

## Brazil

Exchange rate: US\$1.00 = 3.30 reais.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First laws:** 1923 (railroads), 1934 (commerce), and 1936 (industry).

**Current laws:** 1991 (social security), 1991 (social insurance), 1993 (social assistance), 2013 (special disability pensions), and 2015 (household workers).

**Type of program:** Social insurance and social assistance system.

#### Coverage

**Social insurance:** Salaried workers in industry, commerce, and agriculture; rural workers; household workers; casual workers; elected civil servants and certain public-sector employees not covered by a special system; and self-employed persons.

Voluntary coverage for students, housewives, unemployed persons, and others persons without gainful employment.

Special systems for certain public-sector employees and military personnel.

**Social assistance:** Needy residents of Brazil.

#### Source of Funds

##### Insured person

**Social insurance:** 8% of monthly covered earnings with monthly earnings up to 1,659.38 reais (January 2017); 9% with monthly earnings from 1,659.38 reais to 2,765.67 reais (January 2017); and 11% with monthly earnings above 2,765.67 reais (January 2017).

Voluntarily insured persons may contribute 20% of declared earnings or 11% of the legal monthly minimum wage (5% for small businesses with annual incomes up to 81,000 reais or for housewives) if they forego the right to the length of contribution pension.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 937 reais (January 2017).

The maximum monthly earnings used to calculate contributions are 5,531.31 reais (January 2017).

The insured person's contributions also finance sickness and maternity benefits and family allowances.

**Social assistance:** None.

##### Self-employed person

**Social insurance:** 20% of monthly declared covered earnings; 11% of the legal monthly minimum wage if they forego the right to the length of contribution pension.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 937 reais (January 2017).

The maximum monthly earnings used to calculate contributions are 5,531.31 reais (January 2017).

The self-employed person's contributions also finance sickness and maternity benefits.

**Social assistance:** None.

##### Employer

**Social insurance:** 20% of monthly covered payroll.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 937 reais (January 2017).

There are no maximum monthly earnings used to calculate contributions.

Microbusinesses (enterprises with annual earnings up to 360,000 reais) and small businesses (enterprises with annual earnings greater than 360,000 reais but less than 4,800,000 reais) contribute 2.75% to 7.83% of monthly declared earnings, depending on annual earnings declared in the last 12 months and the industry sector.

The employer's contributions also finance sickness and maternity benefits and family allowances.

**Social assistance:** None.

##### Government

**Social insurance:** Covers administrative costs and any deficit.

**Social assistance:** The total cost.

#### Qualifying Conditions

**Age pension (social insurance):** Age 65 (men) or age 60 (women) for salaried and self-employed urban workers; age 60 (men) or age 55 (women) for rural workers.

Retirement is not necessary.

Urban workers first insured before July 25, 1991, must have 60 to 180 months of contributions, according to a schedule in law; urban workers first insured on or after July 25,

## Brazil

---

1991, must have at least 180 months of contributions. Rural workers first insured before July 25, 1991, must show proof of 60 to 180 months of work in the rural sector, according to a schedule in law; rural workers first insured on or after July 25, 1991, must show proof of 180 months of work in the rural sector.

**Age pension for persons with disabilities (social insurance):** Age 60 (men) or age 55 (women) with at least 180 months of contributions and assessed with a long-term physical, mental, intellectual, or sensory disability. Must have been disabled for at least 180 months and provide a medical certificate.

**Length of contribution pension (social insurance):** Must have at least 35 years of contributions (men) or 30 years of contributions (women); 15 to 25 years of contributions for workers exposed to hazardous substances.

Employment must cease for workers exposed to hazardous substances.

**Length of contribution pension for persons with disabilities (social insurance):** Must have at least 25 years (men) or 20 years (women) of contributions if assessed with a severe disability; at least 29 years (men) or 24 years (women) of contributions if assessed with a moderate disability; or at least 33 years (men) or 28 years (women) of contributions if assessed with a mild disability.

The National Social Security Institute assesses the degree of disability.

The social insurance old-age pensions are payable abroad under bilateral or multilateral agreements.

**Old-age assistance (social assistance, means tested):** Age 65, not gainfully employed, and with monthly household income of less than 25% of the legal monthly minimum wage per person. Eligibility is reviewed every two years.

The legal monthly minimum wage is 937 reais (January 2017).

**Disability pension (social insurance):** Must be assessed with a permanent incapacity for work and have at least 12 months of contributions. The contribution period is waived if the disability is the result of an accident.

