

# PENSION PROVISION FOR MILITARY PERSONNEL: INTERNATIONAL EXPERIENCE AND PROSPECTS FOR UKRAINE

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**Abstract.** The provision of social protection for military personnel is a matter of significant priority within the scope of state policy. Military personnel are exposed to considerable risk in their daily efforts to defend the independence and territorial integrity of the nation. This issue is of particular pertinence to Ukraine, which is currently engaged in armed conflict with Russia. The purpose of this article is to review and analyse the pension provision experience for military personnel in some of the world's leading countries, including the United States of America, Great Britain, Germany, Israel, Sweden and Norway. *Methodology.* The following research methods are employed: dialectical, historical and legal, formal and logical, hermeneutics, generalization, comparison. *Results.* The objective of the study is to ascertain the merits of each model, in addition to the challenges and opportunities for adapting positive experiences to the prevailing conditions in Ukraine. The article provides a comprehensive analysis of the mixed pension system of the US, which integrates traditional long-service payments with accumulative components. It also examines the integrated model of Germany, which ensures equality between military and civilian employees through a unified social insurance system. The Israeli model is of particular interest, as it emphasises short-term but intensive service, accompanied by expanded social guarantees for veterans. The pension systems of the Scandinavian countries (Sweden and Norway) are also the subject of study, due to the transparent financing mechanisms, sustainability and efficient use of social resources that characterise them. *Practical implications.* Based on the research results, it is advisable for Ukraine to implement a mixed pension model that includes accumulative funds with state contributions, similar to the TSP system in the USA. This would reduce the budgetary burden while simultaneously encouraging the military to play an active role in building their own pension capital. Additionally, retraining programmes should be created to help veterans acquire new professional skills and integrate into the civilian sector. *Value / Originality.* Utilising the insights garnered from this experience, comprehensive recommendations for enhancing the Ukrainian pension system for servicemen are proposed.

**Keywords:** pension, military personnel, war, social security, international experience, implementation, protection.

**JEL Classification:** H55, J32, O19

## 1. Introduction

Providing for military personnel, particularly with regard to their social protection, is a key priority of state policy. Military personnel risk their lives every day to defend the country's independence and territorial integrity. This issue is particularly pertinent in Ukraine's current state of war as it resists Russia's armed aggression. Introducing an adequate level of social protection, particularly through an effective pension system, is not only a moral obligation of the

state, but also an important way of supporting the morale of soldiers and their families.

Nowadays, the Ukrainian military pension system is facing numerous difficulties, including the ineffectiveness of current legislative instruments, financial instability, a lack of resources, evasion of mobilisation, and the disregard of the needs of active military personnel and veterans. These issues are jeopardising the state's ability to provide social guarantees. In this regard, it is crucial to consider

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the experience of leading countries in implementing effective military pension systems. This will help to determine what steps can be taken now to provide comprehensive social support for those defending Ukraine.

The systems of pension provision for military personnel in the USA, Great Britain, Germany, Israel, Sweden and Norway are of particular interest within this issue. Each of these countries has its own distinctive approach to the social protection of military personnel, taking into account the particularities of the historical heritage of the region, the location of territories, military service, wars, economic changes, and so forth. The analysis of these models will facilitate the identification of their advantages, which can be adapted to Ukraine.

The present article is, thus, an attempt to study the international experience of pension provision for military personnel, with a view to identifying recommendations that may contribute to the improvement of the Ukrainian system in today's conditions.

## 2. Methodology

The research methodology incorporates a range of scientific and special methods of scientific knowledge, including dialectical, historical and legal, formal and logical, hermeneutics, generalization, comparison, and so forth.

Accordingly, the hermeneutics method was utilised in the process of interpreting the texts of legislative acts and scientific research materials that regulate the issue of military personnel social protection, both nationally and internationally.

A comparative analysis was applied to assess pension systems in a number of countries, including the USA, Great Britain, Germany, Israel, Sweden and Norway. This approach facilitated the identification of salient differences and similarities between the pension models of the aforementioned countries, thereby enabling the determination of adaptable elements from each to Ukrainian realities.

The analytical method facilitated the estimation of the effectiveness of international pension models in terms of their financial sustainability, social justice and compliance with the needs of military personnel. This approach facilitated the identification of the advantages and disadvantages inherent in each system, thereby enabling the formulation of precise recommendations for the enhancement of the Ukrainian pension model.

The empirical approach was utilised to ascertain the level of funding, the average size of pensions and the impact of social programmes on the quality of military personnel life. Utilising this methodology, it was ascertained that nations exhibiting a high degree

of support for veterans demonstrate superior indicators of the military's adaptation to civilian life.

