

صندوق أبوظبي للتقاعد
Abu Dhabi Pension Fund



Pension Law

A Comprehensive Guide

**Rights and
Duties of Active
Members,
Pensioners and
Beneficiaries**



Shaping
your future,
together

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We are committed to keeping our customers thoroughly informed about the Abu Dhabi Pension Law and its amendments. Ensuring they understand their rights, duties, and entitlements to retirement benefits is our priority. This knowledge supports them in preparing for retirement and the subsequent phase of their lives, enabling them to make informed professional choices that resonate with their personal needs and goals.

What does this guide offer you?

This Comprehensive Guide provides a detailed explanation of the law's provisions for various customer categories, detailing their rights and obligations. It encompasses the full spectrum of an Active Member's journey, from the onset of their professional life and registration with the Fund, through the stages before and after retirement, up to the point where the Active Member's family beneficiaries are eligible for the pension. The Guide also outlines the Fund's sustained support to beneficiaries following the death of an Active Member. Moreover, it aids in understanding all terms and conditions related to different procedures that may be needed at various career stages to safeguard your rights. It also acquaints you with essential terms and concepts of the system. Furthermore, the Guide elaborates on the Fund's principal services and communication channels available to customers, along with the benefits and services provided to pensioners.

Please be advised that the information, examples, and data presented in this guide are provided for illustrative purposes only. The definitive and authoritative source for all legal provisions is the official version of LAW NO. (2) OF 2000 REGARDING CIVIL RETIREMENT PENSIONS AND BENEFITS IN THE EMIRATE OF ABU DHABI AND ITS AMENDMENTS.

Our website provides access to it.



Scan the code to access the official version of LAW NO. (2) OF 2000 REGARDING CIVIL RETIREMENT PENSIONS AND BENEFITS IN THE EMIRATE OF ABU DHABI AND ITS AMENDMENTS.

Before Reading

To fully benefit from the information provided and to avoid confusion, it is essential to understand the sector you are employed in (public or private), along with all the details of your pensionable salary and the amount contributed towards your retirement.

About Pension Systems

Pension systems play a vital role in preserving the rights of citizens.



Scan the code, to know more details about the nature and role of pension systems.

When does your relationship with ADPF start?

Your association with ADPF commences upon your registration via your employer, which should be completed within 30 days (one month) of starting your employment, at which point you attain the status of an "Active Member." Subsequently, your employer is responsible for making monthly contributions, and you are entitled to specific rights and obligations.

The Member Dashboard provides comprehensive information and is included in our suite of services on the "TAMM" platform.



Scan the code to access the Member Dashboard.

Rights and Duties of

Active Members



Who is referred to as an “Active Member”?

Active Member

An Active Member is a citizen employed in the government or private sector within the Emirate of Abu Dhabi and duly registered with the Abu Dhabi Pension Fund (ADPF), to which pension contributions are made.

This guide outlines the provisions and regulations of pension law applies to two principal categories of active members:

In-service Active Member

“In-service Active Member” refers to Active Members who have been registered with the Fund before December 1, 2023, and who gradually fulfill the conditions for pension entitlement.

New Active Member

“New Active Member” refers to Active Members who have been registered with the Fund on or after December 1, 2023, and who have no prior registration with the Fund.



Registration and Pension Contributions

Registration in the pension scheme is mandatory for all citizens working in the government and private sectors to protect your and your family's future rights.

Conditions for Registering Active member:

1. The individual must hold the UAE nationality at the time of enrollment
2. The individual must not be younger than the minimum age specified in the applicable laws governing the employer and must not exceed the retirement age (60 years for both males and females) at the time of joining the job.
3. The individual must be medically fit for work upon hiring, as certified by a medical report from a medical authority approved by the employer.
4. The individual must not be a military retiree.

Pension Contributions

Upon registration with the Fund, your employer will initiate a monthly deduction from your salary for the Fund. This deduction is allocated towards the payment of your pension contributions, which are then managed by the Fund to provide a range of pension benefits to you.

As an Active Member, what percentage of pension contributions do you have to incur?

In-Service Active Member

(Active Members registered with the Fund before December 1, 2023)



New Active Member

(Active Members registered with the Fund as of 1 December 2023).



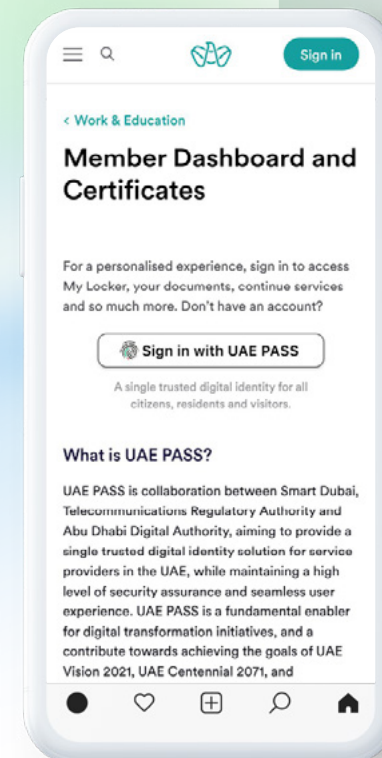
How are Pension Contributions calculated?

The pensionable salary serves as the basis for calculating pension contributions. The following are the specific salary differences between the public and private sectors:

Date of Registration	 Definition of Pensionable Salary in the Government Sector	 Definition of Pensionable Salary in the Private Sector
New Active Member Active Members registered with the Fund as of 1 December 2023	Basic Salary in addition to the following allowances (if any): • Child Allowance • Social Allowance • Cost-of-Living Allowance • Housing Allowance • Etihad Allowance Up to a maximum of AED 100,000.	The wage specified in the employment contract, a maximum of AED 100,000.
In-Service Active Member Active Members registered with the Fund before 1 December 2023	Basic Salary in addition to: • Child Allowance • Social Allowance • Cost-of-Living Allowance • Housing Allowance • Etihad Allowance (if any) Up to a maximum of AED 150,000.	The wage specified in the employment contract, a maximum of AED 150,000.



All relevant information about your pensionable salary and pension contributions can be accessed through the Member Dashboard, which is part of our suite of services on the "TAMM" platform.



Adding Previous Terms of Service

During your career, you may decide to change your job and join a new employer. In this scenario, you have two options:

Option 1

To enable the automatic addition of that duration to your tenure at the new employer, request the non-receipt of the end-of-service gratuity for the previous employment period.

This approach safeguards your insurance benefits and offers long-term advantages for both you and your family. This option applies if you join a new employer registered with the Fund.

Option 2

Receiving the end-of-service gratuity for prior years of service.

In this method, all of your insurance benefits are distributed. As a result, when you start working for a new employer, you will not be able to carry forward any years of service unless you want to consolidate the previous service periods by paying the appropriate fees.

Types of Terms of Service that can be included



The period of national service.



The period of military service in the country.



The previous term of service in the government sector.



The previous term of service in the private sector of the country.



The previous term of service outside the country provided that the Active Member held the UAE citizenship at that time.



The previous term of service at embassies, consulates and international organizations operating in the country.



The previous term of service within the country prior to obtaining the nationality of the State.



