supplement (MSBS)

Assigned for WWII veterans and persons with WWII-related disabilities, former inmates of prison camps, persons decorated with the badge of «Besieged Leningrad Resident» and some other categories of citizens for improving their material status

**Recipients – 608,400 people**  
**Size – 500 or 1,000 rubles, depending on category of the recipient**  
**Yearly payments – 6.03 billion rubles**

#### Additional material support for achievements and merits

Assigned to Heroes of the Soviet Union and Russia, Heroes of Socialist Labor, Russian Heroes of Labor, citizens decorated with Glory and Labor Glory orders and Order of Merits, Olympic champions and some other categories of citizens

**Recipients – 19,900**  
**Size – 11 923, 15 738 or 19 792 rubles, depending on category of the recipient**  
**Yearly payments – 3.86 billion rubles**

#### Benefits paid for taking care of unemployable citizens

Compensate for the lost wage of non-working able-bodied citizens taking care of unemployable persons: persons with disabilities of the first group and citizens older than 80 who need constant care

**Recipients – 2.2 mln people**  
**Size – 1,200 rubles**  
**Yearly payments – 35.29 billion rubles**

#### Benefits paid for taking care of children with disabilities

Compensate for the lost wage of non-working able-bodied citizens taking care of children with disabilities and persons with life-long disabilities of the first group

**Recipients – 472,000 people**  
**Size – 1 200 or 5 500 rubles**  
**Yearly payments – 27.75 billion rubles**

#### Transit benefit

Paid to non-working pensioners who live in Extreme North territories to compensate for their transit to a place of vacation in the territory of Russia

**Recipients – 214,600 people (money),  
6,300 people (ticket).**  
**Average size – 12 801 rubles (money),  
32 435 rubles (ticket)**  
**Yearly payments – 2.95 billion rubles**

#### Compensation of resettlement transportation costs

Paid to non-working pensioners who live in Extreme North territories to compensate for their resettlement

**Recipients – 3,600 people**  
**Average size – 31 614 rubles**  
**Yearly payments – 0.12 billion rubles**

#### Victory Day one-time benefit

Paid to WWII veterans, persons with WWII-related disabilities, former inmates of prison camps and some other categories of citizens on the occasion of the 70<sup>th</sup> anniversary of the victory

**Recipients – 2.4 million people**  
**Size – 3 000 or 7 000 rubles**  
**Yearly payments – 11.1 billion rubles**

#### Pensioner burial benefit

Paid to families of deceased pensioners

**Recipients – 1.4 million people**  
**Size – 5 277 rubles**  
**Yearly payments – 7.7 billion rubles**

# 2.8

## CO-FUNDING OF SOCIAL PROGRAMS IN RUSSIAN CONSTITUENT TERRITORIES

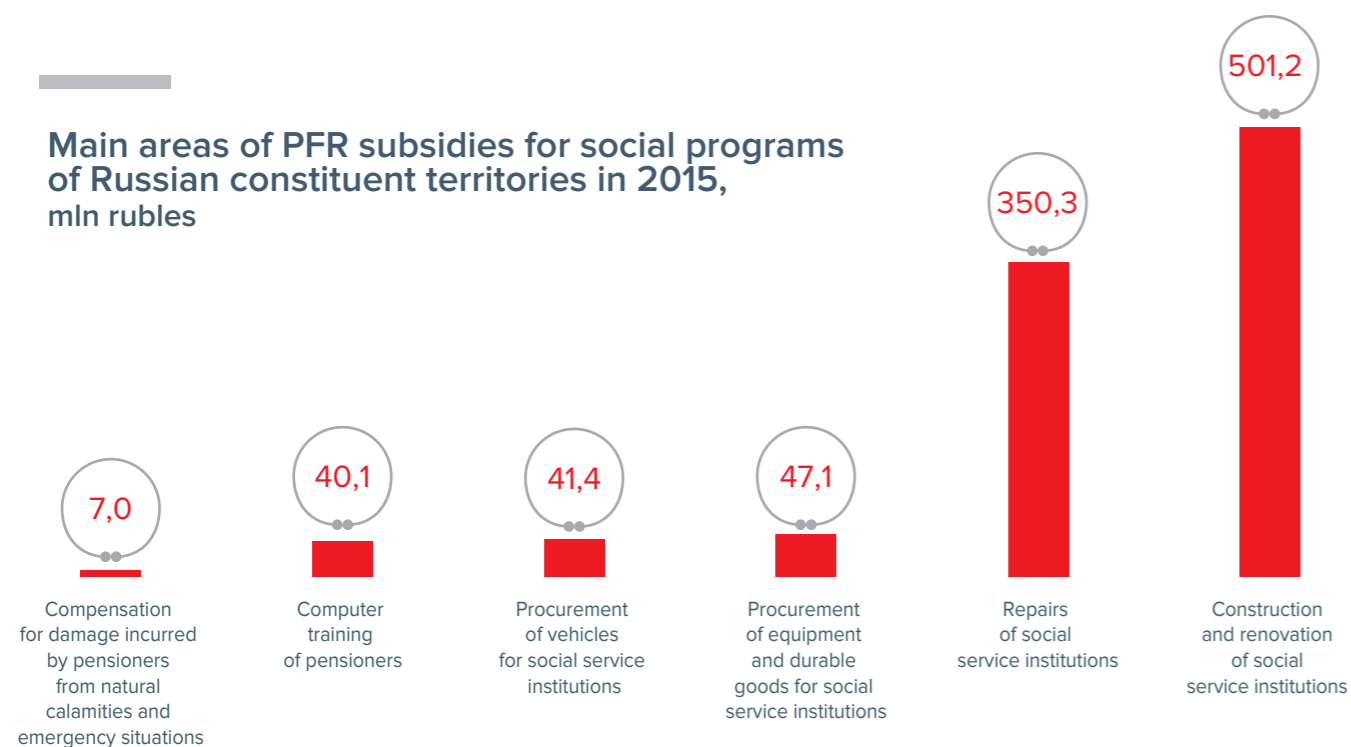
*The Russian Pension Fund is participating in co-funding of social programs in constituent territories of the Russian Federation providing targeted social aid to non-working pensioners and developing infrastructures of social service institutions.*

Subsidies to budgets of Russian constituent territories for co-funding social programs are provided under agreements between the Pension Fund and the executive authorities of Russian constituent territories.