The synthetic method was employed to amalgamate the results of preliminary analyses, thereby creating a holistic representation of the data. This approach was instrumental in identifying best practices that can be integrated into the Ukrainian pension system. The method enabled the synthesis of the data obtained, whilst concurrently proposing recommendations to enhance the efficiency of the system.

## 3. Literature Review

The theoretical basis for the research is constituted by the scientific works of domestic and foreign scientists in the studied area. For example, Sheverdina (2024, p. 34) in the article "Legal Basis of Social Security of Military Personnel and Members of Their Families under the Legislation of Ukraine: Current Status" notes that the main directions of the policy in the field of social security of military personnel are: establishing a unified system of social and legal protection; guaranteeing military personnel and members of their families favorable conditions in the economic, social, and political spheres; developing effective and accessible mechanisms for this category of people to exercise their rights to social protection. The author also indicates that "social security of persons defending the country is an extremely important direction of the State policy, which is of paramount importance not only during the war, but also after its end".

In their publication, 'Problematic and debatable issues in the sphere of regulatory support for the social adaptation of military personnel, taking into account their consistency and effectiveness' (Beikun et al., 2023, p. 127), drew attention to the fact that the military and social regulatory framework in Ukraine does not yet fully correspond to the objective dynamics of social relations in the country, and still has certain shortcomings and inadequacies. It suffers from contradictions and collisions in legal terminology, including basic conceptual categories, and does not yet fully correspond to the standards of the world's leading countries, in particular the countries of the North Atlantic Alliance.

In his study "Basic principles of State policy in the field of social protection of military personnel: regulatory and legal support" (2023, p. 227), Mazurenko quite rightly points out that "reforming the system of social protection of military personnel of the Armed Forces of Ukraine should take place with the application of the successful experience of Western European countries and the USA in a balanced manner, be based on in-depth legal and historical research, and meet Ukrainian today's realities, capabilities and requirements".

In the work "The current state of Ukrainian legislation on social protection of military personnel and their family members" (Tsyhanok, 2023, p. 380), the author agrees with previous scholar and emphasises that "today, there is no more important task in Ukraine than protecting and providing for the rights of military personnel of the Armed Forces of Ukraine and other military formations defending our borders, sovereignty and integrity. At the same time, the legal regulation of aspects ensuring their social guarantees should approach international standards, particularly those of NATO Member States."

Diachok's (2024) research focused on an analysis of the social security provisions for military personnel in Israel. The author observes that "over the years of its development, the social security system for Israeli military personnel has become one of the most advanced in the world, which makes it a specific object for scientific research, especially in the context of the full-scale war that unfolded on the territory of Ukraine".

With regard to foreign scientific developments, Alexander J. Pinigis' publication "Systemic Issues with US Army Talent Management and Retention" (2023) is of particular interest. The author conducted an analysis of the issues surrounding pension provision in the US Army and their impact on the future lives of officers.

The article by Kristen Jowers and Martie Gillen, "Understanding Military Retirement and Supporting Military Retirees in Your Service Network" (2023), provides a comprehensive analysis of the features of the military pension system in the US. It also offers a series of recommendations for supporting military retirees during the transition to civilian life.

"Emerging Asia's Public Pension Systems: Challenges and Reform Efforts" by Donghyun Park (2014) provides a comprehensive analysis of the impact of demographic shifts on the sustainability of pension systems for military personnel in East Asian countries, including Japan and South Korea.

The study by Vilde Opdan Yttereng on the topic "A Scandinavian Veteran Policy? A Comparative Study of Norwegian, Swedish and Danish Veteran Policies Since 2000" (2023) provides a comparative analysis of pension system reforms for military personnel in the Nordic countries, with a particular focus on Sweden, Norway and Denmark.

The article, "Demographic Change and the Rate of Return in Pay-As-You-Go Pension Systems" by Matthias Schön (2023), undertakes an analysis of the impact of demographic changes on pension systems, with a particular focus on those in Germany, and their effect on the return rate in distribution finance systems.

In their 2024 study, Verberi and Muhittin Kaplan employed an empirical method to evaluate the impact

of diverse characteristics of pension systems on income inequality. To this end, they utilised micro-level data from the USA, Great Britain, the Netherlands, Italy and Turkey.

Notwithstanding the plethora of scientific works in our chosen field, the issue of pension provision for military personnel in Ukraine is becoming increasingly salient, given the substantial surge in the number of military personnel and veterans requiring social protection. In order to facilitate the integration of Ukraine into the European environment, it is necessary to reform the pension system for military personnel in accordance with international standards. The experience of other countries may provide a foundation for the development of effective reforms, with all successful models of pension provision being given due consideration. This underscores the critical importance of this research topic in the contemporary context.