The duration of the cadet's nominal service, despite their non-enrollment in the Ministry of Defense or the police.



Training period: If the training contract includes a clause that requires the employer or trainee to commence employment upon the successful completion of the training.



The previous term of service at the Federal Government, any entity or public corporation, banks, or companies, in which the Federal Government holds or has held shares of their capital.



The previous term of service in a local department of any other emirate, in any public entities or corporations, banks or companies, in which any of the governments of the emirates holds or has held shares in their capital.

Types of Terms of Service that cannot be included:



The period of service outside the country during which the active member did not acquire the UAE citizenship.



The period of service for which an Active Member received a pension from entities outside the Fund's umbrella.



Duration of study before joining work.

The process for adding your previous service period is as follows:

1. You need to request adding the previous periods of service before the termination of your service, provided that you attach all the required documents and certificates.
2. You pledge to cover expenses equivalent to (26%) of the pensionable salary on the submission date of each monthly request.
3. You must pay the cost of adding previous services in one installment within two months of the request's approval, or you can apply for an installment payment plan.



How is the cost for adding the previous service period calculated?

The cost of adding a previous service term is computed at a rate of (26%) of the pensionable salary at the time the request is submitted for each month.

EXAMPLE

The cost of adding a previous service period is calculated as per the following formula:

- Months: The period to be included in months $\times$ the pensionable salary at the date of the request submission $\times$ 26%
- Days: Number of days / 30 $\times$ the pensionable salary at the date of the request submission $\times$ 26%

For the calculation of the cost of adding a previous service period, the Active Member's term of service must be identified as well as the pensionable salary at the date of the request submission:

Previous service period = 7 years, 5 months, and 15 days.

Pensionable salary at the date of the request submission = AED 15,000.

The years are converted into months, the number of months of service is added, and the months are calculated according to the following:

7 years = $(7 \times 12) + 5 = 89$ months

$(89 \times 15,000) \times 26\% = \text{AED } 347,100.$

The cost of adding a previous service period for days is calculated according to the following:

15 days = $(15/30) = 0.5$ month.

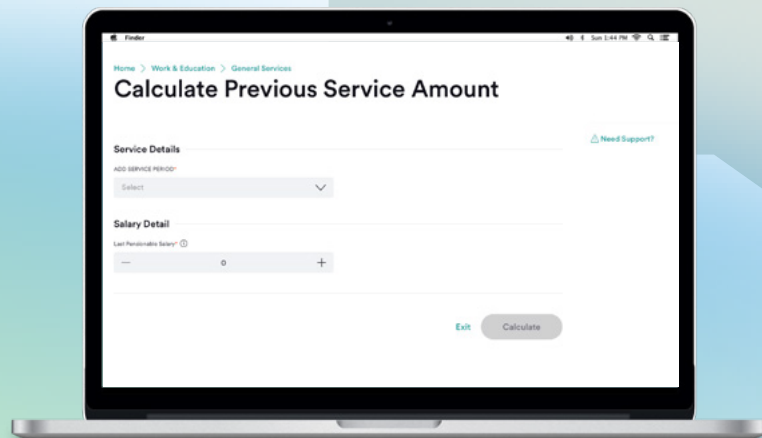
$(0.5 \times 15,000) \times 26\% = \text{AED } 1,950.$

*** The total cost of adding previous service: $347,100 + 1,950 = \text{AED } 349,050.$**

The cost of adding your previous service period can be calculated using the

E-Calculator

available in our digital services on the "TAMM" platform.



Payment options for the cost of adding a previous service period

The Fund offers several flexible payment options for the cost of adding previous service periods:

1. Make a one-time payment in full.
2. Divide the total amount into installments with a maximum duration of 120 months.
3. Make an initial down payment and pay the balance in payments, up to a maximum of 120 months.



Payment Methods for the Cost of Adding a Previous Service Period.

You can pay through:



Direct debit from
your bank account



Bank transfer or deposit to the
Fund's bank account

What happens if your service period finishes while you are still paying Installments?

1. If the Active Member has not received the end-of-service gratuity for the preceding period, the Fund will continue to deduct the installments from the Active Member until the end of the installment period.
2. If the installment period expires with an Active Member's outstanding balance, the complete payment must be made in a single installment before the time limit expires. If you fail to do so, we calculate the additional service period based on the actual payments you made.
3. If a cancel request is made before the cost of adding a previous service period has been fully paid, the added service period will be calculated based on the actual payments received.

Always Remember!

Even after receiving your end-of-service gratuity, you may still apply to include your past service periods at any point, as long as you remain employed and have settled the requisite fees. Once you submit your application, we will determine the cost to incorporate your prior service based on the pensionable salary information available at the time of your request.



You can apply for adding a previous service period through our services on the "TAMM" platform or through your current employer.



Adding Pensionable Service

Should a pensioner re-register with the Fund, they have the option to request the addition of their previous service period, for which they received a retirement pension, to their new service. Upon termination, their entitlements will be calculated based on the cumulative service, subject to the following conditions:

1. The period to be added and for which the Active Member was entitled to a retirement pension must not exceed the period qualifying for pension entitlement at a rate of 100% at the time the request is submitted.
2. Reimbursement for all pensions disbursed by the Fund.
3. Pay the cost of added service for each month by 26% of the difference between the pensionable pay when submitting the request and the final pensionable salary upon retirement.
4. Pay the related costs following the Fund's approved resolutions and procedures.
5. If the Active Member is employed by a private sector entity, he is entitled to submit a request to add the pensionable service period without the requirement of completing one year of contribution to the Fund.



End-of- Service Benefit

The end-of-service benefit (retirement benefit) is obtained by individuals whose service has ended and who do not pass the conditions and circumstances of retirement as outlined in the pension Law of the Emirate of Abu Dhabi.

How is the retirement benefit (end-of-service benefit) calculated?

For individuals working in the private and government sectors, the following formula determines the value of retirement benefits (end-of-service benefits):

Years of Service for Active Members	The First 5 years	The subsequent 5 years	More than 10 years
Value of the Benefit	One month and a half salary	Two months' salary	Three months' salary

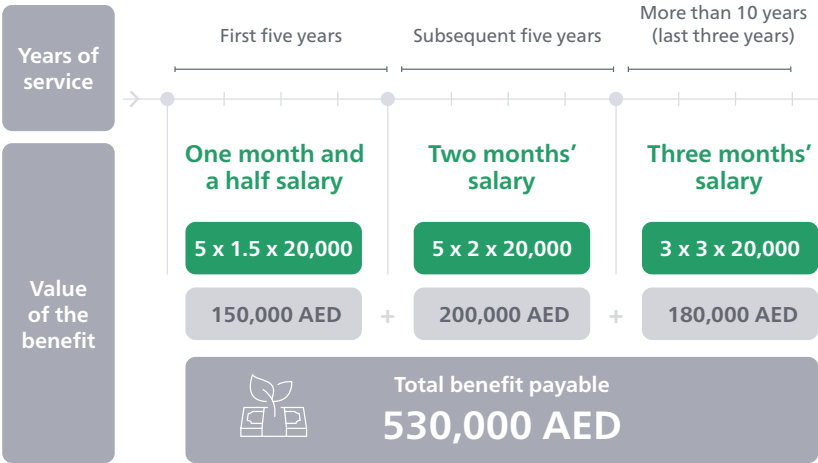
Always Remember!

