

# You have worked in France and abroad

- 
- EU regulations
  - Social security agreements
  - Claiming a pension



# You have worked in France and abroad

European Union regulations provide for the coordination of social security systems and the aggregation of periods of insurance for the accrual, transfer and calculation of pension rights:

- in the 27 countries of the European Union;
- in the European Economic Area (Norway, Iceland and Liechtenstein);
- and in Switzerland.

France also has international social security agreements that guarantee pension rights with a further 33 countries.

This guide explains your pension rights depending on your status abroad, how your pension is calculated under EU regulations or international social security agreements, and how to claim a pension.

For more information, please call us on **39 60** (from France only) or visit our website: [www.lassuranceretraite.fr](http://www.lassuranceretraite.fr).

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# Working abroad as a private-sector employee

When you work abroad as an employee, you are either on secondment or an expatriate worker. Your status affects your rights to a pension from the French social security general scheme. When you started your first job in France or first joined a voluntary pension scheme, an individual pension account was opened in your name. Your account information appears on your “career record”, which details your employment history.

## Are you on secondment or an expatriate worker?

### Secondment

If your company sends you abroad for a limited period of time, your employer continues to pay contributions to the French social security general scheme. These payments appear on your career record and you accrue quarters accordingly.



### NOTE

The time limit for secondment varies between countries and social security agreements.

### Expatriate workers

If you are an expatriate worker (working abroad for a longer period than secondment), you no longer come under the French social security general scheme but contribute instead to the local social security scheme in the country where you work. In certain circumstances, you can make voluntary pension contributions via the *Caisse des Français de l'étranger* (CFE) or, alternatively, purchase quarters.

### Your career record

Your career record contains all the information used to calculate your pension from the French social security general scheme, i.e.:

- your annual salaries (which may be capped) on which social security contributions were levied;

- the salaries calculated on the basis of purchased periods, if you applied to purchase quarters before 1 January 2011<sup>1</sup>, or voluntary pension contributions paid;
- the quarters accrued on the basis of these salaries;

## NOTE

The number of quarters accrued is not the same as the number of quarters worked. The accrual of quarters is based on the amount of the gross annual salary on which contributions were levied, capped at four quarters per year. For example, in 2011 €1,800 accrued one quarter, €3,600 accrued two quarters, etc.

- quarters purchased for time spent in education or for incomplete years;
- the periods accrued in other base pension schemes in France (the schemes for farmers, public-sector workers, self-employed tradespeople, manufacturers and traders, self-employed professionals, employees of SNCF and EDF, etc.).

These quarters may also be supplemented by certain unworked periods in France (military service, unemployment, sick or disability leave, etc.), which earn equivalent quarters.

## What the reform changes

Currently, in certain circumstances and within limits, you can accrue equivalent quarters for periods of uncompensated unemployment when they represent an initial period of joblessness during which you received no benefits.

Under a new decree, unemployed young people who are having trouble entering the job market will be able to accrue six quarters for an initial period of uncompensated unemployment if they meet certain conditions.

In certain circumstances, you may earn additional quarters if you have raised children or if you retire after the [full pension age](#). These additional quarters are credited when your [account is closed](#). They therefore do not appear on your career record.

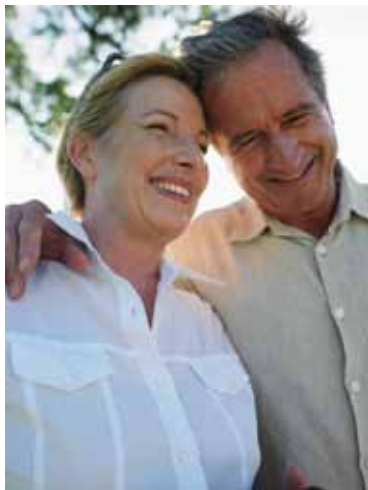
## Keywords

- The [full pension age](#) is the legal age at which you can retire on a full pension, regardless of the period of insurance completed.
- [Account closure](#) is the calculation of your pension entitlement on the date you choose to retire. It is the preliminary step to payment of your pension.

<sup>1</sup> Quarters purchased for joining the scheme late, for employment outside France, or for prison labour performed before 1 January 1977, are no longer taken into account to calculate the average annual salary. This measure concerns applications to purchase quarters made on or after 1 January 2011.