#### 4. Results and Discussion

The pension systems for military personnel worldwide exhibit considerable heterogeneity, attributable to economic opportunities, historical traditions and specific legislative regulations in various nations. Consequently, the present study proposes to analyse the systems of the USA, Great Britain, Germany, Israel, Sweden and Norway, with particular attention to their effectiveness and the possibility of adapting positive experiences to Ukrainian realities.

**USA.** The USA boasts one of the most advanced and adaptable pension systems for military personnel, which meets the highest social and economic standards. A pivotal component of this initiative is the Blended Retirement System (BRS), which was implemented in 2018 (United States government, 2018). This system integrates conventional retirement pensions with the option of voluntary savings through the Thrift Savings Plan (TSP), a retirement investment programme exclusively available to federal employees and uniformed service members, including the Ready Reserve. The plan is defined-contribution in nature, thereby offering federal employees a number of the same benefits available to workers in the private sector (Kagan, 2024).

Under the traditional pension scheme, military personnel who have served for at least 20 years are entitled to a pension calculated at 2% of their average base salary for the last three years of service for every year of service. For example, an individual who has served for 20 years would receive 40% of the average wage. Within the TSP system, the accumulation component allows them to make voluntary contributions from personal funds and receive additional state contributions of up to 5% of the base salary. This approach has the dual benefits of reducing the financial

burden on the state budget and ensuring the stability of the financing of the pension system. Furthermore, the government has implemented a series of initiatives to provide support to veterans, including retraining programmes, access to healthcare, housing assistance, and initiatives to promote their social integration.

A salient feature of the US pension system is the provision of healthcare through the Veterans Health Administration (VHA), a healthcare system of considerable global proportions. The range of services encompasses both fundamental and specialised medical care. Educational programmes, such as the GI Bill, provide funding for education for veterans, their children, and spouses, including college tuition, vocational training, and other forms of education. The Department of Veterans Affairs (VA) is responsible for the provision of housing assistance, which enables veterans to obtain low-interest mortgages. The combination of traditional benefits with savings components provides financial stability for both the military and the government. The financial incentives offered by the savings component serve to encourage military personnel to remain within the system for extended periods. Retraining, medical care, and educational programmes have been shown to promote successful adaptation both during service and after retirement (U.S. Department of Veterans Affairs, 2025).

**Germany.** The German military pension system is predicated on the overarching principle of integrating the military into the general social security system. Consequently, military personnel are entitled to the same social guarantees as civilian employees, encompassing provisions such as pensions, health insurance, and social assistance programs. This approach is intended to ensure social equality between different categories of the population (Federal Ministry of Labor and Social Affairs, 2023).

A salient feature of the German model is the integration of military service within the civil sector. Upon completion of active military service, individuals may be eligible for a pension, the amount of which is contingent on factors such as the duration of service, rank, and the average salary during the period of service. The German pension system comprises a basic pension, as well as supplementary payments for those with extended service or distinguished accomplishments (Statistisches Bundesamt (Destatis, 2025).

Another salient aspect pertains to the implementation of retraining and adaptation programmes. Germany has a well-established policy of facilitating the transition of military personnel to civilian life. Specialized courses and training facilitate the acquisition of new professional skills and facilitate transition to employment in the civilian sector. For instance, the Federal Office of Labor and Social Affairs (Bundesamt für Familie und zivilgesellschaftliche

Aufgaben) runs programmes to assist military personnel in acquiring new skills and securing employment. The objective of these programs is to facilitate the economic independence of veterans by reducing their reliance on state benefits.

Furthermore, Germany provides its military personnel with extensive social guarantees. Veterans have access to quality healthcare through the state health insurance system, which covers a wide range of services, including treatment of physical and psychological injuries sustained during service. Additionally, the government provides housing assistance and supports social adaptation programmes, with the aim of integrating veterans into society (How to Germany, 2022).

The merits of the German system are manifold, including its transparency, stability, and emphasis on providing long-term support for veterans. The incorporation of the military into the general social insurance system serves to eliminate discrimination among diverse population groups, thereby ensuring equitable conditions for all citizens.

**United Kingdom.** The pension system for military personnel in the UK is regarded as one of the most stable and adapted to the needs of the military. The financial provision for veterans is predicated on a series of specialised schemes, the parameters of which are determined by the date of commencement of their service and the duration of said service. The British pension system is founded on the Armed Forces Pension Scheme (AFPS), which is divided into several generations, taking into account different stages of reform.