- The value of the end-of-service benefit for Active Members employed in the private sector is calculated based on the average pensionable salary for the last six years or the actual length of service, if less.
- The value of the end-of-service benefit for Active Members employed in the government sector is calculated based on the average pensionable salary for the last six years after 1 December 2023 or the actual length of service, if less.



EXAMPLE

An Active Member whose service in the private sector has ended. His average salary for the last six years was AED (20) thousand dirhams, and the term of service was (13) years.



Retirement Pension Entitlement Cases

After serving your country for many years, you have the right to retire and start a new phase of your life full of social, physical, and recreational activities, and who knows, retirement may be your gateway to a new journey of giving.



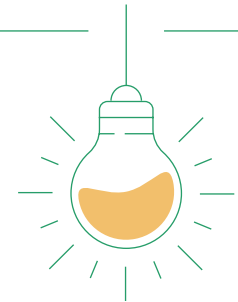
When can you retire?

The answer to this question varies depending on the Active Member's employment status in terms of the number of years of service, date of joining employment, age, and gender.

The Amending Pension Law amended the pension eligibility requirements in December 2023 and gradually applied new rules and conditions over the following years to anyone who had not met one of the retirement requirements before the Amending Law's issuance.

Note

If you met any of the pension eligibility conditions before 1 December 2023, this means you can retire at any time, and the phase-in period for the new pension conditions does not apply to you. You can continue to work and benefit from the scheme's new features.



Pension Entitlement Cases for In-service Active Members?

Case 1

Early retirement

Progression in age upon completion of
minimum years of service (25 years)

During the first year of implementation of the Pension Law: From 1
December 2023 - 30 November 2024.

Years of service qualifying for early retirement	25
Age required to qualify for early retirement	45

Age gradually increases by 6 months every year until reaching 55 years old
with 25 years of service, as shown in the table below.

Year	Years of Service Qualifying for Early Retirement	Qualifying Age
01 December 2023-30 November 2024	25 Years	45 Years
01 December 2024-30 November 2025	25 Years	45.5 Years
01 December 2025 - 30 November 2026	25 Years	46 Years
01 December 2026 - 30 November 2027	25 Years	46.5 Years
01 December 2027 - 30 November 2028	25 Years	47 Years
01 December 2028- 30 November 2029	25 Years	47.5 Years

01 December 2029- 30 November 2030	25 Years	48 Years
01 December 2030- 30 November 2031	25 Years	48.5 Years
01 December 2031- 30 November 2032	25 Years	49 Years
01 December 2032- 30 November 2033	25 Years	49.5 Years
01 December 2033- 30 November 2034	25 Years	50 Years
01 December 2034- 30 November 2035	25 Years	50.5 Years
01 December 2035- 30 November 2036	25 Years	51 Years
01 December 2036- 30 November 2037	25 Years	51.5 Years
01 December 2037- 30 November 2038	25 Years	52 Years
01 December 2038- 30 November 2039	25 Years	52.5 Years
01 December 2039- 30 November 2040	25 Years	53 Years
01 December 2040- 30 November 2041	25 Years	53.5 Years
01 December 2041- 30 November 2042	25 Years	54 Years
01 December 2042- 30 November 2043	25 Years	54.5 Years
01 December 2043	25 Years	55 Years

Note

The Active Member must meet the conditions
of the period of service and the age eligible for
retirement together in the year in which they
decide to retire.



EXAMPLE

When can an employee retire after serving for 24 years and reaching the age of 44 in December 2023?

In this case, the below table shows the progression in applying the eligible age requirement for retirement:

Case	December 2023- November 2024	December 2024- November 2025	December 2025- November 2026
Years of Service of the Active Member	24	25	-
Age of the Active Member	44	45	46
Qualifying Age for Retirement	45	45.5	46

Note

The Active Member has completed the minimum required term of service to qualify for retirement after December 2024 and will reach the age of retirement after 2025. So, the Active Member can retire after December 2025.



Case 2

Progression in the term of service upon reaching the age of retirement.

During the first year of implementing the Pension Law, from December 1, 2023 to November 30, 2024.

Qualifying Age for Retirement	45	45.5	46
Years of Service Qualifying for Retirement	10.5		
Qualifying Age for Retirement	60		

The years of service gradually increase at a rate of 6 months per year until it reaches 15 years, as shown in the following table:

Year	Term of Service Required as per Progression	Qualifying Age for Retirement
01 December 2023-30 November 2024	10.5 Years	60 Years
01 December 2024-30 November 2025	11 Years	60 Years
01 December 2025 - 30 November 2026	11.5 Years	60 Years
01 December 2026 - 30 November 2027	12 Years	60 Years
01 December 2027 - 30 November 2028	12.5 Years	60 Years
01 December 2028- 30 November 2029	13 Years	60 Years
01 December 2029- 30 November 2030	13.5 Years	60 Years
01 December 2030- 30 November 2031	14 Years	60 Years
01 December 2031- 30 November 2032	14.5 Years	60 Years
01 December 2032	15 Years	60 Years

EXAMPLE

An employee with a total of 9 years of service and 59 years of age in December 2023, when can he retire?

The table below shows the progression of the retirement eligibility period.

Case	December 2023- November 2024	December 2024- November 2025	December 2025- November 2026	December 2026- November 2027
Years of Service of the Active Member	9	10	11	12
Age of the Active Member	59	60	-	-
Qualifying Age for Retirement	10.5	11	11.5	12

We observe here

The Active Member is eligible to retire after December 2024 and has fulfilled the years of service by 2026 and is therefore able to retire after December 2026.



Retirement Eligibility for Childless Women

Case 1

Early Retirement

Progression of age upon completion of minimum years of service (25 years)

During the first year of implementing the Pension Law, from December 1, 2023, to November 30, 2024.

Years of service qualifying for early retirement	25
Age required to qualify for early retirement	45

The age gradually increases at a rate of 6 months per year, until it reaches 55 years, as shown in the following table:

Year	Years of Service Qualifying for Early Retirement	Qualifying Age for Early Retirement as per Progression
01 December 2023-30 November 2024	25 Years	45 Years
01 December 2024-30 November 2025	25 Years	45.5 Years
01 December 2025 -30 November 2026	25 Years	46 Years
01 December 2026 – 30 November 2027	25 Years	46.5 Years
01 December 2027 – 30 November 2028	25 Years	47 Years
01 December 2028- 30 November 2029	25 Years	47.5 Years
01 December 2029- 30 November 2030	25 Years	48 Years
01 December 2030- 30 November 2031	25 Years	48.5 Years
01 December 2031- 30 November 2032	25 Years	49 Years
01 December 2032- 30 November 2033	25 Years	49.5 Years
01 December 2033- 30 November 2034	25 Years	50 Years
01 December 2034- 30 November 2035	25 Years	50.5 Years
01 December 2035- 30 November 2036	25 Years	51 Years
01 December 2036- 30 November 2037	25 Years	51.5 Years
01 December 2037- 30 November 2038	25 Years	52 Years
01 December 2038- 30 November 2039	25 Years	52.5 Years
01 December 2039- 30 November 2040	25 Years	53 Years
01 December 2040- 30 November 2041	25 Years	53.5 Years
01 December 2041- 30 November 2042	25 Years	54 Years
01 December 2042- 30 November 2043	25 Years	54.5 Years
01 December 2043	25 Years	55 Years





EXAMPLE

A female Active Member with a total of 24 years of service and who will be 44 years old in December 2023, when can she retire?