Employment must cease.

The National Social Security Institute assesses the degree of disability.

The disability pension is payable abroad under bilateral or multilateral agreements.

Constant-attendance allowance: Paid if the insured requires the constant attendance of others to perform daily functions.

**Disability benefit (social assistance, means tested):** Must be assessed with a disability and have a monthly

household income of less than 25% of the legal monthly minimum wage per person.

Eligibility is reviewed every two years.

The legal monthly minimum wage is 937 reais (January 2017).

**Survivor pension (social insurance):** There is no minimum qualifying period.

Eligible survivors include a widow(er) or partner and children younger than age 21 (no limit if disabled); if there is no eligible widow(er), partner, or child (in order of priority), parents and siblings younger than age 21 (no limit if disabled).

The survivor pension is payable abroad under bilateral or multilateral agreements.

### Old-Age Benefits

**Age pension (social insurance):** 70% of the insured's average earnings plus 1% of the insured's average earnings for each year of contributions, up to 100%, is paid.

For persons first insured on or before November 28, 1999, the average earnings used to calculate benefits are based on the best 80% of total monthly earnings since July 1994. For persons first insured after November 28, 1999, the average earnings used to calculate benefits are based on the best 80% of total monthly earnings.

Insured persons may opt for the pension to be calculated using the Factor Previdenciario method. The Factor Previdenciario is an actuarial coefficient based on the insured's contribution rate, contribution period, age, and life expectancy.

The minimum monthly earnings used to calculate benefits are the legal monthly minimum wage.

The maximum monthly earnings used to calculate benefits are 5,531.31 reais (January 2017).

The minimum monthly age pension is the legal monthly minimum wage.

The legal monthly minimum wage is 937 reais (January 2017).

The maximum monthly age pension is 5,531.31 reais (January 2017).

**Age pension for persons with disabilities (social insurance):** Calculated in the same way as the age pension.

Schedule of payments: 13 payments a year.

Benefit adjustment: Benefits are adjusted annually according to changes in the consumer price index or the minimum wage.

**Length of contribution pension (social insurance):** 100% of the insured's average earnings is paid.

For persons first insured before November 29, 1999, the average earnings used to calculate benefits are based on the

best 80% of total monthly earnings since July 1994, multiplied by the Factor Previdenciario.

For persons first insured after November 28, 1999, the average earnings used to calculate benefits are based on the best 80% of total monthly earnings, multiplied by the Factor Previdenciario.

The Factor Previdenciario is not applied to work with exposure to hazardous substances with 15, 20, or 25 years of contributions.

Insured persons may opt for nonapplication of the Factor Previdenciario if the sum of age and years of contributions is 95 (men, gradually increasing to 100 by 2026) or 85 (women, gradually (increasing to 90 by 2026).

The Factor Previdenciario is an actuarial coefficient based on the insured's contribution rate, contribution period, age, and life expectancy.

The minimum monthly earnings used to calculate benefits are the legal monthly minimum wage.

The maximum monthly earnings used to calculate benefits are 5,531.31 reais (January 2017).

The minimum monthly length of contribution pension is the legal monthly minimum wage.

The legal monthly minimum wage is 937 reais (January 2017).

Benefit adjustment: Benefits are adjusted annually according to changes in the cost of living index or the minimum wage.

**Length of contribution pension for persons with disabilities (social insurance):** Calculated in the same way as the age pension.

Schedule of payments: 13 payments a year.

Benefit adjustment: Benefits are adjusted annually according to changes in the cost of living index or the minimum wage.

**Old-age assistance (social assistance, means tested):** The monthly benefit is the legal monthly minimum wage.

The legal monthly minimum wage is 937 reais (January 2017).

Benefit adjustment: Benefits are adjusted annually according to changes in the minimum wage.

### **Permanent Disability Benefits**

**Disability pension (social insurance):** 100% of the insured's average monthly earnings is paid; 100% of the legal monthly minimum wage for rural workers.

For persons first insured on or before November 28, 1999, the average earnings used to calculate benefits are based on the best 80% of total monthly earnings since July 1994. For persons first insured after November 28, 1999, average earnings used to calculate benefits are based on the best 80% of total monthly earnings.

The minimum monthly earnings used to calculate benefits are the legal monthly minimum wage.

The maximum monthly earnings used to calculate benefits are 5,531.31 reais (January 2017).

The minimum monthly pension is the legal monthly minimum wage.

The legal monthly minimum wage is 937 reais (January 2017).