## Why do I need my career record?

It is important to check your career record to make sure all of your employment history has been taken into account. You can view and print your career record on our website [www.lassuranceretraite.fr](http://www.lassuranceretraite.fr) free of charge at any time, regardless of your age. If you wish to receive a copy of your career record by post, please fill out the coupon at the back of this guide and send it to the pension office in the region where you last paid contributions if you have worked in France (see pages 24-25) or to the CNAV if you have only paid into the voluntary pension scheme. If we have omitted any years from your career record, please send us documentary proof so we can include them.



### NOTE

Once you turn 54, you can write to us to receive an estimate of your general-scheme pension. You can also simulate the amount of your pension online.

## PLEASE NOTE !

By requesting your career record, you are not claiming a pension.

# European Union regulations

If you have contributed to the French social security general scheme and to a scheme in a country where the EU regulations apply<sup>1</sup>, your pension will be calculated according to EU regulations<sup>1</sup>.

## How it works

Under EU regulations, two pension amounts are calculated<sup>1</sup> and compared:

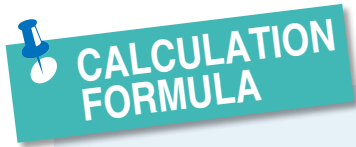
- a pension calculated according to French rules only, called a “national pension”;
- and our pro rata share of your “EU pension”, which aggregates all periods completed in other [countries where EU regulations apply](#) (periods of salaried employment, non-salaried employment, insurance and residence).

We pay you the higher amount of the two. If the two amounts are the same, you will receive the “EU pension”.

## How your “national pension” is calculated

To receive a pension from the French social security general scheme, you must have reached the [legal retirement age](#).

The **average annual salary**, the **rate** and the **period of insurance** are the three factors used to calculate the annual amount of your “national pension”.



$$\text{Average annual salary} \times \text{Rate} \times \frac{\text{Period of insurance in the general scheme}}{\text{Qualifying period of insurance}}$$

1
2
3

## Keywords

- The [countries where EU regulations apply](#) are the 27 countries of the European Union, plus Norway, Iceland, Liechtenstein and Switzerland.
- The [legal retirement age](#) is the earliest age at which an insured person can start receiving a retirement pension. Under the pension reform, the legal retirement age is being raised gradually from 60 to 62, depending on your year of birth, see page 20. It is still possible to retire before the legal age in certain circumstances.

<sup>1</sup> If you are subject to the rules of one of the 27 member states of the European Union AND the rules of Switzerland, Iceland, Liechtenstein or Norway, you need to enquire about that specific situation.

## 1 Your average annual salary

Your average annual salary is the average of the best annual salaries of your career on which contributions were levied, increased annually by a multiplier. The number of years used to calculate your average annual salary<sup>1</sup> ranges from 10 to 25 depending on your year of birth. The calculation of the average annual salary leaves out: the calendar year in which you retire, any years in which your salary was too low to accrue any quarters, any years for which you purchased quarters, and any years represented only by **equivalent periods** or by **presumed periods**.

### NOTE

If you have contributed to more than one French pension scheme (general scheme for private-sector employees, scheme for farm employees, scheme for the self-employed), an average annual salary is calculated on the basis of the insurance period in each scheme.

## What the reform changes

Currently, insured persons earn an equivalent period for maternity leave, but no monetary amount is recorded on the account.

For maternity leave beginning on or after 1 January 2012, the daily maternity allowance will be considered equivalent to a salary and can therefore be included in the calculation of the average annual salary.

## 2 The rate

The rate is the percentage applied to the average annual salary to calculate your pension. The full rate is 50% of the average annual salary.

You qualify for the full rate:

- if you have accrued the qualifying period of insurance of between 160 and 166 quarters, depending on your year of birth by aggregating all your periods of insurance in French base pension schemes<sup>2</sup> (see page 20);

## Keywords

- An **equivalent period** is an unworked period (sick leave, maternity leave, unemployment, leave for an accident at work, military service, etc.) considered equivalent to a contribution period for the calculation of a pension.
- A **presumed period** is a period (periods of employment, sick leave, or unemployment), credited on presumption, in some cases, even though no salary or benefit is recorded on your account.