The table below shows the progression of the retirement age requirement for this case.

Case	December 2023- November 2024	December 2024- November 2025	December 2025- November 2026
Years of Service of the Female Active Member	24	25	-
Age of the Female Active Member	44	45	46
Qualifying Age for Retirement	45	45.5	46

We observe here

The Female Active Member has completed the minimum required term of service qualifying for early retirement after December 1, 2024, and will reach retirement age after December 1, 2025. So, she can retire after December 1, 2025.



Case 2

Progression of years of service and age for pension entitlement due to reaching retirement age

During the first year of implementing the Pension Law, from December 1, 2023, to November 30, 2024

Years of Service Qualifying for Retirement	10.5
Qualifying Age for Retirement	55.5

Gradual increase in years of service: gradually increases by 6 months each year, until it reaches 15 years.

Age progression: The age gradually increases by 6 months each year until it reaches 60 years.

As shown in the following table:

Year	Years of Service Required as per Progression	Qualifying Age for Retirement
01 December 2023-30 November 2024	10.5 Years	55.5 Years
01 December 2024-30 November 2025	11 Years	56 Years
01 December 2025 -30 November 2026	11.5 Years	56.5 Years
01 December 2026 – 30 November 2027	12 Years	57 Years
01 December 2027 – 30 November 2028	12.5 Years	57.5 Years
01 December 2028- 30 November 2029	13 Years	58 Years
01 December 2029- 30 November 2030	13.5 Years	58.5 Years
01 December 2030- 30 November 2031	14 Years	59 Years
01 December 2031- 30 November 2032	14.5 Years	59.5 Years
01 December 2032- 30 November 2033	15 Years	60 Years

EXAMPLE

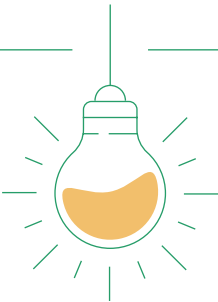
A female Active Member with a total of 9 years of service will reach 54 years of age in December 2023. When can she retire?

For this case, the table below shows the progressive application of the age and retirement qualification requirements..

Case	December 2023- November 2024	December 2024- November 2025	December 2025- November 2026	December 2026- November 2027
Years of Service of the Female Active Member	9	10	11	12
Years of Service Required for Retirement	10.5	11	11.5	12
Age of the Female Active Member	54	55	56	57
Qualifying Age for Retirement	55.5	56	56.5	57

We observe here

The Female Active Member is expected to reach retirement age after December 1, 2026, and will complete her term of service required after that date. So, she can retire after December 1, 2026.



Retirement Eligibility for Women with Children

A woman with children is entitled to retirement in one of the following cases:

Case 1

Progression in years of service

During the first year of implementing the Pension Law, from December 1, 2023, to November 30, 2024.

Years of Service Required	15.5
Required Age	No age requirement
Number of Children	No specific number required

Years of service increase gradually at a rate of 6 months per year until they reach 25 years, as shown in the following table:

Year	Years of Service Required as per Progression
01 December 2023-30 November 2024	15.5
01 December 2024-30 November 2025	16
01 December 2025 -30 November 2026	16.5
01 December 2026 – 30 November 2027	17
01 December 2027 – 30 November 2028	17.5
01 December 2028- 30 November 2029	18
01 December 2029- 30 November 2030	18.5
01 December 2030- 30 November 2031	19
01 December 2031- 30 November 2032	19.5
01 December 2032- 30 November 2033	20
01 December 2033- 30 November 2034	20.5
01 December 2034- 30 November 2035	21
01 December 2035- 30 November 2036	21.5
01 December 2036- 30 November 2037	22
01 December 2037- 30 November 2038	22.5
01 December 2038- 30 November 2039	23
01 December 2039- 30 November 2040	23.5
01 December 2040- 30 November 2041	24
01 December 2041- 30 November 2042	24.5
01 December 2042	25



EXAMPLE

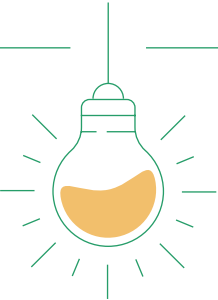
A female Active Member with children has a total of 14 years of service as of December 2023, when can she retire?

In this case, the table below shows the progression in the application of the required period qualifying for retirement.

Case	December 2023- November 2024	December 2024- November 2025	December 2025- November 2026	December 2026- November 2027
Years of Service of the Female Active Member	14	15	16	17
Years of Service Required for Retirement	15.5	16	16.5	17

We observe here

The Female Active Member is expected to complete the minimum number of years of service required for retirement after December 1, 2026. Therefore, she can retire after December 1, 2026.



For this case, there is no specific age requirement, or a specific number of children required for the women with children to be entitled to a retirement pension during the progression period.



Case 2

Progression in age and the years of service for women with children and whose age is 50 years at least.

During the first year of implementing the Pension Law, from December 1, 2023 to November 30, 2024.

Years of Service Qualifying for Retirement	10.5
Age qualifying for retirement	50.5
Number of children	Not required

Gradual increase in years of service: gradually increases by 6 months each year, until it reaches 15 years.

Age progression: the age gradually increases by 6 months each year until it reaches 60 years.

Year	Required Age as per Progression	Required Term of Service as per Progression
01 December 2023-30 November 2024	50.5 Years	10.5 Years
01 December 2024-30 November 2025	51 Years	11 Years
01 December 2025 -30 November 2026	51.5 Years	11.5 Years
01 December 2026 – 30 November 2027	52 Years	12 Years
01 December 2027 – 30 November 2028	52.5 Years	12.5 Years
01 December 2028- 30 November 2029	53 Years	13 Years
01 December 2029- 30 November 2030	53.5 Years	13.5 Years
01 December 2030- 30 November 2031	54 Years	14 Years

01 December 2031- 30 November 2032	54.5 Years	14.5 Years
01 December 2032- 30 November 2033	55 Years	15 Years
01 December 2033- 30 November 2034	55.5 Years	15 Years
01 December 2034- 30 November 2035	56 Years	15 Years
01 December 2035- 30 November 2036	56.5 Years	15 Years
01 December 2036- 30 November 2037	57 Years	15 Years
01 December 2037- 30 November 2038	57.5 Years	15 Years
01 December 2038- 30 November 2039	58 Years	15 Years
01 December 2039- 30 November 2040	58.5 Years	15 Years
01 December 2040- 30 November 2041	59 Years	15 Years
01 December 2041- 30 November 2042	59.5 Years	15 Years
01 December 2042	60 Years	15 Years



EXAMPLE

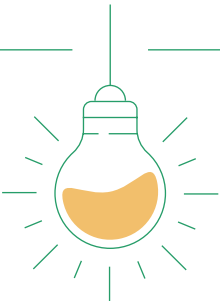
An Active Member with children has 9 years of service, and she will turn 50 in December 2023,. when will she be able to retire?