The maximum monthly pension is 5,531.31 reais (January 2017).

Constant-attendance allowance: 25% of the disability pension is paid.

Schedule of payments: 13 payments a year.

Benefit adjustment: Benefits are adjusted annually according to changes in the cost of living index or the minimum wage.

**Disability benefit (social assistance, means tested):** The monthly benefit is the legal monthly minimum wage.

The legal monthly minimum wage is 937 reais (January 2017).

Benefit adjustment: Benefits are adjusted annually according to changes in the minimum wage.

### **Survivor Benefits**

**Survivor pension (social insurance):** 100% of the old-age or disability pension the deceased received or was entitled to receive is paid; 100% of the legal monthly minimum wage for rural workers. The pension is split equally among eligible survivors. If one survivor ceases to be eligible, the pensions for the remaining survivors are recalculated.

The pension is paid for four months if the deceased had less than 18 months of contributions or was married to or living with the spouse or partner for less than two years before the death. If the deceased had at least 18 months of contributions and was married to or living with the spouse or partner for at least two years before the death, the duration of the benefit varies depending on the age of the widow(er) or partner: if the widow(er) or partner is younger than age 21, the pension is paid for three years; if aged 21 to 26, for six years; if aged 27 to 29, for 10 years; if aged 30 to 40, for 15 years; if aged 41 to 43, for 20 years; and if aged 44 or older, for life.

The minimum monthly pension is the legal monthly minimum wage.

The legal monthly minimum wage is 937 reais (January 2017).

The maximum monthly pension is 5,531.31 reais (January 2017).

Schedule of payments: 13 payments a year.

## Brazil

---

Benefit adjustment: Benefits are adjusted annually according to changes in the cost of living index or the minimum wage.

### Administrative Organization

Ministry of Finance (<http://www.fazenda.gov.br/>) provides general supervision and collects contributions.

National Social Security Institute (<http://www.previdencia.gov.br/>) administers benefits.

### Sickness and Maternity

---

#### Regulatory Framework

**First laws:** 1923 (railroads), 1934 (commerce), and 1936 (industry).

**Current laws:** 1990 (health), 1991 (social security), and 1991 (social insurance).

**Type of program:** Universal (medical benefits) and social insurance (cash sickness and maternity benefits) system.

#### Coverage

**Universal:** Residents of Brazil.

**Social insurance:** Employed persons; rural workers; household workers; some categories of casual workers; elected civil servants; and self-employed persons.

Voluntary coverage for students, housewives, unemployed persons, and other persons without gainful employment.

Special systems for public-sector employees and military personnel.

#### Source of Funds

##### Insured person

*Universal:* None.

*Social insurance:* See source of funds under Old Age, Disability, and Survivors.

##### Self-employed person

*Universal:* None.

*Social insurance:* See source of funds under Old Age, Disability, and Survivors.

##### Employer

*Universal:* None.

*Social insurance:* See source of funds under Old Age, Disability, and Survivors.

##### Government

*Universal:* The total cost.

*Social insurance:* None.

### Qualifying Conditions

**Cash sickness benefit (social insurance):** Must have contributed in the last 12 months. There is no qualifying period for an accident or serious illness.

**Cash maternity benefit (social insurance):** There is no minimum qualifying period for salaried workers, household workers, and casual workers; 10 months of contributions for self-employed persons. Rural workers in predominantly family based subsistence activities must show proof of 10 months of work in the rural sector.

**Medical benefits (universal):** There is no minimum qualifying period.

### Sickness and Maternity Benefits

**Sickness benefit (social insurance):** 91% of the insured's average monthly earnings is paid; 100% of the legal monthly minimum wage for rural workers. The benefit is paid after a 15-day waiting period (the employer pays 100% of earnings for the first 15 days); there is no waiting period for self-employed persons or voluntarily insured persons.

There is no limit to duration.

Average earnings used to calculate benefits are based on the best 80% of total monthly earnings, up to the average of the last 12 contributions, or the average of the contributions made if the insured person has less than 12 contributions.

The minimum monthly earnings used to calculate benefits are the legal monthly minimum wage.

The legal monthly minimum wage is 937 reais (January 2017).

The maximum monthly earnings used to calculate benefits are 5,531.31 reais (January 2017).

Schedule of payments: 13 payments a year.

Benefit adjustment: Benefits are adjusted annually according to changes in the consumer price index or the minimum wage.