<sup>1</sup> Any salaries received since 1 January 2005 that exceed the social security ceiling are capped at the ceiling for the calculation of the average annual salary.

<sup>2</sup> Since 1 January 2010, the periods of insurance in the compulsory pension scheme of a European institution or an international organisation to which France is a party can be included in certain circumstances.

- if you have been certified unfit for work or receive a disability pension or, in certain circumstances, if you are a veteran or a female manual labourer with three or more children;
- if you meet the conditions for early retirement as a disabled insured person;
- if you meet the conditions for a pension for difficult or dangerous work<sup>1</sup>;
- if you have reached the full pension age, which is being raised gradually from 65 to 67 (see page 20).

## NOTE

Some periods can qualify as equivalent to periods of insurance and taken into account to determine the rate. For example, periods worked as a private-sector employee outside France before 1 April 1983 for which quarters could be purchased will be recognised as equivalent.

If you do not meet any of the above conditions, a **discount** will be applied to your pension. Please be aware that if you retire on a discounted pension, it cannot be revised subsequently.

## Is it still possible to qualify for a full pension automatically at 65?

Yes, some individuals will still qualify for a full pension at 65 even if they do not meet the period of insurance condition:

- individuals born between 1 July 1951 and 31 December 1955 who have had or raised three or more children, who worked less or stopped working to raise a child for a set period after they had accrued a minimum number of quarters;
- insured persons who stopped working in order to become family carers;
- insured persons who have accrued at least one quarter for a disabled child;
- insured persons who have cared for at least 30 months for a child who receives the disability living allowance;
- disabled insured persons.

## Keyword

A **discount** is applied permanently to the full pension amount if you choose to retire before you have accrued the qualifying period of insurance or before you have reached the full pension age.

<sup>1</sup> For people retiring on or after 1 July 2011.

### 3 The period of insurance

The period of insurance is the total number of quarters that you have accrued in our scheme. Your pension is calculated in relation to a qualifying number of quarters, set at between 150 and 166 quarters depending on your year of birth (*see page 21*). If you have accrued the qualifying period of insurance in our scheme, you will receive a full pension from us. If not, your pension will be calculated on a pro rata basis depending the number of quarters you have accrued.



#### NOTE

You can accrue a maximum of four quarters per calendar year.

## How your “EU pension” is calculated

As for the “national pension”, three factors are taken into account to calculate your EU pension.

### 1 The average annual salary

Your average annual salary is based only on the salaries on which contributions were levied by our scheme (*see page 8*). The number of years taken into account for the average annual salary is determined on a pro rata basis reflecting the proportion that the period of insurance in the general scheme represents in the total period of insurance in all other French schemes and schemes in other countries where EU regulations apply<sup>1</sup>, on condition that these represent a period of insurance based on salaries, income or contributions paid over at least 15 years.

### 2 The rate

The period of insurance used to determine the rate is the total number of quarters accrued in France<sup>2</sup>, plus any periods notified by other countries where EU regulations apply<sup>1</sup>, any periods of voluntary contributions and any purchased quarters (which cannot overlap nor exceed four quarters per calendar year) and, in certain circumstances, any equivalent periods.

### 3 The period of insurance

This is the total period of insurance accrued in France<sup>2</sup> plus all the periods of insurance and residence completed in other countries where EU regulations apply<sup>1</sup>, which cannot overlap or exceed the qualifying period of insurance for your scheme and your year of birth (*see page 21*).

<sup>1</sup> If you are subject to the rules of one of the 27 member states of the European Union AND the rules of Switzerland, Iceland, Liechtenstein or Norway, you need to enquire about that specific situation.

<sup>2</sup> Quarters accrued in all French basic pension schemes.

The calculation is performed in **two stages** (see *Example page 22*):

● **Stage 1:** All your periods of insurance and residence in countries where EU regulations apply<sup>1</sup> are aggregated to determine the “theoretical pension” you would receive if you had completed all these periods in the general scheme.



**NOTE**

This calculation excludes periods accrued in the scheme for members of parliament, the scheme for senators, the schemes of European institutions and international organisations, local government schemes in overseas dependencies, and third-country schemes.