The amount of funds allotted by the Russian Pension Fund for co-funding social programs in Russian constituent territories annually amounts to one billion rubles. In 2015, 78 Russian constituent territories received PFR subsidies to a total sum of 987.1 million rubles.

Most funds allotted by the Russian Pension Fund are traditionally spent on the development of infrastructures of social service institutions. Such subsidies amounted to 940 million rubles in 2015.

### Main areas of PFR subsidies for social programs of Russian constituent territories in 2015, mln rubles



Most funds (502.3 mln rubles) financed repairs of social service institutions. Construction projects backed with PFF subsidies were accomplished in eleven social service institutions in ten constituent territories (Voronezh, Ryazan, Tambov, Yaroslavl, Murmansk, Pskov, Volgograd, Saratov and Samara regions and the Komi Republic), while renovation projects took place in six social service institutions in five Russian constituent territories (the Vladimir, Ulyanovsk and Omsk regions, North Ossetia – Alania and the Transbaikal territory).

Some 203 social service institutions in 62 Russian constituent territories repaired their facades and roofs, living quarters and engineering networks, built ramps for persons with disabilities, and improved fire safety. Those allocations stood at 350.3 million rubles.

The efforts improved living and serving conditions of over 34,000 senior citizens and persons with disabilities. The capacity of social service institutions was increased by over 740 persons.

In addition, technological equipment and durable goods were purchased for 76 social service institutions in 24 Russian constituent territories. A total of 96 vehicles were acquired for mobile teams of 90 social service institutions.

Targeted social aid to a total sum of 7 million rubles was provided to 704 non-working pensioners impacted by wildfires in the Republic of Khakassia and the Transbaikal territory.

In 2015, the Russian Pension Fund took part in the co-funding of a new social program of Russian constituent territories – computer training of non-working pensioners. The allocations of 40.1 million rubles trained more than 41,600 pensioners from various regions of the country.

## 2.9

## PROCESSING OF CITIZENS' APPEALS

*The Russian Pension Fund offers various options of interaction with PFR to citizens and entities.*

It is possible to make a proposal, to ask a question or to file a statement or a complaint with the Russian Pension Fund either in person or in writing. Citizens and insuring parties can lodge their appeal at every level of the PFR system: either at one of 2,500 territorial offices of the Fund, or at 84 PFR divisions in every Russian constituent territory, or at the central executive body of the fund, the Executive Office headquartered in Moscow.

For citizens' convenience, the Russian Pension Fund website [www.pfrf.ru](http://www.pfrf.ru) provides an online service collecting appeals in the electronic form. Appeals of citizens and insuring parties are also collected by the PFR consulting service on a free telephone line or online.

## CITIZENS' APPEALS

The Russian Pension Fund saw an increase in the number of written appeals by 28.5% in 2015. In all, the Fund received 359,100 appeals: 44,100 (12.3%) lodged with the PFR Executive Office, 141,800 (39.5%) lodged with PFR offices in Russian constituent territories, and 173,200 lodged with PFR territorial offices in cities and districts. Over a half of appeals were filed online.

Most appeals were registered in the Central Federal District (44,800) and the Volga Federation Region (24,800) while the least number of appeals was reported from the Far Eastern Federal District (7,000) and the North Caucasus Federal District (4,800).

Over a third of appeals were about calculation of pensions and a possibility of their enlargement, 15% of appeals were related to state social support, and every sixth appeal of the kind pertained to the use of maternity capital funds. Pension rights and early pensions were highlighted by 10% of appeals.

The subjects of appeals to the Russian Pension Fund have been basically unaltered for years, but some changes still occur. For instance, the number of written appeals regarding rights and obligations of insuring parties and insured persons has decreased.

Such appeals amounted to 6.7% in 2013, 2.4% in 2014 and 1.3% in 2015. There has been an increase in the number of appeals pertaining to the indexation of pensions. The number of appeals declaring citizens' refusal to receive the mandatory pension insurance certificates on religious grounds is practically unchanged.

All appeals filed with PFR in 2015 by citizens and insuring parties were timely and fully processed, explanations were given to the applicants and in some cases services and assistance were provided. Russian Pension Fund specialists analyze proposals, statements and complaints coming from citizens and take measures as regards mass cases. Reports of possible corruptive practices in PFR are taken under special control.

PFR specialists also responded to complaints filed in 2014 via the federal state information system, which supports pre-trial appeals against decisions and activity (inactivity) of PFR bodies and their officials in the provision of public services. A total of 252 appeals were filed with PFR institutions via that system.

On December 14, 2015, the Russian Pension Fund took part in the all-Russian Day of Reception of Citizens for a third time. The number of automated work places connected to the unified system of governmental agencies and local self-government bodies for processing appeals from citizens was nearly doubled by that day. Almost 5,000 persons visited PFR on that day.

## Citizens' appeals to Russian Pension Fund in 2015, thousand appeals

PFR Executive Office	44,1	12,3%
PFR offices in Russian constituent territories	141,8	39,5%
PFR territorial offices	173,2	48,2%
<b>Total</b>	<b>359,1</b>	<b>100%</b>



## 2.10. INFORMATION CAMPAIGNS

*In 2015 information campaigns of the Russian Pension Fund focused on new rules of forming the insurance pension and other transformations in the pension system.*

The Russian Pension Fund's information campaigns increased the awareness of Russian citizens of the pension system's alternation, including new rules of forming pension rights. The key themes of 2015 were:

- transformation of labor pensions into funded and insurance pensions, methods of forming the future pension, and new opportunity to enlarge the future pension
- transformations in the funded pension system and possibility to choose a pension plan;
- encouragement of payment of insurance contributions, legalization of wages;
- higher level of accessibility of PFR public services, creation of new online client services;
- indexation of pensions, social benefits and payments;
- implementation of state programs: the program of state co-funding of pensions and maternity capital.

