

## Togo

Exchange rate: U.S.\$1.00 equals  
628.89 CFA francs.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1968.

**Current law:** 1973.

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

#### Coverage

Employed persons, members of cooperatives, apprentices, and students.

Special systems for civil servants and employees of state-owned enterprises.

Supplementary retirement scheme for managerial staff of semipublic companies.

Voluntary insurance is available to persons with 6 months of previous social security coverage.

#### Source of Funds

**Insured person:** 4% of earnings.

**Employer:** 8% of payroll; contributions are reduced to 7.4% of payroll if 5% of the employer's workforce is assessed as disabled.

**Government:** None.

#### Qualifying Conditions

**Old-age pension:** Age 55 (age 50 if prematurely aged) or 30 years of actual coverage. Must have a minimum of 10 years of contributions. Retirement from employment is necessary. The pension is payable abroad only if there is a reciprocal agreement.

**Old-age settlement:** Aged 55 or older, retired from employment, and ineligible for the old-age pension.

**Disability pension:** Loss of 2/3 of earning capacity with 5 years of insurance coverage and 6 months of contributions in the last year. There is no qualifying period for nonoccupational disabilities.

**Survivor pension:** The insured person met the pension requirements or was a pensioner at the time of death.

#### Old-Age Benefits

**Old-age pension:** 20% of average monthly earnings during the last 5 years, plus 1.33% of earnings for every 12 months of contributions beyond 180 months.

The minimum pension is 80% of the legal minimum wage.

**Old-age settlement:** A lump sum equal to 1 month's wages for each year of insurance coverage.

**Benefit adjustment:** Adjusted periodically for cost-of-living changes.

#### Permanent Disability Benefits

**Disability pension:** 20% of average monthly earnings during the last 5 years, plus 1.33% of earnings for every 12 months of contributions beyond 180 months. (For each year that he or she is under age 55 at the time of the claim, the insured is credited with a 6-month contribution period.)

The minimum pension is 80% of the legal minimum wage.

**Constant-attendance supplement:** 50% of the insured's pension.

**Benefit adjustment:** Adjusted periodically for cost-of-living changes.

#### Survivor Benefits

**Survivor pension:** 50% of the insured's pension, payable to a widow if aged 40 or older or disabled or to a dependent disabled widower.

**Orphan's pension:** 25% of the insured's pension for each orphan under age 16 (age 18 if an apprentice; age 21 if a student or disabled); 40% for each full orphan.

The maximum survivor pension is 100% of the insured's pension.

**Survivor settlement:** If ineligible for a pension, a lump sum equal to 1 month's basic pension for each 6-month period of insurance coverage.

**Benefit adjustment:** Adjusted periodically for cost-of-living changes.

#### Administrative Organization

Ministry of Labor provides general supervision.

Managed by a tripartite council and a director, the National Social Security Fund administers the program.

#### Sickness and Maternity

##### Regulatory Framework

**First law:** 1956.

**Current law:** 1973.

**Type of program:** Social insurance system. Maternity benefits only.

##### Coverage

Employed women.

### **Source of Funds**

**Insured person:** None.

**Employer:** 2% of payroll.

**Government:** None.

### **Qualifying Conditions**

**Sickness benefits:** No benefits are provided. (The labor code requires employers to provide paid sick leave.)

**Cash maternity benefits:** Twelve months of insurance coverage before the expected date of childbirth.

### **Sickness and Maternity Benefits**

**Sickness benefits:** None. (The labor code requires employers to provide paid sick leave.)

**Maternity benefit:** 100% of average daily earnings. (The employer pays half of the value of the benefit.) The benefit is payable for up to 8 weeks before the expected date of childbirth and 6 weeks after; may be extended for up to 3 weeks in case of complications.

### **Workers' Medical Benefits**

None. (The labor code requires employers to provide certain medical services.)

### **Dependents' Medical Benefits**

None. (Some maternity and child health care and welfare services are provided under Family Allowances, below.)

### **Administrative Organization**

Ministry of Labor provides general supervision.

National Social Security Fund administers the program.

### **Work Injury**

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#### **Regulatory Framework**

**First law:** 1964.

**Current law:** 1973.

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

#### **Coverage**

Employed persons, members of cooperatives, apprentices, and students.

#### **Source of Funds**

**Insured person:** None.

**Employer:** 2.5% of payroll.

**Government:** None.

### **Qualifying Conditions**

**Work injury benefits:** There is no minimum qualifying period.

### **Temporary Disability Benefits**

2/3 of average daily earnings, plus family allowances (see Family Allowances, below). Benefit is payable from the day after the onset of disability until full recovery or certification of permanent disability.

### **Permanent Disability Benefits**

**Permanent disability pension:** 85% of average earnings, if totally disabled.

Partial disability: A percentage of the full pension proportionate to the assessed degree of disability; a lump sum of 3 years' pension is paid if the assessed disability is less than 20%.

Constant-attendance supplement: 50% of the disability pension.

### **Workers' Medical Benefits**

Medical, dental, and surgical care; hospitalization; medicines; appliances; transportation; and rehabilitation.

### **Survivor Benefits**

**Survivor pension:** 30% of the insured's earnings. The pension is payable to a widow or to a dependent disabled widower.

**Orphan's pension:** 10% of the insured's earnings for each orphan; 15% for each full orphan under age 16 (age 18 if an apprentice; age 21 if a student or disabled).

**Dependent parents:** 10% of the insured's earnings each.

The maximum survivor pension is 100% of the insured's full permanent disability pension.

**Funeral grant:** Equal to 30 days of the insured's average earnings.

### **Administrative Organization**

Ministry of Labor provides general supervision.

National Social Security Fund administers contributions and benefits.

Employers must insure liability with the National Social Security Fund.

### **Family Allowances**

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#### **Regulatory Framework**

**First law:** 1956.

**Current law:** 1973.

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**Type of program:** Employment-related system.

### **Coverage**

Employees with one or more children; pensioners caring for dependent children.

Special system for civil servants.

### **Source of Funds**

**Insured person:** None.

**Employer:** 6% of payroll.

**Government:** None.

### **Qualifying Conditions**

**Family allowances:** The child must be under age 16 (age 18 if an apprentice; age 21 if a student or disabled). The parent must have 3 consecutive months of employment and be currently working 18 days or 120 hours a month (or receiving a social insurance benefit).

**Prenatal allowance:** Must undergo prescribed medical examinations.

### **Family Allowance Benefits**

**Family allowances:** 2,000 CFA francs a month for each of the first six children.

**Prenatal allowance:** 500 CFA francs a month for up to 9 months, paid in three 3-month installments.

**Birth grant:** A lump sum of 6,000 CFA francs for each of the first three births.

Some maternity and child health care and welfare services are also provided.

### **Administrative Organization**

Ministry of Labor provides general supervision.

National Social Security Fund administers the program.

Employers may pay benefits directly to their employees.