● **Stage 2:** The theoretical pension is prorated to reflect the proportion that the period you contributed to our scheme represents in the total period of insurance (capped at the qualifying period of insurance for our scheme). The result is our pro rata share of the EU pension.

**This amount will be compared to the amount of the “national pension”. We will pay you the higher amount.** If the two amounts are the same, you will receive the “EU pension”.



**NOTE**

A premium for periods of voluntary insurance paid simultaneously with periods of compulsory insurance in another member state is calculated and added to the amount of the “EU pension”.

## Are my other pensions from countries where EU regulations apply<sup>1</sup> calculated at the same time as my French pension?

Your pensions from the schemes in those countries will be calculated simultaneously, **unless**:

- you only want your pension from one of the countries to be calculated;
- you are not eligible to retire in both countries at the same time.

<sup>1</sup> If you are subject to the rules of one of the 27 member states of the European Union AND the rules of Switzerland, Iceland, Liechtenstein or Norway, you need to enquire about that specific situation.

## NOTE

When you claim a pension in the other country or countries, we will review your entitlements in accordance with your status and the applicable rules on that date. The amount of the pension that we pay you may increase. If the periods completed in the other country or countries have already been taken into account, your “EU pension” will not be recalculated.

### Conditions for the application of EU regulations

You must have been subject to the rules of one or more countries where EU regulations apply<sup>1</sup> AND:

- be a national of a member state of the European Union<sup>2</sup> or Iceland, Liechtenstein or Norway;
- or
- be a stateless person or refugee resident in a state where EU regulations apply<sup>1</sup>;
- or
- be a national of the European Union<sup>2</sup> or Switzerland subject to Swiss rules or the rules of an EU member state;
- or
- be a third-country national legally resident in a member state of the European Union (except Denmark or the United Kingdom since 1 January 2011) and have been subject to the rules of at least two member states of the European Union<sup>3</sup>.





**NOTE**

The new EU regulations on the coordination of social security systems (Regulations 883/2004 and 987/2009)<sup>4</sup> came into force on 1 May 2010. They apply to nationals of European Union member states. If your pension was granted before 1 May 2010, you can request a review if you make a claim before 1 May 2012. After that date, the review will take effect on the first day of the month following the date of your claim.

## What the reform changes

Since 1 January 2011, new regulations apply to third-country nationals legally resident in a member state of the European Union<sup>3</sup> and subject to the legislation of at least two EU member states<sup>3</sup>.

<sup>1</sup> If you are subject to the rules of one of the 27 member states of the European Union AND the rules of Switzerland, Iceland, Liechtenstein or Norway, you need to enquire about that specific situation.

<sup>2</sup> Austria, Belgium, Bulgaria, Cyprus, the Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, the Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden and the United Kingdom.

<sup>3</sup> Except Denmark and the United Kingdom. The old rules still apply to the UK.

<sup>4</sup> The old rules still apply to nationals of Norway, Iceland, Liechtenstein and Switzerland.

# International social security agreements

If you have been subject to the rules of one or more countries that have a social security agreement with France, you are eligible for a pension under that agreement.

## How it works

International social security agreements provide for the coordination of social security systems between France and the signatory countries. Each country pays the share of the pension earned by periods accrued under its rules. The way the pension is calculated depends on the type of social security convention or agreement: agreement with an option between calculation methods, **agreement with a separate calculation** or an **agreement that compares the pro rata and separate calculations**.

### **Agreement 1: option between calculation methods** (see Example page 23)

You have the choice between:

- **a pro rata calculation:** the pension institution in each country aggregates the periods of insurance accrued in both countries and calculates your pension as if you had spent your entire career in its country; each country then prorates the pension to reflect the period completed in its country as a proportion of the total period of insurance (capped by some agreements at the qualifying period);

and

- **a separate calculation:** each country calculates the pension you are entitled to based on your employment in that country only. To determine the rate of your pension under the general scheme, you can request (depending on the agreement) to have the periods completed in the other country included as long as they do not overlap with periods of insurance completed in any French base schemes, including the general scheme.



### **Agreement 2: separate calculation**

A separate pension is calculated for each country (see above).

### Agreement 3: comparison of the pro rata and separate calculations

(see Agreement 1)

You are paid the higher of the two amounts.