### CHANNELS OF PFR INFORMATION CAMPAIGNS

A diversity of Pension Fund activities creates a broad range of recipients of its services and therefore requires a wide spectrum of communication instruments. Information support to PFR activities was achieved in 2015 through publishing Fund reports by every major mass media channel.

#### Television

PFR information videos were included in commercials of such nationwide channels as Channel 1, Rossiya 1, Rossiya 2 (Match TV), STS, Domashny and Channel 5. They were shown over 2,250 times.

#### Press

PFR information materials were published in 18 federal editions and 129 regional editions with the biggest circulations. In all, there were 960 releases of information materials on seven subjects of pension and social security in the printed media.

#### Radio

PFR information was broadcasted by 17 most popular national radio stations. Some 4,200 PFR radio pieces on six subjects of pension and social security were broadcasted over the year.

#### PFR website

The Pension Fund website daily publishes reports on pension system and PFR events, reviews and information about essential pension and social security

matters, legislative amendments and key statistical data. A total of 110 information materials and 147 news items were published on the website last year. PFR regional offices released more than 20,600 reports. The website is daily visited by more than 70,000 users.

#### Internet, social networks and blogs

Information video banners and videos were posted in most popular Internet resources and featured over 400 million showings. In addition to the PFR website, PFR is active in the Odnoklassniki, VKontakte, Twitter and Facebook social resources providing topical and useful information about pension subjects in the format customary for social network users and offering consultations with PFR specialists. More than 300 information materials and 5,000 answers to questions from citizens were posted in those social network services last year.

#### Printed materials

PFR client services offered brochures, booklets, posters and other printed information materials on the most popular subjects of pension and social security. In all, 52 types of materials were printed in 2015 with an overall circulation exceeding 17.7 million copies. PFR offices also distributed two monthly newspapers for Fund clients and employees.

#### Outdoor display ads

Information of the Russian Pension Fund on essential pension and social security issues is displayed outdoors across the country. About 8,000 PFR materials were placed as outdoor display aids in 2015, in addition to 7,700 materials placed on suburban trains and the metro in big cities.

#### Public and media events

PFR organizes special events: open days at PFR offices, seminars, exhibitions, roundtables and hotlines, pension awareness lessons at education establishments, etc. Last year, press services of PFR offices prepared and held 7,900 events (press briefings, press conferences, coaching seminars), which resulted in 43,300 media reports.

#### Pension awareness for younger generation

In 2015, PFR accomplished the fourth stage of the pension and social awareness program for the younger generation, «Your Future Pension Depends on You», started up in 2011. Over the last year, PFR specialists gave over 28,000 lessons to 743,000 students of secondary, vocational and higher education schools across the country. PFR supports its lessons with the yearly publication of its textbook, «All about Your Future Pension: for Studies and for Life», which explains fundamental principles of the Russian pension system in simple words. Some 970,000 copies of the textbook were printed in 2015. The PFR textbook is provided to education establishments and students for free. An open day was held in all Fund offices within the framework of the program, and over 86,000 students learned about PFR operational principles. More than 15,900 publications were released by the federal, regional and district media during and after the campaign.

### Computer awareness of pensioners

In 2015, the Russian Pension Fund together with the major telecom operator, Rostelecom, continued to teach Russian pensioners how to use computers. A textbook, «Internet ABC», was written for senior citizens providing information about the structure of computer, rules of work with text, video and audio files and photographs, and data storage. A large section of the textbook was devoted to the use of search engines, communication opportunities provided by social networks, the use of email and the safe use of the Internet.

Detailed information was provided as to how and where to receive public and municipal services online, which was very important for senior citizens and persons with disabilities. About 2,000 copies of the «Internet ABC» textbook were sent to all PFR offices in 2015. The online edition of the textbook was posted on the portal [azbukainterneta.ru](http://azbukainterneta.ru).

### Information campaigns via trade unions

Seeking to fulfill the order from the Russian president and decisions of the Russian Labor and Social Protection Ministry and the all-Russian public movement, People's Front for Russia, PFR continued to explain pension laws and innovations in labor collectives. A total of 5,900 coaching events were organized in the field of pensions for trade union activists, and more than 45,000 meetings with labor collectives were arranged at enterprises. The turnout exceeded 1 million workers. In addition, PFR employees provided onsite consultations to 900,000 workers of 39,000 entities.

## 2.11. INTERNATIONAL COOPERATION

*The Russian Pension Fund has been bolstering international cooperation in the field of social security and pension benefits. An analysis of the experience of foreign countries makes it possible to apply the best available practices for the achievement of current and future tasks of the Russian pension system, to appropriately respond to social security challenges and to represent Russia in the world pension and social security community.*

### PFR REPRESENTATIVES TO INTERNATIONAL ORGANIZATIONS

#### PFR Board Chairman A.V. Drozdov

- Member of the International Social Security Association (ISSA) Bureau
- Chairman of the ISSA Executive Committee of the BRICS project
- Member of the ISSA European network Executive Committee
- Member of the ISSA Committee Nominating/Election Committee

#### PFR Board First Deputy Chairman A.V. Kurtin

- PFR Representative – member of the interdepartmental working group elaborating proposals for consideration of the OECD Committee on Insurance and Private Pensions
- Chairman of the International Association of Pension and Social Funds (IAPSF)
- Member of the Advisory Committee on Social Security, Pension Rights, Healthcare and Professional Activity of Working People in Eurasian Economic Union Member Countries

#### PFR Board Deputy Chairman S.A. Afanasyev

- Deputy Chairman of the ISSA Technical Commission on Old-age, Invalidity and Survivors' Insurance

#### PFR Board Chairman N. B. Kozlov

- Deputy Chairman of the ISSA Technical Commission on Investment of Social Security Funds

### 34th and 35th meetings of OECD Working Party on Private Pensions

Organization for Economic Cooperation and Development (OECD)

June, December, Paris, France

The Working Party's meeting centered on fundamental principles regulating private pensions, financial incentives for pension savings, financial awareness and retirement planning, the role of actuarial valuation in pension supervision and other issues. PFR took active part in OECD projects by preparing information materials for Russia's profile: «OECD. 2015 Pension Outlook», «Financial Education and Planning for Retirement and Senior Citizen Care», «OECD. Pension Markets in Focus 2015»; social expenditure databases, OECD databases «Global Pension Statistics», and the OECD annual survey on regulation of pension funds' investment. PFR Board First Deputy Chairman Alexander Kurtin was a speaker at one of the session's conferences and met with senior officers of the German Pension Insurance Agency to discuss the current status and development trends in national pension systems. The PFR delegation held business meetings with heads of social security and pension agencies of Baltic Conference member countries: Poland, Finland, Latvia, Lithuania, Sweden and Estonia.