**Maternity benefit (social insurance):** 100% of the insured's last wage is paid for employed women, household workers, and casual workers; 100% of average earnings in the last 12 months for self-employed and voluntarily insured women; 100% of the legal minimum wage for rural workers in predominantly family based subsistence activities. The benefit is paid for 120 days, from 28 days before to 91 days after the expected date of childbirth; may be extended by up to 60 days for employees of enterprises that are part of the Empresa Cidadã program.

The benefit is paid for two weeks for a miscarriage.

The benefit is also paid for 120 days to a person who adopts a child younger than age 12 or to an insured widow(er) of a deceased spouse who received or was entitled to receive the maternity benefit.



The minimum monthly earnings used to calculate benefits are the legal monthly minimum wage.

The legal monthly minimum wage is 937 reais (January 2017).

The maximum monthly earnings used to calculate benefits are 33,763 reais (January 2017) for employed women and casual workers; 5,531.31 reais (January 2017) for household workers, self-employed persons, and voluntarily insured women; 937 reais (January 2017) for rural workers in predominantly family based subsistence activities.

### **Workers' Medical Benefits**

The Unified Health System provides medical services directly to patients in rural and urban areas. Benefits include general, specialist, and maternity care; hospitalization; medicine (some cost sharing is required); and necessary transportation. There is no limit to duration.

### **Dependents' Medical Benefits**

Medical benefits for dependents are the same as those for the insured.

### **Administrative Organization**

Ministry of Finance (<http://www.fazenda.gov.br/>) provides general supervision and collects contributions for cash benefits.

National Social Security Institute (<http://www.previdencia.gov.br/>) administers cash benefits.

Ministry of Health (<http://portalms.saude.gov.br/>) provides general supervision of the Unified Health System.

Federal, state, and municipal institutions are part of the Unified Health System and administer medical benefits.

## **Work Injury**

### **Regulatory Framework**

**First laws:** 1919, 1944, and 1967.

**Current laws:** 1991 (social security) and 1991 (social insurance).

**Type of program:** Social insurance system.

### **Coverage**

Employed persons, casual workers, household workers, and rural workers in predominantly family based subsistence activities.

Exclusions: Self-employed persons.

Note: Medical benefits are provided under the universal system (see Sickness and Maternity).

### **Source of Funds**

**Insured person:** None.

**Self-employed person:** Not applicable.

**Employer:** 1% to 3% of gross payroll according to the assessed degree of risk; 0.1% of gross payroll for employers of rural workers in predominantly family based subsistence activities.

There are no minimum or maximum earnings used to calculate contributions.

**Government:** None.

### **Qualifying Conditions**

There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

### **Temporary Disability Benefits**

91% of the insured's average monthly earnings is paid after a 15-day waiting period (the employer pays 100% of earnings for the first 15 days). There is no waiting period for casual workers, household workers, or rural workers in predominantly family based subsistence activities.

There is no limit to duration.

Average earnings used to calculate benefits are based on the best 80% of total monthly earnings. For rural workers, average earnings are 100% of the legal monthly minimum wage.

The minimum monthly earnings used to calculate benefits are the legal monthly minimum wage.

The legal monthly minimum wage is 937 reais (January 2017).

The maximum monthly earnings used to calculate benefits are 5,531.31 reais (January 2017).

Schedule of payments: 13 payments a year.

Benefit adjustment: Benefits are adjusted annually according to changes in the cost of living index.

### **Permanent Disability Benefits**

**Permanent disability pension:** 100% of the insured's average monthly earnings is paid if the insured has no work capacity.

Average earnings used to calculate benefits are based on the best 80% of total monthly earnings.

The minimum monthly earnings used to calculate benefits are the legal monthly minimum wage.

The legal monthly minimum wage is 937 reais (January 2015).

The maximum monthly earnings used to calculate benefits are 5,531.31 reais (January 2017).

## Brazil

---

Constant-attendance supplement: If the insured requires the constant attendance of others to perform daily functions, 25% of the permanent disability pension is paid.

Schedule of payments: 13 payments a year.

The National Social Security Institute assesses the degree of disability every two years.

**Accident benefit (partial disability):** 50% of the insured's average monthly earnings is paid to workers with disabilities who have some work capacity.

Average earnings used to calculate benefits are based on the best 80% of total monthly earnings.

Schedule of payments: 13 payments a year.

Benefit adjustment: Benefits are adjusted annually according to changes in the cost of living index.

### Survivor Benefits

**Survivor pension:** 100% of the permanent disability pension the deceased received or was entitled to receive is paid; 100% of the minimum wage for rural workers in predominantly family based subsistence activities. The pension is split equally among eligible survivors. If one survivor ceases to be eligible, the pensions for the remaining survivors are recalculated.