The following main schemes were operational until 2015: AFPS 75 and AFPS 05. The first of these was based on the principle of defined benefits, whereby the size of the pension was dependent on the length of service and the last salary. The second scheme introduced modifications, including a reduction in benefits, but also enhanced flexibility with regard to retirement. In 2015, the AFPS 15 was introduced, with a focus on the contemporary requirements of the military. The scheme is predicated on the principle of average earnings over the service period, thereby engendering enhanced system balance and financial sustainability (Ministry of Defence, Veterans Advisory and Pensions Committees and Veterans UK, 2012).

A salient benefit of the British system is the provision of early retirement options for individuals who have completed 20 years of service or more. This provision enables former servicemen and women to receive partial benefits while continuing to engage in employment within the civilian sector.

In addition to pension benefits, the United Kingdom offers a variety of social programmes for military personnel. One of the most significant of these is the Transition to Civilian Life programme, which



helps military personnel to reintegrate into society. Veterans receive support in finding employment, access to retraining courses and advice on managing their finances. A key part of the programme involves consultations with employment specialists who assist veterans in adapting to the labour market (Ministry of Defence, 2024).

Moreover, British veterans have access to enhanced health services through the NHS (National Health Service), including specialised programmes such as the Veterans' Gateway. The latter provides information and support to veterans, including assistance with legal, medical, and social issues. Furthermore, a housing assistance programme has been implemented with the objective of providing support to veterans in their search for affordable and suitable accommodation. A notable example of such a programme is the CESSA Housing Association.

The British system is distinguished by its flexibility, its emphasis on providing long-term support for veterans, and its commitment to transparency. Pension schemes are subject to constant revision in order to reflect contemporary economic and social conditions, thus ensuring their continued relevance. Veterans have been shown to benefit from social support and healthcare programmes, which have been demonstrated to provide comprehensive assistance and contribute to their social stability.

**Israel.** The Israeli pension system is distinguished by its unique characteristics, which are attributable to the distinctive conditions of service within the Israel Defense Forces (IDF). The country operates a model that is focused on short-term but intensive service, and provides a high level of State support for servicemen after leaving. The primary feature of the programme is the integration of pension benefits with comprehensive social programmes, which collectively aim to ensure that veterans can attain and maintain a satisfactory standard of living and to facilitate their transition to civilian life.

After a period of 20 years of service, IDF servicemen are eligible to receive a pension. The amount of benefits received is contingent upon the duration of service and the salary during the final years prior to retirement. For officers and contract soldiers who serve for a protracted period, pension benefits can amount to up to 70% of their final salary. This approach has been demonstrated to contribute to the financial stability of veterans; however, it has also been shown to create a significant burden on the state budget.

In addition to adequate pensions, Israeli servicemen and women have access to comprehensive social support programmes. A significant element of this programme is housing assistance, encompassing subsidies for the purchase or rental of housing. These programs are designed to provide military personnel with comfortable living conditions during and after

their service. Another pivotal element pertains to the health care system, encompassing both fundamental medical services and specialised care for veterans who have sustained injuries or trauma during their service (Diachok, 2024).

Furthermore, the State allocates resources to the retraining of military personnel. Specialized programs are designed to facilitate the acquisition of new skills, the enhancement of existing competencies, and the attainment of employment within the civilian sector. For instance, through state-funded programmes, veterans have the opportunity to attend courses at leading educational institutions across the country, with partial or full reimbursement of expenses (Ministry of Defence, 2025).

One feature of the Israeli system is the high level of integration between the military and civilian society. Many veterans continue to work in the public sector or set up their own businesses. This reduces dependence on state support and increases economic activity.

The Israeli system is distinguished by its comprehensive approach to supporting the military, encompassing a combination of financial, social, and educational assistance. This approach is designed to ensure the stability of veterans and to facilitate their active participation in society.

**Sweden.** Sweden is renowned for its progressive and transparent pension system, which is predicated on the principle of "dependence on contributions". This signifies that the amount of pension received is determined by the contributions made by the servicemen during the course of their career. Military personnel in Sweden are subject to the general social insurance system, which provides them with access to the same social guarantees as civilian employees, but with certain additional privileges.

The Swedish pension system is primarily characterised by mandatory contributions, which are accumulated in personal accounts. The calculation of pension benefits for military personnel is determined by a formula that incorporates the average salary for the total duration of active service. This model is predicated on the premise that it ensures stability and predictability of the amount of pension benefits. Furthermore, members of the armed forces have access to occupational pension programmes, which are funded by employers and serve as an additional source of income in retirement.

