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(46) (163)

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(2) ⁽⁴⁴⁾.

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        (46)   .

            (54).   (49) "   "

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(63) "   60

(58 20)   . "

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(62) .

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= (24)   ×   .
(42)

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(350)   (2005)   (66)."

450   2006

. $400 = \dfrac{12\times450+12\times350}{24}$ "：   (/17)   .

$150 = \dfrac{400\times1\times15}{40}$:

."

.   .

"：   (17)   ( )

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:   (67)."

(43)   ( )

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(68).   (24)

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2006/12/31

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(90)

.   (400)   2005

:   (500)   2006

%75 :

.… " : (1/ /43)

(72). ." %75

%60

. (400)

. $300 = \dfrac{75}{100} \times 400$

. 150

(%40) (%60)

(73). (300) .

(1/ /43) %75

(/43) . (24)

(/58)

(12) ( ) – " :

(%75)

(74). (69) ".

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. (3 2 1)

(75). (70).

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.2006 **(%60)**

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" … ….(%60)

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(300) 2001/12/31

( ) (81) " (%12)

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. (/43)

(43) ( )

(82) . %75 (%60)

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2006-2003 12

2006/1/1

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(9-4)   ."

(60)   (300)   .

:   .   (360)

$$30 = \frac{10}{100} \times 300$$
.

390 = 30+ 60 + 300 :   (90).

(/43)

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:   :

$$300 = 20 \times \frac{1}{40} \times 600$$
.

.   (%20)

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(63)   .   360=60+300

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- " :   (63)   (91)

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(93) "   (92).

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(30)   .

.1983/9/1   :

1993/8/1   (50)   1996/1/9

(94).1993/7/17

(50)   (%10)

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(30)

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(/58) .

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(97).

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(103). (98).

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1959   34   172   -   -   :

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- " :   (13)   (16)   -   - 87

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.318‹317‹456   -

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-                      -   (48)   17 -   -   329   -   -
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Legal Order for the Entitlement of Old-Age Pension According to the New Jordanian Social Security Law
(Comparative Study)

Radwan Obeidat*

ABSTRACT

Insurance against old age means obligating employers to insure their laborers with the Social Security Corporation in accordance with monthly contributions equal to a percentage of their wages. In its turn, the Corporation will pay monthly salaries annuity when they reach the retirement age.

Insurance against old age is characterized by being applied at large scale in terms of persons insured. It is not confined to private sector, but also covers public sector, civil and military, gradually and in stages. It is also permitted to be voluntarily subject to this insurance that is not obligatory subject to the law, contrary to work injuries insurance and occupational diseases the subjection to which can only be mandatory.

The insured shall become entitled to an old- age pension if he reaches the age of sixty for the male insured and fifty five for the female insured and both of them have (180) months of contributions in the insurance out of (60) as a minimum are actual contributions.

The Jordanian Social Security Law, Article (43) regulates the applicable rules on the basis of which the old-age pension shall be calculated for the insured, taking into consideration the factors that are used in the calculation process for the salary and any allowances added thereto as well as the restrictions that limit the use of the salary components. The old-age pension shall be calculated at the rate of (1/40) i.e. one portion of the average monthly wage, which was taken as the basis for the payment of the contributions during the last twenty four months of contributions for each year of the contribution period, up to a maximum of (75%) of that average.

The Jordanian legislator has guaranteed a sufficient protection for the insured pension because of his dire need for such pension all its importance for him. Therefore, retirement pensions were exempted from all taxes and fees. The amounts of money due to the insured shall not be subject to attachment except in the more restricted cases, including but not limited to an alimony debt or debt due to Social Security Corporation provided that such attachment shall not exceed one-fourth of those amounts.   In addition, the insured shall be given a sufficient period of five years for claiming their retirement pension before the running of the period of prescription.

Keywords: Old Age Pension, Social Security Law.