### When international social security agreements apply

You must have been subject to the rules of one or more countries bound by a social security agreement AND:

- be a national of a signatory country;

or

- be a stateless person or a refugee if the agreement provides for this or if the country has signed the New York Convention and/or the Geneva Convention.

### Types of agreement

33 countries have a social security agreement with France.

Agreement 1	Agreement 2	Agreement 3
Bosnia-Herzegovina	Algeria	Andorra
Channel Islands	Benin	Chile
Croatia	Cameroun	Gabon
Israel	Canada	India
Macedonia	Cape Verde	Japan
Mali	Congo	Morocco
Mauritania	Ivory Coast	Quebec
Montenegro	Monaco	South Korea
Niger	Philippines	Tunisia
San Marino	Senegal	
Serbia	Turkey	
Togo	United States of America	

# Other cases

## **You have accrued periods in the French social security general scheme, in a scheme in another country where EU rules apply<sup>1</sup> and in a scheme in a country that has a social security agreement with France**

We will calculate:

- your pension in accordance with EU regulations (*see pages 10-13*);
- your pension in accordance with the provisions of an international social security agreement (*see pages 14-15*). After comparing the two pensions, we will pay you the higher of the two amounts.



### NOTE

This provision is subject to conditions of citizenship. Please enquire at your regional pension office to find out whether this calculation method applies to you.

## **You have accrued periods in the French social security general scheme and in a scheme in a country that does not have a social security agreement with France**

We will calculate your pension in accordance with French rules only.

To find out more about this calculation method, please read the section on “national pensions” (*see pages 7-10*).

The French general scheme is not coordinated with the other country scheme. Therefore your claim for a French pension does not include a calculation of your pension from the other country. You will need to enquire separately about your pension rights in that country.

<sup>1</sup> If you are subject to the rules of one of the 27 member states of the European Union AND the rules of Switzerland, Iceland, Liechtenstein or Norway, you need to enquire about that specific situation.

# ● Claiming a pension

## Claiming a pension

**Pensions are not paid out automatically. You must submit a claim first.**

● If you are resident in a country where the new EU regulations apply, you should submit a claim:

- at the pension office in your country of residence, or
- at the pension office where you last paid contributions.

The institution in charge of processing your claim under new EU regulations is called the “**contact institution**”.

● If you are resident in a country where the old EU regulations apply, you should submit a claim at the pension office in your country of residence.

### NOTE

If you are resident in another country where EU regulations apply (not France), we will forward a copy of the liaison forms to AGIRC and ARRCO, which manage supplementary pensions for non-residents.

- If you are resident in a country that has a social security agreement with France, you should submit a claim at the pension office in your country of residence.
- If you are resident in a country that does not have a social security agreement with France, you should fill out the “Demande de retraite personnelle” form and return it to the pension office in the region where you last paid contributions.
- If you have returned permanently to France, you should fill out the “Demande de retraite personnelle” form and return it to the pension office in the region where you live.

You can request the “Demande de retraite personnelle” form on our website [www.lassuranceretraite.fr](http://www.lassuranceretraite.fr), in the “Documentation, Formulaires à télécharger” section, or by writing to us, or in person. We advise you to submit your claim for a French pension several months before the date on which you plan to retire.

## Keyword

The **contact institution** is in charge of processing claims under the new EU regulations (forwarding claims with documentary proof to each institution), and facilitating the exchange of information.



Contact us to find out the contact details of the pension institution in a country where EU rules apply or in a country that has a social security agreement with France.

## NOTE



The pension office that receives the claim coordinates the exchange of information with the pension offices in the other country or countries.

**If you live outside France**, we will ask you to provide [proof of your existence](#) every three months, every six months or every year, depending on the country, **in order to continue paying your pension**. If we do not receive proof of existence, we will suspend payment of your pension.

## Keyword

The [proof of existence](#) must be filled out by the local authorities (local council or police).

# More information about pensions

Visit our website [www.lassuranceretraite.fr](http://www.lassuranceretraite.fr) or contact us with any enquiries about your pension.

On our website [www.lassuranceretraite.fr](http://www.lassuranceretraite.fr) go to the “Vos droits au cas par cas, Activités en France et à l'étranger” section, reserved for insured persons who have worked both in France and abroad. You will find information about: the status of employees abroad; your rights and how to claim a pension; your career record; an estimate of your pension.