### 22nd Baltic Social Security Conference «Retirement Age and Flexible Retirement»

German Pension Insurance Agency

April, Berlin, Germany

The conference highlighted employment of senior citizens and related development prospects, the gap between legal and actual retirement ages, the law and the practical significance of post-retirement employment. PFR Board First Deputy Chairman Alexander Kurtin was a speaker at one of the session's conferences and met with senior officers of the German Pension Insurance Agency to discuss the current status and development trends in national pension systems. The PFR delegation held business meetings with heads of social security and pension agencies of Baltic Conference member countries: Poland, Finland, Latvia, Lithuania, Sweden and Estonia.

### 18th International Conference of Social Security Actuaries and Statisticians

International Social Security Association (ISSA)

September, Budapest, Hungary

The conference focused on the stability of modern pension systems, best practices of actuary services, and an analysis of economic and social effects of social security systems. The conference involved 307 delegates from 131 organizations based in 83 countries. A study of Western solidarity models led to a conclusion that the Russian actuary model of the pension system designed by the Russian Pension Fund complied with international standards and provided appropriate calculations and reliable assessment of long-term results of development of the national pension system.

### 323rd session of the ILO Administrative Board and meeting of the ILO employment and social protection section

International Labor Organization (ILO)

March, Geneva, Switzerland

While preparing for ratification of ILO Convention No 102 «Social Security (Minimum Standards)», the PFR delegation attended ILO events within a delegation of the Russian Labor and Social Protection Ministry. In 2015, the Russian Pension Fund elaborated and presented to the Russian Labor Ministry a draft method for calculating the coefficient of replacement of lost earnings for old-age, disability and loss of breadwinner security purposes and long-term forecasts of the replacement coefficient in accordance with ILO Convention No 102.

### 111th meeting of ISSA Bureau

International Social Security Association (ISSA)

October, Geneva, Switzerland

PFR Board Chairman Anton Drozdov took part in the ISSA Bureau meeting and the discussion of preparations for the World Social Security Forum and the ISSA program and budget for 2017-2019.

### Regional conference on formalization of the informal economy

International Labor Organization (ILO)

September, Becici, Montenegro

The sides discussed ways of increasing official employment levels and broadening the access to social protection for traditionally disadvantaged social groups. Practices of East and South European countries, the Caucasus and the Middle East were presented with regard to the encouragement and assistance in the formalization of the informal economy.

### International Conference on Bulgarian and Eurasian pension systems

International Association of Pension and Social Funds (IAPSF)

September, Varna, Bulgaria

PFR presented a report on the Russian pension system's development. Participants in the conference exchanged opinions on the ongoing reforms in pension and social systems, their current condition and perspective development.

### Bilateral meetings held in 2015

A PFR delegation's visit to the German Pension Insurance Agency, Berlin, Germany;

A PFR delegation's visit to the Abkhazian Pension Fund, familiarization with the current pension system of the Republic of Abkhazia, Sukhumi, Abkhazia;

A PFR delegation's visit to the Polish Social Security Administration, Gdansk, Poland;

A visit of a delegation from the Turkish Labor and Social Security Ministry, Kazan, Russia;

A visit of a World Bank delegation, Moscow, Russia;

A visit of a delegation of the Polish Social Security Administration, Moscow, Russia;

A visit of a delegation of the Abkhazian Pension Fund, Moscow, Russia

### International conference

### «Role of information technologies in managing pension and social security systems»

International Association of Pension and Social Funds (IAPSF)

May, Tbilisi, Georgia

PFR Board First Deputy Chairman and International Association of Pension and Social Funds Chairman Alexander Kurtin, heads of pension and social security authorities from CIS countries, Baltic republics and other countries and ISSA representatives took part in the conference. PFR presented a report on its involvement in the state system of online public services.

### OECD roundtable on corporate management in Russia

Organization for Economic Cooperation and Development

Moscow, Russia

In addition to participating in OECD events, PFR specialists prepared information materials for the OECD yearly statistical profile that posts various indicators from OECD member countries in the economy, education, energy, environment, healthcare, information, communications, trade, etc.

The data prepared by the Russian Pension Fund was included in OECD publications, «2015 Pension Outlook», «Pension Markets in Focus 2015», «Financial Education and Planning for Retirement and Senior Citizen Care», as well as OECD databases «Global Pension Statistics», and the OECD annual survey on regulation of pension funds' investment.

### 14th international conference on information technologies in social security

International Social Security Association (ISSA)

August, Astana, Kazakhstan

The conference looked into goals and principles of information and communication solutions in the field of social security, the use of corporate and extensive software systems for social security purposes, and fundamental technologies of standardized reusable solutions.

PFR Board Deputy Chairman was a conference speaker and had official meetings with the heads of the Kazakh Healthcare and Social Development Ministry and the Kazakh State Social Security Fund for exchanging practices and discussing the use of information and communication technologies in social security in the bilateral format and within the Eurasian Economic Union.

The ISSA Secretariat lauded the active engagement of PFR in the elaboration of ISSA guidelines for information and communication technologies.