Eligible survivors include the widow(er) or partner and children younger than age 21 (no limit if disabled); if there is no widow(er), partner, or child, other eligible survivors include (in order of priority) parents and brothers and sisters younger than age 21 (no limit if disabled).

The pension is paid for three years if the widow(er) or partner is younger than age 21; for six years if the widow(er) or partner is aged 21 to 26; for 10 years if aged 27 to 29; for 15 years if aged 30 to 40; for 20 years if aged 41 to 43; and for life if aged 44 or older.

The minimum monthly pension is the legal monthly minimum wage.

The legal monthly minimum wage is 937 reais (January 2017).

The maximum monthly pension is 5,531.31 reais (January 2017).

Schedule of payments: 13 payments a year.

Benefit adjustment: Benefits are adjusted annually according to changes in the cost of living index or the minimum wage.

### Administrative Organization

Ministry of Finance (<http://www.fazenda.gov.br/>) provides general supervision of and collects contributions for the cash benefits.

National Social Security Institute (<http://www.previdencia.gov.br/>) administers cash benefits.

Ministry of Health (<http://portalsaude.saude.gov.br>) provides general supervision of the Unified Health System.

Federal, state, and municipal institutions are part of the Unified Health System and administer medical benefits.

## Unemployment

---

### Regulatory Framework

**First laws:** 1965 (severance pay fund) and 1986 (unemployment insurance).

**Current laws:** 1990 (unemployment benefit), 1991 (traditional fishermen), and 2015 (unemployment benefit regulations).

**Type of program:** Social assistance system.

Note: Employers contribute 8% of monthly earnings to an employee's individual account in the Guarantee Fund for Severance Pay (FGTS). The insured may withdraw funds from an individual account in the event of involuntary unemployment, retirement, and other contingencies.

### Coverage

Persons employed in the formal private sector and other categories of workers, such as household workers and fishermen (during closed season periods).

Exclusions: Self-employed persons.

### Source of Funds

**Insured person:** None.

**Self-employed person:** Not applicable.

**Employer:** None.

**Government:** The total cost.

### Qualifying Conditions

**Unemployment benefit (means tested):** Must have received a salary in at least 12 of the 18 months before unemployment began for the first claim; at least nine of the last 12 months for the second claim; at least six months immediately before unemployment began for the third and subsequent claims. Unemployment must not be due to misconduct or resignation. Must have no other means of support and must not receive other social insurance benefits.

### Unemployment Benefits

**Unemployment benefit (means tested):** The monthly benefit varies according to the insured's average monthly earnings in the last three months of employment: 80% of average monthly earnings is paid with average monthly earnings up to 1,450.23 reais; 50% of average monthly earnings plus a lump sum of 1,160.18 reais with average monthly earnings of 1,450.23 reais to 2,417.29 reais; a lump

sum of 1,643.72 with average monthly earnings greater than 2,417.29 reais.

The minimum monthly benefit is the legal monthly minimum wage.

The legal monthly minimum wage is 937 reais (January 2017).

The maximum monthly benefit is 1,643.72 reais.

The benefit is paid for three to five months, depending on the insured's duration of coverage. For the first claim, the benefit is paid for four months with 12 to 23 months of coverage; for five months with at least 24 months of coverage. For the second claim, the benefit is paid for three months with nine to 11 months of coverage; for four months with 12 to 23 months of coverage; or for five months with at least 24 months of coverage. For the third and subsequent claims, the benefit is paid for three months with six to 11 months of coverage; for four months with 12 to 23 months of coverage; for five months with at least 24 months of coverage. Under special conditions, the benefit may be extended for an additional two months.

Benefit adjustment: Benefits are adjusted annually according to changes in the minimum wage.

### **Administrative Organization**

Ministry of Labor (<https://empregabrasil.mte.gov.br/>) provides general supervision.

Worker Assistance Fund Advisory Council administers the program.

### **Family Allowances**

#### **Regulatory Framework**

**First law:** 1941 (large families).

**Current laws:** 1991 (social insurance), 1998 (family allowances), and 2004 (Bolsa Familia).

**Type of program:** Social insurance and social assistance system.

#### **Coverage**

**Social insurance:** Low-income employees with one or more children.

Exclusions: Household, casual, and rural workers; elected civil servants and certain public employees not covered by a special system; and self-employed persons.