For this case, the table below shows the progressive application of the age and retirement qualification requirements.

Case	December 2023- November 2024	December 2024- November 2025	December 2025- November 2026	December 2026- November 2027
Years of Service of the Female Active Member	9	10	11	12
Years of Service Required for Retirement	10.5	11	11.5	12
Age of the Female Active Member	50	51	52	53
Age qualifying for Retirement	50.5	51	51.5	52

We observe here

The Female Active Member is expected to reach the retirement age after December 2024 and she is expected to complete the years of service qualifying for retirement after December 1, 2026. Therefore, she can retire after December 1, 2026.



Disability or Death Pension Eligibility



If an Active Member’s service ends due to death or total disability from a work injury, the pension will be calculated based on the assumption of twenty-five years of service or the Active Member’s actual term of service, whichever is longer.



Pension Entitlement Cases for New Active Members

If you register for the first time with ADPF as of December 1, 2023, you are considered a new Active Member (even if you have long years of service with another pension fund), and the pension entitlement conditions for new active members apply.

	Years of Service	Age
Male	25 Years	55 Years
	15 Years	60 Years
Female	25 Years	55 Years
	15 Years	60 Years

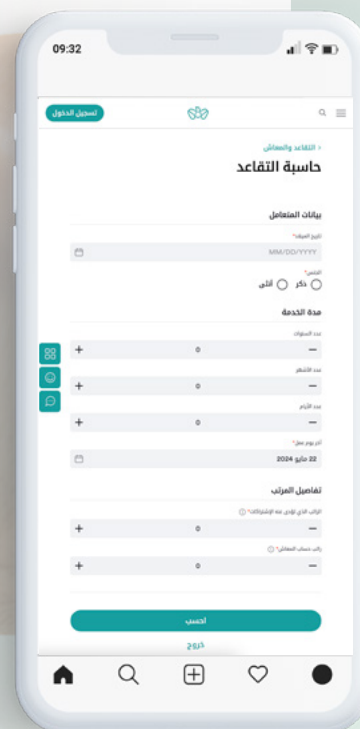
Note: The minimum required period of service and age eligibility for pension entitlement for a female active member (woman with children) shall be reduced as follows:

Women with Children	Years of Service	Age
5 Children	23 Years	52 Years
6 Children	21 Years	49 Years
7 Children	17.5 Years	45 Years

Special Cases for the Disbursement of Retirement Pension.

- If the Active Member's term of service ends after completing the years of service eligible for pension entitlement, but the Active Member does not meet the age requirement for pension entitlement and does not take another job, the Active Member will be given the option to either receive the end-of-service benefit or defer receiving the end-of-service benefit until the Active Member meets the age requirement.
- If the Active Member's term of service ends after completing the years of service required for pension eligibility and reaching the qualifying age for pension entitlement, but the Active Member wishes to take a job with an employer under a different pension fund, the Active Member may request to defer the pension payment and that the end-of-service benefit to be transferred to the other pension fund, provided that proof of registration is submitted.





On the "TAMM" platform, the

E-Calculator

allows you to know your expected retirement date and the value of your retirement pension.



Calculation of the Retirement Pension

Once all the pension entitlement conditions have been completed, the Fund will begin to pay you the pension benefits provided by law, the most significant of which is the retirement pension.

How is the Retirement Pension Calculated?

A retirement pension is computed using the value of the pensionable salary, which varies by sector of employment (government/private), as well as the pension ratio which varies by years of service.

Definition of Pensionable Salary per Category

New Active Members	
Active Members working in the government sector	The basic salary (wage) plus cost-of-living allowance, social allowance for children, social allowance for UAE nationals, housing allowance, and Union (Etihad) allowance granted to the Active Members, up to a maximum of AED 100,000.
Active Members working in the private sector	The wage specified in the employment contract, up to a maximum of AED 100,000.
In-service Active Members	
In-service Active Members working in the government sector	The basic salary plus cost-of-living allowance, social allowance for children, social allowance for UAE national, housing allowance, and Union (Etihad) allowance granted to the Active Members, up to a maximum of AED 150,000.
In-service Active Members working in the private sector	The wage specified in the employment contract, up to a maximum of AED 150,000.

Note

Your pension is calculated based on the entitlement percentage for years of service multiplied by the average pensionable salary for the last six years of the Active Member service or the actual service if less.



You will receive a percentage equal



Upon completion of 35 years of service

You will receive a percentage equal to

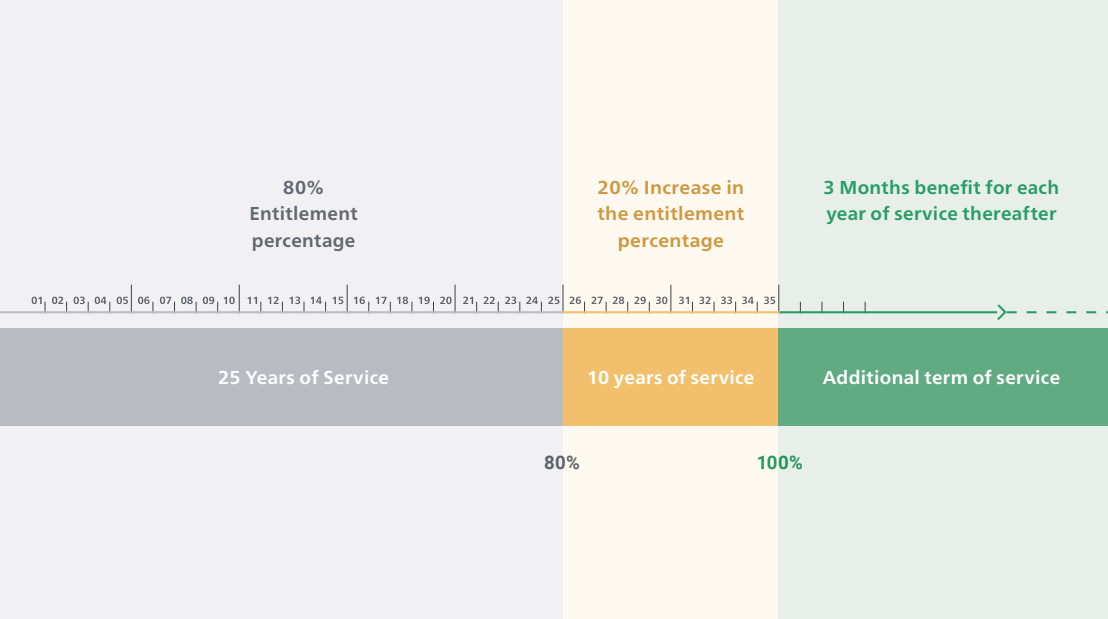


For each year of service more than that

You will receive an entitlement percentage equal to

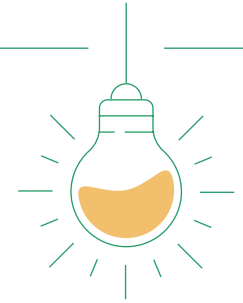


Upon completion of 25 years of service



Note

Active Members will obtain a full 100% benefit for extended service that exceeds the eligible pension period. This benefit amounts to three months' salary for every additional year of service. The calculation is based on the average pensionable salary during the last six years. Active Members who have served for over 25 years prior to December 1, 2023, are eligible for benefits corresponding to the duration exceeding 25 years of service, to be disbursed at the termination of their service.