# 3 Annexes

**IRINA KOMAROVA**

First class specialist, department for assignment and payment of pensions and appraisal of pension rights of insured persons, PFR office in the Kotelnikovsky district of Volgograd region

**NATALIA TIRASPOLSKAYA**

Specialist – expert, client service, PFR office in the city of Birobidzhan and Birobidzhan district

**OLGA ROMANOVA**

Senior specialist, department for assignment and review of pensions, PFR office in the city of Veliky Novgorod and the Novgorod region

**OLGA VOLCHKOVA**

Senior specialist, individual records department, PFR office in the Oryol region



Don Cossack woman's costume of late XIX – early XX century

Jewish woman's costume of XVIII century

Novgorod princess costume of X–XI century

Festive costume of peasant woman from Novosilsky district of Oryol province, XIX century



# 3.1. NUMBER OF PENSIONERS IN RUSSIA

Number of pensioners receiving PFR payments	2014	2015	Growth/decline, persons	Growth/decline, %
<b>Russian Federation</b>	<b>41 462,1</b>	<b>42 734,9</b>	<b>1 272,8</b>	<b>3,07</b>
<b>Central Federal District</b>	<b>11 187,3</b>	<b>11 314,1</b>	<b>126,7</b>	<b>1,13</b>
Belgorod region	498,9	504,8	5,9	1,18
Bryansk region	413,4	415,2	1,8	0,45
Vladimir region	458,2	459,8	1,6	0,34
Voronezh region	738,9	743,1	4,2	0,57
Ivanovo region	327,3	328,1	0,8	0,23
Kaluga region	307,8	311,8	4,0	1,29
Kostroma region	210,2	211,3	1,1	0,52
Kursk region	388,9	391,9	3,1	0,79
Lipetsk region	383,0	384,5	1,6	0,41
Moscow region	1 898,3	1 939,9	41,7	2,19
Oryol region	268,4	269,0	0,6	0,23
Ryazan region	386,2	385,9	-0,3	-0,08
Smolensk region	303,8	304,3	0,5	0,17
Tambov region	350,4	354,2	3,8	1,08
Tver region	425,7	426,3	0,6	0,15
Tula region	546,3	545,2	-1,1	-0,21
Yaroslavl region	405,9	407,8	1,9	0,47
Moscow	2 875,8	2 930,8	55,0	1,91
<b>Northwestern Federal District</b>	<b>4 143,3</b>	<b>4 202,9</b>	<b>59,5</b>	<b>1,44</b>
Republic of Karelia	237,1	238,2	1,1	0,46
Republic of Komi	296,0	297,5	1,5	0,49
Arkhangelsk region	415,3	415,4	0,1	0,02
Nenets autonomous region	13,1	13,5	0,5	3,50
Vologda region	366,9	369,5	2,5	0,69
Kaliningrad region	259,8	266,3	6,5	2,51
Leningrad region	478,5	490,9	12,4	2,59
Murmansk region	249,0	249,5	0,5	0,20
Novgorod region	203,5	204,8	1,3	0,63
Pskov region	210,1	210,7	0,5	0,26
St. Petersburg	1 414,0	1 446,6	32,7	2,31
<b>Southern Federal District</b>	<b>4 023,6</b>	<b>4 087,4</b>	<b>63,8</b>	<b>1,59</b>
Republic of Adygeya	123,8	125,0	1,2	0,99
Republic of Kalmykia	74,4	76,4	2,0	2,70

Number of pensioners receiving PFR payments	2014	2015	Growth/decline, persons	Growth/decline, %
Krasnodar territory	1 540,5	1 570,6	30,1	1,95
Astrakhan region	256,1	259,1	3,1	1,19
Volgograd region	753,2	762,1	8,9	1,18
Rostov region	1 275,6	1 294,1	18,5	1,45
<b>North Caucasus Federal District</b>	<b>2 324,7</b>	<b>2 393,0</b>	<b>68,3</b>	<b>2,94</b>
Republic of Dagestan	597,6	624,3	26,7	4,47
Republic of Ingushetia	93,9	101,4	7,4	7,90
Republic of Kabardino-Balkaria	191,1	194,8	3,7	1,94
Republic of Karachayevo-Cherkessia	119,2	121,5	2,3	1,94
Republic of North Ossetia – Alania	210,7	209,7	-1,0	-0,47
Chechen Republic	379,4	402,9	23,5	6,20
Stavropol territory	732,7	738,4	5,6	0,77
<b>Volga Federal District</b>	<b>8 845,6</b>	<b>8 962,8</b>	<b>117,2</b>	<b>1,32</b>
Republic of Bashkortostan	1 122,1	1 147,6	25,4	2,26
Republic of Mari El	200,7	204,9	4,2	2,08
Republic of Mordovia	251,9	254,3	2,5	0,98
Republic of Tatarstan	1 089,9	1 110,2	20,3	1,87
Republic of Udmurtia	434,3	442,9	8,6	1,97
Republic of Chuvashia	355,3	361,3	6,0	1,69
Perm territory	783,9	789,4	5,5	0,71
Kirov region	433,4	436,2	2,8	0,63
Nizhny Novgorod region	1 031,6	1 040,9	9,2	0,89
Orenburg region	604,7	613,4	8,7	1,44
Penza region	435,2	440,1	4,9	1,12
Samara region	962,7	970,5	7,8	0,81
Saratov region	736,2	741,7	5,5	0,74
Ulyanovsk region	403,7	409,6	5,8	1,45
<b>Urals Federal District</b>	<b>3 520,3</b>	<b>3 580,0</b>	<b>59,8</b>	<b>1,70</b>
Kurgan region	291,5	293,7	2,2	0,76
Sverdlovsk region	1 308,1	1 324,9	16,8	1,29
Tyumen region	366,9	376,2	9,3	2,54
Khanty-Mansi autonomous region	393,1	408,3	15,3	3,89
Yamal-Nenets autonomous region	128,7	133,3	4,5	3,52
Chelyabinsk region	1 031,9	1 043,5	11,6	1,12