Special systems for certain public-sector employees and military personnel.

**Social assistance:** Citizens of Brazil living in poor or extremely poor households.

### **Source of Funds**

#### **Insured person**

**Social insurance:** See source of funds under Old Age, Disability, and Survivors.

**Social assistance:** None.

#### **Self-employed person**

**Social insurance:** Not applicable.

**Social assistance:** None.

#### **Employer**

**Social insurance:** See source of funds under Old Age, Disability, and Survivors.

**Social assistance:** None.

#### **Government**

**Social insurance:** See source of funds under Old Age, Disability, and Survivors.

**Social assistance:** The total cost.

### **Qualifying Conditions**

#### **Family allowance (social insurance, income tested):**

Paid to employees with children younger than age 14 and monthly incomes of up to 1,292.43 reais. The parents are required to present annual proof of vaccinations for children up to age 6 and proof of school attendance each semester from age 7. The parents must be currently in insured employment or receive an age pension; a length of contribution pension and be aged 65 or older; a disability pension; or a length of contribution pension for persons with disabilities and be aged 65 or older. The allowance is paid to both parents if both are insured.

#### **Prisoner's dependents pension (social insurance):**

The insured is imprisoned and had monthly income up to 1,292.43 reais immediately before imprisonment.

Eligible dependents include a spouse or partner and children younger than age 21 (no limit if disabled); if there is no eligible spouse, partner, or child (in order of priority), parents and siblings younger than age 21 (no limit if disabled).

#### **Bolsa Familia cash grant (social assistance, income tested):**

Paid for children aged 6 to 15 who maintain an 85% school attendance rate; 75% for children aged 16 to 17. Children younger than age 15 at risk of child labor must attend scheduled educational activities. Families must meet basic vaccination requirements for children younger than age 7, and women aged 14 to 44 must attend medical check-ups, including prenatal examinations for pregnant women.

### **Family Allowance Benefits**

#### **Family allowance (social insurance, income tested):**

44.09 reais a month is paid for each child if the insured's

## Brazil

---

earnings do not exceed 859.88 reais; 31.07 reais a month with earnings of 859.88 reais to 1,292.43 reais.

Employers pay allowances and the National Social Security Institute reimburses them for the total cost.

Benefit adjustment: Benefits are adjusted annually according to changes in the consumer price index.

**Prisoner's dependents pension (social insurance):**

100% of the disability pension the insured would have been entitled to receive if disabled is paid; 100% of the legal monthly minimum wage for rural workers. The pension is split equally among eligible dependents. If one dependent ceases to be eligible, the pensions for the remaining dependents are recalculated.

The pension is paid for four months if the insured had less than 18 months of contributions or was married to or living with the spouse or partner for less than two years before imprisonment. If the deceased had at least 18 months of contributions and was married to or living with the spouse or partner for at least two years before the death, the duration of the benefit varies depending on the age of the widow(er) or partner: if the widow(er) or partner is younger than age 21, the pension is paid for three years; if aged 21 to 26, for six years; if aged 27 to 29, for 10 years; if aged 30 to 40, for 15 years; if aged 41 to 43, for 20 years; and if aged 44 or older, for life.

The minimum monthly pension is the legal monthly minimum wage.

The legal monthly minimum wage is 937 reais (January 2017).

The maximum monthly pension is 1,089.72 reais.

Schedule of payments: 13 payments a year.

Benefit adjustment: Benefits are adjusted annually according to changes in the cost of living index or the minimum wage.

**Bolsa Familia cash grant (social assistance, income tested):**

A basic benefit of 85 reais a month is paid for a household with monthly income of up to 85 reais per person. An additional variable monthly benefit of 39 reais a month is paid for each child younger than age 16, for pregnant women for up to nine months of pregnancy, and for breastfeeding mothers for up to six months, up to five payments per household; and 46 reais a month for each child aged 16 to 17, up to two payments per household. If the monthly household income per person including the basic and variable benefit is less than 85 reais a month, the difference between the monthly household income per person and 85 reais is paid.

### **Administrative Organization**

Ministry of Finance (<http://www.fazenda.gov.br/>) provides general supervision and collects contributions for the social insurance program.

National Social Security Institute (<http://www.previdencia.gov.br/>) administers the social insurance program.

Employers pay benefits to employees.

Ministry of Social Development (<http://www.mds.gov.br/>) provides general supervision of the social assistance program.

Interministerial Administrating Council for the Bolsa Familia Program coordinates the administration of the Bolsa Familia program.