1

From the beginning of service up to 25 years

2

More than 25 years

3

The period that exceeds the period eligible for 100% pension entitlement.

The pension is calculated monthly at (3.2%) for each year of the contribution period up to 25 years (80%).

Increased by (2%) for each year in excess thereof, up to a maximum of (100%).

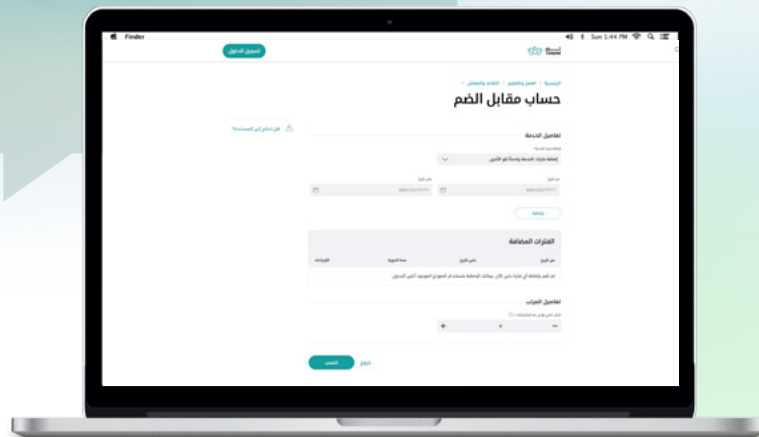
The Active Member will be granted a bonus for the excess period of three months of the average pensionable salary for each year.



You can calculate the value of your expected retirement pension using the

Pension Calculator

available in our digital services on the "TAMM" platform.



Purchase of Nominal Period

The Pension Law allows you to purchase nominal years of service for pension entitlement, enabling you to complete the years of service eligible for retirement or reach the age eligible for retirement.

The following are three main cases for the purchase of a nominal period for pension entitlement.

Case 1

You have reached retirement age at the time of request submission; however, you have not yet met the 15-year service requirement for retirement. Additionally, your term of service registered in the fund is not less than five years.

Case 2

You have reached the early retirement age at the time of request submission; however, you have not yet met the 25-year service requirement for retirement. Additionally, your term of service registered in the fund is not less than 20 years.

Case 3

You have not met the age requirement qualifying for early retirement, or you did not meet both the age and years of service eligible for retirement, and your service in the Fund is not less than 20 years old.

Case 1

If you have reached the retirement age at the time of request submission but have not completed the years of service required for retirement.

EXAMPLE

An Active Member reaches retirement age (60 years old) in 2024, but he only has 6 years of service; he needs 10 and a half years to retire. In this case, he can buy four and a half years of service to be eligible for retirement.

Purchase conditions for this case

- The term of service must not be less than 5 years.
- The period to be purchased should not exceed the period that complements the minimum pension entitlement.
- Payment of the purchase cost for each month based on 26% of the pensionable salary at the date of request submission.
- Payment of the purchase cost in one lump sum within (30 days) from the date of issuance of the Purchase Cost Certificate, or the Active Member may request instalment of the cost from the pension later.

Illustrative Example

Active Member Details

Age 60 years

Term of Service 7 years

Pensionable Salary 30,000

Term of Service and the Age Qualifying for Retirement upon Request Submission

Required Age 60 years

Required Term of Service 10.5 years

Number of years of required to be purchased: (10.5-7) =3.5 years of service

The purchase amount is calculated as follows

Number of years to be purchased			Pensionable salary when the request is submitted		Purchase amount			
3.5 Years	×	26%	×	12	×	30,000	=	327,600

Case 2

If you reached the age of early retirement at the time of request submission but have not completed the years of service required for retirement (25 years).

EXAMPLE

In 2024, An Active Member reached the age of early retirement (45 years), and has 23 years of service only, but needs 25 years of service to be able to retire, so he has to buy two years of service.

Purchase Conditions for this Case

- Active Member must have at least 20 years of service at the time the purchase request is submitted.
- The period to be purchased should not exceed the period that complements the minimum pension entitlement.
- Pay the purchase cost for each month based on 26% of the pensionable salary at the date of request submission.
- Pay the purchase cost in one lump sum before the pension is disbursed.

Illustrative Example

Active Member Details

Age 46 years

Term of Service 21 years

Pensionable Salary 50,000

Term of Service and the Age Qualifying for Retirement upon Request Submission

Required Age 45 years

Required Term of Service 25 years

Number of years of required to be purchased: (25-21) = 4 years of service

The purchase amount is calculated as follows

Number of years to be purchased			Pensionable salary when the request is submitted		Purchase amount			
4 Years	×	26%	×	12	×	50,000	=	624,600

Case 3

If you do not meet the age criteria for early retirement or the age and years of service requirements for retirement.

EXAMPLE 1

An Active Member who did not meet the age requirement for early retirement.

Active Mmember Details upon submitting the request		Required for Retirement	Purchase
Years of Service	25 Years of Service	25 Years of Service	-
Age	44 Years	45 Years	Needs to purchase one year

Purchase Conditions for this Case

- The Active Member’s term of service must not be less than 20 years at the time of requesting the purchase.
- The age of the Active Member at the time of requesting the purchase must not be less than 5 years of the eligible age for early retirement.
- The financial obligations resulting from the age difference for early retirement must be paid in a single payment.

EXAMPLE 2

An Active Member who did not meet the two conditions of required age and years of service.

Active Mmember Details upon submitting the request		Required for Retirement	Purchase
Years of Service	25 Years of Service	25 Years of Service	-
Age	44 Years	45 Years	Needs to purchase one year

Purchase Conditions for this Case

- The Active Member’s term of service must not be less than 20 years at the time of requesting the purchase.
- The age of the Active Member at the time of requesting the purchase must not be less than 5 years of the eligible age for early retirement.
- The cost of purchasing the period completing the 25 years of service, as well as the financial obligations resulting from the age difference for early retirement must be paid in a single payment.



How is the cost of purchasing the nominal period calculated?

The cost of purchasing a service period to meet the 25-year service requirement is computed monthly at 26% of the pensionable salary on the date the purchase request is submitted. The process of calculating the cost of purchasing the period is an actuarial process performed by the Fund solely to ensure correctness, and it is based on inputs computed for each Active Member using data registered with the Fund.

Ensure you stay informed about the latest updates and developments related to the retirement system in the emirate by regularly visiting our official website and social media channels.

Note

Active members employed in the private sector and self-employed professionals are eligible to purchase a nominal period only after completing one year of service at their most recent employer.



Check our website and official social media pages for the recent updates on Abu Dhabi's pension system.



Rights and Duties of
Pensioners



Pensioner

A pensioner is an individual whose employment has ended and is therefore eligible to receive a monthly pension from the Fund, in accordance with the regulations and circumstances established by law.