Number of pensioners receiving PFR payments	2014	2015	Growth/decline, persons	Growth/decline, %
<b>Siberian Federal District</b>	<b>5 630,0</b>	<b>5 713,6</b>	<b>83,7</b>	<b>1,49</b>
Republic of Altai	57,1	58,2	1,1	1,92
Republic of Buryatia	254,1	260,8	6,7	2,62
Republic of Tyva	80,1	81,5	1,4	1,76
Republic of Khakassia	150,0	152,6	2,6	1,72
Altai territory	737,5	749,6	12,1	1,64
Transbaikal territory	284,2	286,6	2,3	0,82
Krasnoyarsk territory	819,0	835,5	16,5	2,01
Irkutsk region	743,1	751,0	7,9	1,07
Kemerovo region	857,5	862,6	5,1	0,59
Novosibirsk region	785,6	800,1	14,5	1,85
Omsk region	572,9	581,6	8,7	1,52
Tomsk region	288,8	293,6	4,8	1,66
<b>Far Eastern Federal District</b>	<b>1 781,3</b>	<b>1 800,0</b>	<b>18,7</b>	<b>1,05</b>
Republic of Sakha (Yakutia)	260,7	268,3	7,6	2,90
Kamchatka territory	93,0	93,0	0,1	0,06
Primorye territory	537,2	542,8	5,6	1,04
Khabarovsk territory	385,6	387,5	1,8	0,48
Amur region	233,1	234,5	1,4	0,62
Magadan region	46,3	46,4	0,1	0,23
Sakhalin region	163,6	165,2	1,6	0,98
Jewish autonomous region	47,2	47,4	0,3	0,53
Chukchi autonomous region	14,8	15,0	0,2	1,50
<b>Crimean Federal District</b>	<b>–</b>	<b>674,8</b>	<b>–</b>	<b>–</b>
<b>Republic of Crimea</b>	<b>–</b>	<b>564,5</b>	<b>–</b>	<b>–</b>
Sevastopol	–	110,3	–	–
<b>Baikonur</b>	<b>5,9</b>	<b>6,3</b>	<b>0,4</b>	<b>7,58</b>

## 3.2

## CONTACTS OF PFR DIVISIONS IN FEDERAL DISTRICTS

	Head	Address	Telephone
PFR division in the Far Eastern Federal District	Mordovkina Olga Alexandrovna	680030, 27, Slobodskaya Street, Khabarovsk	(8-4212) 46-93-90, 46-93-96
PFR division in the Volga Federal District	Kuvshinov Sergei Vladimirovich (acting head)	603950, 7, Malaya Pokrovskaya Street, GSP 1355, Nizhny Novgorod	(8-831) 430-86-23, 439-81-06
PFR division in the Northwestern Federal District	Aksyonova Nina Andreyevna	6194044, 6 Tobolskaya Street, St. Petersburg	(8-812) 292-86-01
PFR division in the North Caucasus Federal District	Getman Mikhail Sergeevich	357502, 28 Kozlova Street, Pyatigorsk, Stavropol territory	(8-8793) 36-72-71, 36-72-76
PFR division in the Siberian Federal District	Drapenko Oleg Vladimirovich	630007, 19/1, Serebrennikovskaya Street, Novosibirsk	(8-383) 229-19-33
PFR division in the Urals Federal District	Zavyalova Tatiana Stepanovna	620014, office 705, 16, Chernyshevskogo Street, Yekaterinburg	(8-343) 283-03-09, 380-23-45
PFR division in the Central Federal District	Sheozhev Khasanbi Vladimirovich	119602, 20, Akademika Anokhina Street, Moscow	(8-495) 987-80-59, 651-38-65
PFR division in the Southern Federal District	Livarsky Pyotr Vladimirovich	344002, 42, Temernitskaya Street, Rostov-on-Don	(8-863) 263-02-08, 263-80-60

	Head	Address	Telephone
PFR office in the Republic of Adygeya	Kulov Askarbiy Khadzhibachirovich	385000, 42, Pobedy Street, Maikop	(8-8772) 53-13-04, 57-62-22
PFR office in the Republic of Altai	Ageyev Oleg Valeryevich	649000, 15/1, Kommunisticheskiy Side-Street, Gorno-Altaysk	(8-38822) 2-70-41
PFR office in the republic of Bashkortostan	Khantimerov Foat Galyautdinovich	450077, 55 Z. Validi Street, Ufa	(8-347) 273-58-78
PFR office in the Republic of Buryatia	Khankhalayev Yevgeny Kazakovich	670000, 45a, Kommunisticheskaya Street, Ulan-Ude	(8-3012) 29-12-00
PFR office in the Republic of Dagestan	Magomedova Rufiyana Endelifovna (acting head)	367013, 16, Gamidov Avenue, Makhachkala	(8-8722) 68-15-82, 67-88-27
PFR office in the Republic of Ingushetia	Seinaroyev Islam Akhmetovich	386001, 1, I. Zyazikova Avenue, Magas	(8-8734) 55-30-00
PFR office in the Republic of Kabardino-Balkaria	Bakov Nikolai Khachimovich	360051, 19a, Pacheyev Street, Nalchik	(8-8662) 42-00-22
PFR office in the Republic of Kalmykia	Shurgchiyev Vladimir Ochirovich	358000, 9a, Gorkogo Street, Elista	(8-84722) 4-00-83