The Swedish government has implemented a range of measures to support its veterans, including the provision of access to retraining and social integration programmes. The government finances advanced training courses, thus enabling individuals to acquire new skills and integrate into the civilian sector. The provision of medical care, including psychological support, is facilitated by a public health system funded by taxation.

The merits of the Swedish system are manifold, including its transparency, financial sustainability, and emphasis on the long-term well-being of veterans. Nevertheless, certain challenges persist, including the imposition of high taxes to support the system and the necessity to adapt to a shifting demographic landscape (The Government Offices of Sweden, 2025).

**Norway.** It is evident that Norway boasts one of the most stable pension systems globally. This can be attributed to the nation's Pension Fund, which is financed by oil and gas revenues. The system is characterised by its commitment to financial sustainability and the provision of social guarantees for all citizens, including military personnel.

The Norwegian pension system for servicemen comprises multiple levels. The initial level pertains to state payments that are financed through the Pension Fund. The amount of benefits received is contingent upon factors such as the duration of service, the individual's salary, and the retirement age. The second tier comprises occupational pension schemes financed by the employer, which provide supplementary financial support. Servicemen who have completed 30 years of service are eligible for retirement with full pension benefits.

Furthermore, Norway places significant emphasis on the provision of social support for veterans. Veterans are entitled to access employment, retraining and healthcare programmes. A range of specialised support centres are available to provide consultations on adaptation to civilian life. The Norwegian healthcare system is renowned for its provision of high-quality treatment, including rehabilitation for veterans suffering from physical and psychological injuries.

The Norwegian system is distinguished by its financial autonomy, which is facilitated by the establishment of a resource fund. Additionally, it exhibits a high degree of flexibility in retirement planning and a robust system of social support. Nevertheless, the increasing costs of social programmes and reliance on revenue from natural resources have the potential to compromise the long-term resilience of the system (Armed Forces of Norway (Forsvaret), 2025).

Consequently, following a comprehensive review of the relevant literature, it can be concluded that military pensions represent a pivotal component of social policy, ensuring the financial stability of veterans, fostering motivation to serve, and fortifying the nation's defence capabilities.

## 5. Conclusions

The military pension system constitutes a pivotal element of social policy, determining the degree to which social justice, economic sustainability, and

the provision of support for military personnel is achieved within any given state. Following an analysis of international experience, with particular reference to the systems of the USA, Great Britain, Germany, Israel, Sweden and Norway, a number of recommendations have been formulated for adapting these models to the realities of Ukraine.

The US pension model is characterised by its flexibility, which is attributable to a mixed system that combines traditional payments and accumulative components. This approach is predicated on the principle of ensuring financial stability for veterans and reducing budgetary pressures, a matter of particular salience during periods of economic downturn. Germany boasts an integrated social insurance system that guarantees equal rights for military and civilian employees, whilst also emphasising the provision of retraining programmes. The Israeli model is distinguished by a wide range of social support provisions, including medical care, housing subsidies and retraining programmes that contribute to the rapid adaptation of veterans to civilian life. It is evident that Sweden and Norway have demonstrated the efficacy of transparent and sustainable financing mechanisms that are focused on the provision of long-term support for military personnel and veterans.

In Ukraine, the military pension system faces a number of challenges in the context of the war and economic instability, including limited funding, outdated approaches to calculating pensions, and the lack of comprehensive reintegration programs. The adoption of optimal practices from these countries has the potential to modernise the national system, enhancing its efficiency and fairness.

It is the opinion of the present authors that the most advisable course of action for Ukraine would be to implement a mixed pension model that includes accumulative funds with state matching, similar to the TSP system in the USA. This will reduce the burden on the budget and simultaneously stimulate the military to actively participate in the formation of their own pension capital. Furthermore, there is a clear need to establish retraining programmes that will enable veterans to acquire new professional skills and successfully transition into the civilian sector. A similar approach is currently employed in Germany and Israel.

To implement changes in Ukraine, it is necessary to:

- To develop a new legislative framework for the introduction of accumulation funds, retraining programmes and digitalisation of the pension system.
- To create the State Reserve Fund, which will be aimed at long-term financing of pensions and social programmes.
- To attract international technical and financial assistance for the implementation of pilot projects in the field of pensions and reintegration.

– To conduct an information campaign to raise awareness of the new pension and social support mechanisms among military personnel.

Consequently, the reform of the pension system for military personnel in Ukraine should be grounded in the adaptation of proven international practices,

whilst also taking into account contemporary realities. Such an approach will contribute to the establishment of a sustainable, transparent and fair system that will provide adequate support for servicemen and veterans, strengthen social stability and increase trust in state institutions.

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