Those who met one of the retirement requirements before December 1, 2023



If you met one of the pension entitlement cases or conditions before December 1, 2023, the new retirement conditions will not apply to you, and you can retire at any time you choose or continue your career while benefiting from the additional retirement benefits provided by the amended pension law.



Key Information you must know about the Pension

The pension calculation and disbursement date

The calculation of your pension begins the day after your service ends, ensuring that your monthly income and direct pension payments continue without interruption in the following month.



Minimum Pension

The minimum pension is AED 10,200.



How do I ensure my first pension is paid on time?

To ensure that the ADPF can disburse your pension on time and without delay, you must finalize all related procedures with your employer before your last working day. Additionally, you must verify the accuracy of all your information by accessing your customer dashboard through our digital services at the TAMM platform. Verifying the payment of all your pension contributions is also necessary.

Receiving both a pension and a salary

If you wish to return to work after retirement, you can do so, but you cannot receive both your pension and salary from an employer under the Fund's umbrella except in the following cases:

- Joining work after reaching the retirement age (60 years).
- Completing a period of service in the Fund, which includes both actual and combined service, requires at least 30 years of service.

Note

If you retire after completing 30 years of service and wish to return to work for an entity under the Fund's umbrella, you will not be re-registered with the Fund, and contributions will not be made on your behalf unless you specifically request that.

In such cases, the Fund will suspend your pension and re-disburse it upon your end of service with the new entity.



Re-registering Pensioners with the Fund

Yes, you can re-register with the Fund, in which case the Fund will suspend your pension and re-disburse it upon termination of service from the new entity.

Change Banking Details of Pensioners

The pensioner can request to change the bank account to which the pension is deposited via the “Change Banking Details” option available on our digital services on the TAMM platform. The following documents must be submitted:

- Clearance certificate from the previous bank
- An original certificate of the new account number

Deduction from Pension / End-of-Service Benefit

Deductions from pension or end-of-service benefit may only be deducted up to a quarter (25%) in the following cases:

1. Alimony debt
2. Debt to Fund
3. Debt to Employer

Possibility of Purchasing a Pension Increase

The Pension Law allows Active Members to acquire an increase to their pension value, subject to certain criteria.

- The value of the pension at the time of purchase must not exceed the maximum limit set by the provisions of the Pension Law.
- Full payment of financial obligations resulting from the increase, estimated using the actuarial model.
- Payment of the cost of the purchase in one single payment before the pension is disbursed.
- The pension increase becomes payable on the calculated date, following the payment of the purchase cost.

How to apply for a pension increase?

- Submit a request to purchase the increase directly through Customer Happiness Centres.
- The Pensioner will fill out and sign the Pension Increase Request Form.
- The cost of the pension increase is calculated by the Fund, and an approval certificate is sent directly to the Active Member, indicating the cost and the Fund’s bank account number.
- The Active Member must pay the purchase price within 30 days from the date of issuing the certificate of approval of the request to purchase the pension increase.



The cost of the pension increase purchase space between words is required the E-Calculator, which is included in our digital services on the “TAMM” platform.



Adding Pensionable Service

If a pensioner decides to rejoin an entity under the Fund's umbrella and undergoes re-registration, they can request to include their previous service period, during which they earned a retirement pension, in their new service. The fund will settle their rights at the conclusion of both periods, provided they meet the following requirements:

- The period to be added, and for which the Active Member was entitled to a retirement pension, must not exceed the period qualifying for pension entitlement at a rate of 100% at the time the request is submitted.
- Reimbursement for all pensions disbursed by the Fund.
- Payment of the cost of adding for each month by 26% of the difference between the pensionable pay when submitting the request and the final pensionable salary upon retirement.
- Payment of the related costs following the approved resolutions and procedures for "Adding Previous Service".

What happens to the pension after death?

When a pensioner (man or woman) dies, the pension is paid to the beneficiaries of their heirs listed below:

- Widow/ Widows or widower
- Child (son and daughter)
- Father and mother

The pension is distributed to beneficiaries in accordance with the proportions prescribed by law and the circumstances stated for each case. It is paid to them starting the month after death.



Fund Services to Pensioners

Digital Services

- The Fund offers its digital services to pensioners via the TAMM platform

Pensioner Card

Once the retirement application is finalized, you will receive your e-pensioner card through your profile on our digital services on the TAMM platform.

- Change banking details request
- Customer data update request
- Request for issuing a pension certificate With employer name / with bank details
- Pensioner card request.
- Request for a certificate of retirement commencement date
- Request a certificate with deduction details



Our services via Customer Happiness and Municipal Community Centers

- Request a certificate on the deduction details.
- Request for adding pensionable service.
- Request for pension increase.



Benefits and Social Programs for Pensioners

The Fund provides a variety of benefits and social programs specifically for pensioners and beneficiaries. For more information on social programs and initiatives, check the Activities & Events and Mazaya pages on our website.

www.pension.gov.ae



Mazaya



Activities
and Events
Page

	Fund's Website	www.pension.gov.ae
	Fund's Social Media Accounts	@adpension
	Abu Dhabi Government Call Centre	800555
	TAMM Platform	www.tamm.abudhabi



Rights and Duties of
Beneficiaries



Definition of Beneficiaries

Beneficiaries are individuals entitled to receive a portion of a pension from a pensioner, regardless of citizenship, upon meeting one of the conditions of entitlement established by the Abu Dhabi Pension Law.

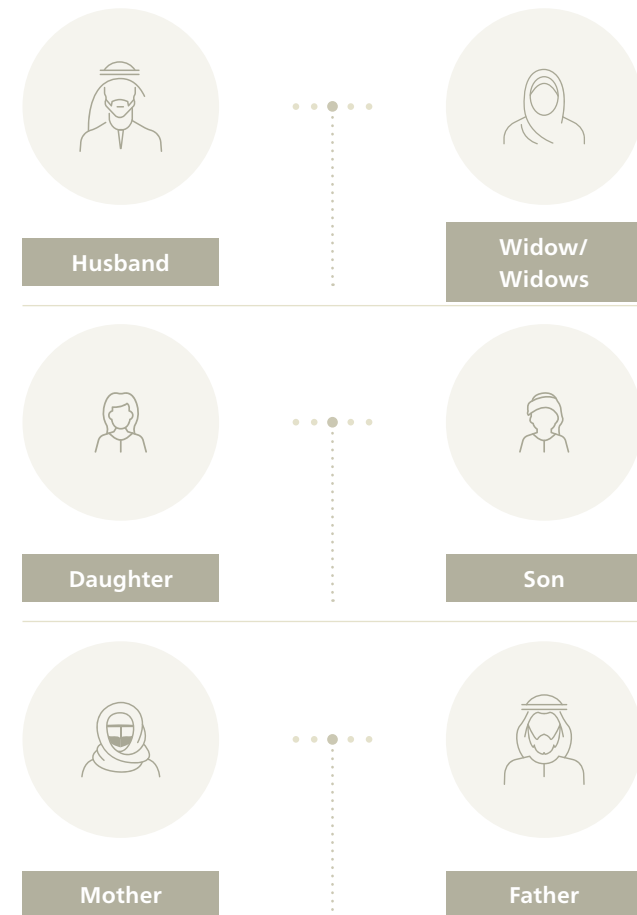


The Abu Dhabi Pension Scheme aims to safeguard the future of citizens and their families across multiple generations. Therefore, the Fund continues its journey with the family of the deceased Active Members/Pensioners, providing all possible means of support. The Fund continues to disburse the pension to the family of the deceased Active Members/Pensioners after distributing shares to the entitled beneficiaries in accordance with the provisions of the Abu Dhabi Pension Law.