	Head	Address	Telephone
PFR office in the Republic of Karachayevo-Cherkessia	Suynchev Murat Khanafiyevich	369000, 3, Gorkogo Street, Cherkessk	(8-8782) 22-05-51
PFR office in the Republic of Karelia	Levin Nikolai Ivanovich	185910, 23, Kirova Street, Petrozavodsk	(8-8142) 79-52-01
PFR office in the Republic of Komi	Kolesnik Olga Mikhailovna	167981, 36, Kirova Street, GSP-3, Syktyvkar	(8-8212) 44-54-62
PFR office in the Republic of Mari El	Orekhov Vladimir Vladimirovich	424000, 7, Pushkina Street, Yoshkar-Ola	(8-8362) 42-94-79, 45-32-23
PFR office in the Republic of Mordovia	Vasilkin Vladimir Ilyich	430005, 52, Kommunisticheskaya Street, Saransk	(8-8342) 24-65-87
PFR office in the Republic of Sakha (Yakutia)	Stepanov Georgy Mikhailovich	678700, 4, Chernyshevskogo Street, Yakutsk	(8-4112) 45-00-10
PFR office in the Republic of North Ossetia – Alania	Tabolov Sergei Soltanbekovich	362031, 4/1, Leonova Street, Vladikavkaz	(8-8672) 40-97-21
PFR office in the Republic of Tatarstan	Vafin Eduard Yafasovich	420111, 8, Pushkina Street, Kazan	(8-843) 279-25-00
PFR office in the Republic of Tyva	Tugur-ool Bayana Alexeyevna	667000, 18, Kochetkov Street, Kyzyl	(8-39422) 9-61-04, 9-61-01
PFR office in the Republic of Udmurtia	Beltyukov Alexei Vasilyevich	426008, 272a, Karla Marksa Street, Izhevsk	(8-3412) 63-03-02, 60-75-02
PFR office in the Republic of Khakassia	Filonov Viktor Alexeyevich	655017, 72a, Krylov Street, Abakan	(8-3902) 22-94-99, 28-81-00
PFR office in the Chechen Republic	Akhmadov Mokhmad-Emi Isayevich	364051, 4, Sheikh Ali Mitayev Street, Grozny	(8-8712) 62-86-25, 22-24-83
PFR office in the Republic of Chuvashia	Kondratyeva Rosa Alexeyevna	428018, 87, Konstantina Ivanova Street, Cheboksary	(8-8352) 58-31-50, 30-65-01
PFR office in the Altai territory	Trofimov Boris Alexandrovich	656049, 94, Partizanskaya Street, Barnaul	(8-3852) 39-98-10
PFR office in the Transbaikal territory	Mikhailenko Galina Mikhailovna	672051, 160b, Chkalova Street, Chita	(8-3022) 36-94-04
PFR office in the Kamchatka territory	Melekhina Tatiana Viktorovna	683003, 124b, Leningradskaya Street, Petropavlovsk-Kamchatsky	(8-4152) 42-90-86, 42-90-01
PFR office in the Krasnodar territory	Tkachenko Tatiana Alexandrovna (acting head)	350015, 136, Krasnoarmeiskaya Street, Krasnodar	(8-861) 251-93-61, 251-72-80
PFR office in the Krasnoyarsk territory	Maiboroda Denis Alexandrovich (acting head)	660133, 44g, Partizana Zheleznaya Street, Krasnoyarsk	(8-391) 258-00-01
PFR office in the Perm territory	Avronchuk Stanislav Yuryevich	614990, 66, Revolutsii Street, Perm	(8-342) 264-31-01
PFR office in the Primorye territory	Maslovets Alexander Ivanovich	690091, 16, Fontannaya Street, Vladivostok	(8-423) 249-86-01
PFR office in the Stavropol territory	Popov Vladimir Semyonovich	355035, 11, Sovetskaya Street, Stavropol	(8-8652) 95-56-96
PFR office in the Khabarovsk territory	Zverzheyeva Irina Gavriilovna	680000, 27, Lenina Street, Khabarovsk	(8-4212) 29-51-68, 29-50-00
PFR office in the Amur region	Dorofeyev Vladimir Alexandrovich	675000, 173a, Zeiskaya Street, Blagoveshchensk	(8-4162) 20-23-05, 20-23-01
PFR office in the Arkhangelsk region	Gavrilov Alexander Ivanovich	163000, 28, Severnoi Dviny Embankment, Arkhangelsk	(8-8182) 21-77-00
PFR office in the Astrakhan region	Zolotova Nonna Ivanovna	414040, office 1/9, 53, Pobedy Street/ Karla Marksa Square, Astrakhan	(8-8512) 61-19-33

	Head	Address	Telephone
PFR office in the Belgorod region	Kudayev Dmitry Vasilyevich	308000, 87, Preobrazhenskaya Street, Belgorod	(8-4722) 27-47-47
PFR office in the Bryansk region	Klyuyev Oleg Iosifovich	241050, 1, Lyubeznogo Street, Bryansk	(8-4832) 74-23-47, 74-59-94
PFR office in the Vladimir region	Mazanko Alexander Alexeyevich	600007, 61d, Mira Street, Vladimir	(8-4922) 40-23-40, 40-23-04
PFR office in the Volgograd region	Fyodorov Vladimir Alexandrovich	400001, 16, Raboche-Krestyanskaya Street, Volgograd	(8-8442) 24-94-57
PFR office in the Vologda region	Zhidkov Vasily Nikolayevich	160000, 18, Zosimovskaya Street, Vologda	(8-8172) 57-19-01
PFR office in the Voronezh region	Merkulov Alexander Fyodorovich	394036, 36b, Studencheskaya Street, Voronezh	(8-473) 269-77-65
PFR office in the Ivanovo region	Boldin Mikhail Vasilyevich	153002, 10a, Pogranichny Side-Street, Ivanovo	(8-4932) 41-42-64
PFR office in the Irkutsk region	Kozlova Nadezhda Sergeevna	664007, 92, Dekabrskikh Sobytyy Street, GSP-46, Irkutsk	(8-3952) 26-83-02
PFR office in the Kaliningrad region	Malik Svetlana Albertovna	236010, 54, Engelsa Street, Kaliningrad	(8-4012) 21-32-42, 99-83-55
PFR office in the Kaluga region	Loktev Mikhail Pavlovich	248003, 2a, Boldina Street, Kaluga	(8-4842) 50-70-70, 50-70-00
PFR office in the Kemerovo region	Starikov Viktor Alexandrovich	650040, 74, Sovetsky Avenue, GSP, Kemerovo	(8-3842) 58-71-76
PFR office in the Kirov region	Pasynkov Nikolai Vladimirovich	610001, 34, Komsomolskaya Street Kirov	(8-8332) 52-85-55, 52-81-80
PFR office in the Kostroma region	Rusov Sergei Vladimirovich	156000, 31a, Komsomolskaya Street, Kostroma	(8-4942) 39-06-05, 39-06-01
PFR office in the Kurgan region	Sapozhnikov Alexander Alexeyevich	640003, 15, R. Zorge Street, Kurgan	(8-3522) 44-03-50, 48-80-00
PFR office in the Kursk region	Romanova Valentina Nikolayevna	305000, 5, Kati Zelenko Street, Kursk	(8-4742) 42-91-00, 42-91-01
PFR office in the Lipetsk region	Savin Ivan Ivanovich	398050, 3, Sobornaya Square, Lipetsk	(8-4132) 69-80-00, 69-80-01
PFR office in the Magadan region	Malyutina Tatiana Gennadiyevna	685000, 52, Yakutskaya Street, Magadan	(8-8152) 40-37-00, 40-37-01
PFR office in the Murmansk region	Chernyshova Galina Alexandrovna	183025, 26, Polyarnye Zori, Murmansk	(8-831) 244-46-00, 244-47-00
PFR office in the Nizhny Novgorod region	Tarasov Vladimir Eduardovich	603950, 35, Lenina Avenue, Nizhny Novgorod	(8-383) 210-16-88
PFR office in the Novosibirsk region	Terepa Alexander Grigoryevich	630007, 19/1, Serebrennikovskaya Street, Novosibirsk	(8-8162) 62-06-73
PFR office in the Novgorod region	Kostyukov Alexei Viktorovich	173016, 9b, Zelinskogo Street, Veliky Novgorod	(8-3812) 24-11-70
PFR office in the Omsk region	Todorov Sergei Nikolayevich	644043, 71/1, Chapayeva Street, Omsk	(8-3532) 70-74-47
PFR office in the Orenburg region	Petrova Nadezhda Vladimirovna	460040, 18a, Mira Street, Orenburg	(8-4862) 72-92-00
PFR office in the Oryol region	Baranchikov Nikolai Mikhailovich	302026, 108, Komsomolskaya Street, Oryol	(8-8112) 56-66-90, 56-17-00
PFR office in the Penza region	Budakov Mikhail Yuriyevich	440008, 20, Zakharova Street, Penza	(8-8412) 36-81-03
PFR office in the Pskov region	Melnikova Natalia Gennadiyevna	180007, 53, Petrovskaya Street, Pskov	(8-4912) 30-30-06, 30-30-01
PFR office in the Rostov region	Petrov Yevgeny Mikhailovich	344000, entrance 2, 259, Varfolomeyev Street, Rostov-on-Don	(8-8112) 56-66-90, 56-17-00

	Head	Address	Telephone
PFR office in the Ryazan region	Pashin Gennady Vasiliyevich	390013, 4, Moskovskoye Shosse, Ryazan	(8-4712) 51-20-05
PFR office in the Samara region	Zaitseva Anna Vyacheslavovna	443041, 175, Sadovaya Street, Samara	(8-846) 333-03-41
PFR office in the Saratov region	Romanov Alexander Sergeyeovich	410004, 11/13, Pugachyovskaya Street, Saratov	(8-8452) 52-22-01
PFR office in the Sakhalin region	Mazur Denis Vladimirovich	693020, 69a, Lenina Street, Yuzhno-Sakhalinsk	(8-4242) 49-55-00
PFR office in the Sverdlovsk region	Opaleva Tatiana Nikolayevna	620075, 17, Gorkogo Street, Yekaterinburg	(8-343) 257-25-10
PFR office in the Smolensk region	Seleznyov Yuri Alexandrovich	214019, 37a, Krupskoi Street, Smolensk	(8-4812) 62-49-12, 55-12-34
PFR region in the Tambov region	Kozlovskaya Tamara Ivanovna	392000, 37, internatsionalnaya Street, Tambov	(8-4752) 79-43-05
PFR office in the Tver region	Shamakin Yevgeny Alexandrovich	170000, 9, Vagzhanova Street, Tver	(8-4822) 32-96-09
PFR office in the Tomsk region	Maltsev Dmitry Borisovich	634041, 41/1, Kirova Avenue, Tomsk	(8-3822) 48-55-00
PFR office in the Tula region	Krainev Nikolai Mikhailovich	300035, 107, L. Tolstogo Street, Tula	(8-4872) 32-18-00, 32-18-01
PFR office in the Tyumen region	Chalkova Aleftina Sergeevna	625048, 83a, Respubliki Street, Tyumen	(8-3452) 27-09-90
PFR region in the Ulyanovsk region	Chernyshev Alexander Vladimirovich	432011, 6, Koryukina Street, Ulyanovsk	(8-8422) 44-23-92
PFR office in the Chelyabinsk region	Chernobrovin Viktor Pavlovich	454091, 95, Svobody Street, Chelyabinsk	(8-351) 282-28-01, 282-28-32
PFR office in the Yaroslavl region	Komov Vladimir Pavlovich	150049, 5, Ukhtomskogo Proyezd, Yaroslavl	(8-4852) 59-01-00, 59-01-02
PFR office in Moscow and the Moscow region	Andreyev Andrei Yevgenyevich	115419, office 2, 14, Stasovoi Street, Moscow	8 (495) 986-23-86
PFR office in St. Petersburg and the Leningrad region	Bakhchevanova Zinaida Vyacheslavovna	194214, 73, Engelsa Avenue, St. Petersburg	(8-812) 553-20-78
PFR office in the Jewish autonomous region	Tugarinov Viktor Anatolyevich	679016, 45, Sholom-Aleikhema Street, Birobidzhan	(8-42622) 2-03-77, 4-03-43
PFR office in the Nenets autonomous region	Nosova Maria Vladimirovna (acting head)	166000, 21, Lenina Street, Naryan-Mar	(8-81853) 4-23-53
PFR office in the Khanty-Mansi autonomous region – Yugra	Zaitseva Tatiana Sergeevna	628012, 34, Mira Street, Khanty-Mansiisk	(8-3467) 39-30-13, 35-05-51
PFR office in the Chukchi autonomous district	Antonenko Inna Igorevna	689000, 16, Energetikov Street, Anadyr	(8-42722) 6-38-00, 2-01-91
PFR office in the Yamal-Nenets autonomous region	Kolokolova Taisa Fyodorovna	629007, 47, Respubliki Street, Salekhard, Tyumen region	(8-34922) 3-68-01
PFR office in the town of Baikonur	Aimuratov Talgat Bakbergenovich	468320, 13, G.S. Kosmonavta Titova Street, Baikonur, Republic of Kazakhstan	(8-336-22) 7-34-37
PFR office in the Republic of Crimea	Kudryavtseva Lyudmila Alexandrovna	295000, 3, Dolgorukovskaya Street, Simferopol	(8-0652) 24-86-03
PFR office in the city of Sevastopol	Bugayenko Svetlana Alexandrovna	299007, 54, Nikolaya Muzyki Street, Sevastopol	(8-80692) 44-29-05