What are the categories of beneficiaries?

The law defines the categories of beneficiaries as follows:



Conditions and Process of Entitlement

The law defines the categories of beneficiaries and the conditions of entitlement for each of them as follows:



Widow/Widows

- Unmarried



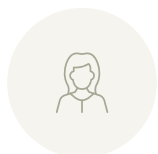
Widowed husband

- Does not work on the date of the death of the pensioner
- Does not receive a pension.



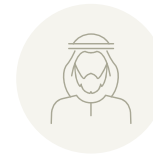
Son

- A son under the age of 21 if unemployed.
- A son above the age of 21, according to the following conditions:
- Incapable of earning a living, as determined by a resolution from the Medical Committee.
- Students at any level above high school, provided they must be under the age of twenty-four (24) years.



Daughter

- Unmarried
- Does not work on the date of the death of the pensioner



Father

- Dependent on his deceased son for his livelihood
- Does not work.



Mother

- Divorced or widowed, or her husband has been a dependent on her deceased son during the latter's lifetime.
- Does not work.

Note

- Upon her first marriage, the daughter entitled to a pension receives a grant equal to her portion of it for six months, payable only once.
- If the daughter joins employment at any entity in the country after the entitlement to a share in pension, she has the right to receive both the share and salary from work for a period of five years from the date she joins work, then the difference will be paid to her for the subsequent period if the share is greater than the salary.
- The daughter is entitled to receive a share of the pension along with her salary for a period of five years from the date of her employment with any entity in the country. If the pension share exceeds her compensation, she will receive the difference for the subsequent period.



How is the pension distributed and the shares of the beneficiaries determined?

The pension is distributed to the beneficiaries based on a percentage defined by law for each of them, as follows:

Beneficiaries of the Pension	Entitled Shares in the Pension		
	Widow(s) / An Entitled Husband	Children	Parents
1	A widow or widows, or an entitled husband, /one child or more /a father or a mother or both.	%40	%20
2	A widow or widows, or an entitled husband, /one child or more.	%45	-
3	A widow or widows, or an entitled husband /a father or a mother or both.	-	%30
4	A widow or widows, or an entitled husband.	-	-
5	One child or more /a father or a mother or both.	%50	%30
6	One child or more.	%70	-
7	A father or a mother or both.	-	%60



Cases of suspension of the payment of the beneficiaries' share

Pension payments are suspended in several cases as follows:

Beneficiaries	Reasons for the Termination or Cessation of the share that must be reported by the beneficiaries or their representatives	Documents to be provided in case of any change in the beneficiary's status
Widow/ widows	• Marriage • Death	• Marriage contract • Death certificate
Husband	• Work for an entity in the country. • Death	• Employment certificate • Death certificate
Son	• Work for an entity in the country. • Death • Stopped studying for students aged 21 and up. • Reaching the age of (24) when the share is discontinued at the end of the academic year.	• Employment certificate • Death certificate • Signing a confirmation of non-study declaration
Daughter	• Work for an entity in the country. • Death.	• Employment certificate • Death certificate • Marriage contract
Father	• Work for an entity in the country. • Death	• Employment certificate • Death certificate
Mother	• Work for an entity in the country. • Death • Marriage to someone other than the father of her deceased son.	• Employment certificate • Death certificate • Marriage contract

Note

Beneficiaries must promptly notify the Fund of any changes in their eligibility status to prevent them from receiving money they are not entitled to

By using the official channels available to customers such as:

- Abu Dhabi Government Services Website (TAMM)
- Customer Happiness Centers (Abu Dhabi, Al Ain, Sharjah).



Frequently Asked Questions (FAQ)

1. Are there instances in which the pension is redistributed to the beneficiaries?

The pension shall be redistributed to the beneficiaries in the following case: a beneficiary's share is suspended, and vice versa, if the reason for suspending the beneficiary's share is no longer valid and the beneficiary becomes eligible, as well as if one of the heirs is entitled to a new share.

2. Is it possible to receive one or two shares from the fund in addition to a pension?

A beneficiary cannot receive two shares at the same time or a share and a pension from the Fund; in this scenario, the Fund will pay the higher amount.

A widow is permitted to collect both a pension and a share; she may obtain her portion of her deceased husband's pension in addition to her own retirement income.

3. If one of the beneficiaries of the deceased's share is working, is he entitled to a share of the pension?

Except for the widow, no beneficiary receives a portion of the deceased's pension if they were employed at the time of death.

4. Is the daughter's pension share suspended immediately upon her employment, following her entitlement to the share?

The daughter is entitled to receive a share of the pension along with her salary for a period of five years from the date of her employment with any entity in the country. If the pension share exceeds her compensation, she will receive the difference for the subsequent period.

5. Is it possible for beneficiaries who are non-nationals or reside outside the country to receive shares in the pension?

Yes, beneficiaries are paid regardless of their nationality or place of residence.

6. Is it permissible to waive the share or transfer it to another individual's account?

- Waiver of the share is prohibited.
- The pension share may be disbursed to the account of a trustee, guardian, or custodian.

7. What is the minimum pension share amount?

The minimum pension share is AED 1000.

8. Is the Fund's debt forgiven upon the pensioner's death?

The debt will not be forgiven. The total debt will be deducted from the compensation or grant. If the outstanding debt remains unpaid, the heirs (beneficiaries) will assume payment in accordance with their respective pension entitlements.

Fund Services to Beneficiaries

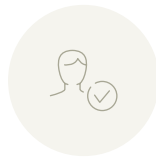
The Fund provides several services across the Abu Dhabi Government Services Platform (TAMM) as follows:



Distribute pension to beneficiaries



Change banking details



Customer details update request



Request for issuing a pension share certificate (with bank details)



Request for beneficiary card



Request a certificate of deduction details

Note

The Fund offers a single service through Customer Happiness Centers.

Request a certificate with details of the deduction from the pension share



Scan here to access TAMM Platform





Social Benefits for Beneficiaries

The Fund offers a range of benefits and social programmes exclusively for pensioners and beneficiaries. To know more about the details of social programmes and initiatives, you can visit the Activities and Events and Mazaya pages on our website.

www.pension.gov.ae



Mazaya



Activities
and Events
Page

	Fund's Website	www.pension.gov.ae
	Fund's Social Media Accounts	@adpension
	Abu Dhabi Government Call Centre	800555
	TAMM Platform	www.tamm.abudhabi

ADPF Digital Services

TAMM
Platform



Customer Happiness Centers

HQ: Abu Dhabi - Al Ain - Sharjah

Customer
Happiness
Centers



Municipal Community Centers (Al Tawajud Al Baladi)

- Mohammed Bin Zayed City
- Khalifa City
- New Abu Dhabi Municipality Offices

Contact us:

Abu Dhabi Government Call Center 800555

Our Social Media Accounts

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