You can also access a range of **free online services**, which are user-friendly, personalised and secure, to:

- view your career record and request changes if required;
- calculate the legal retirement age and your period of insurance to qualify for a full pension and the full pension age regardless of your period of insurance;
- simulate the amount of your pension using [M@rel](#);
- calculate how much it would cost to purchase periods;
- request an estimate of your base pension.

## NOTE

There is also a list of useful links and you can download all our information brochures on base pensions from the French social security general scheme.

You can also contact your regional pension office by telephone or come in to speak with an advisor in person. To find out the address and opening hours of your nearest enquiry centre, look up the “Votre caisse de retraite” section on our website [www.lassuranceretraite.fr](http://www.lassuranceretraite.fr), or contact your regional pension office on **39 60**<sup>1</sup>.

If you live abroad, you can also write to the regional pension office in the place where you last worked in France (see pages 24-25).

<sup>1</sup> Invoiced at the cost of a local call from a landline. To call from a public payphone or a mobile phone, dial 09 71 10 39 60. To call from outside France, dial 00 33 9 71 10 39 60.

# Appendices



## Legal retirement age, full pension age and period of insurance

For the generations born between 1952-1955, the measures announced by the government on 7 November 2011 should lead to changes in the statutory retirement age and age of automatic entitlement to a full pension. The table will be updated as soon as the relevant legislative and regulatory texts become available.

	<b>legally retire</b>	<i>(total quarters accrued in all base schemes)</i>	<b>age at which you will qualify for a full pension</b>
<b>in or before 1948</b>	60	160	65
<b>in 1949</b>	60	161	65
<b>in 1950</b>	60	162	65
<b>between 1 January and 30 June 1951</b>	60	163	65
<b>between 1 July and 31 December 1951</b>	60 and 4 months	163	65 and 4 months
<b>in 1952</b>	60 and 8 months	164	65 and 8 months
<b>in 1953</b>	61	165	66
<b>in 1954</b>	61 and 4 months	165	66 and 4 months
<b>in 1955</b>	61 and 8 months	166	66 and 8 months
<b>1956 or later</b>	62	Set by decree before 31 December in the year of your 56 <sup>th</sup> birthday	67

## Factors used to calculate your general scheme pension

Your year of birth	Number of years taken into account to calculate your average annual salary	Period of insurance required to qualify for a full pension <i>(total quarters accrued in all base schemes confondus)</i>	Discount applied for each missing quarter <i>(percentage points)</i>	Qualifying period of insurance used to calculate your general scheme pension <i>(quarters accrued)</i>
Before 1944	10 to 20 depending on your year of birth	160	-1.25	150
1944	21		-1.1875	152
1945	22		-1.125	154
1946	23		-1.0625	156
1947	24		-1	158
1948	25		-0.9375	160
1949			161	-0.875
1950		162	-0.8125	162
1951		163	-0.750	163
1952		164	-0.6875	164
1953		165	-0.625	165
1954				166
1955	166			
1956 or later	Set by decree before 31 December in the year of your 56 <sup>th</sup> birthday	Set by decree before 31 December in the year of your 56 <sup>th</sup> birthday		

 **example****How a pension is calculated under EU rules**

Jérôme was born in June 1951 and submits a claim for a pension to be paid out from 1 October 2011\*.

By 30 September 2011\*\*, Jérôme will have accrued:

- 104 quarters in the French general scheme for private-sector employees;
- 46 quarters in the Netherlands.

Jérôme does not have the 163 quarters required\*\*\* to qualify for a full pension (50% rate). His pension is therefore discounted. His average gross annual salary is €20,000.

**At the legal retirement age\*****• National pension**

Rate: 35.75% (Jérôme is 19 quarters younger than the age qualifying for a full pension regardless of the period of insurance completed)

$$20,000 \times \frac{35,75}{100} \times \frac{104}{163} = \text{€4,561.96 gross per year}$$

**• EU pension****Stage 1: calculation of the “theoretical pension”**

Rate: 40.25% (104 + 46 = 150 quarters. Jérôme is 13 quarters short of the 163 quarters required\*\*\* to qualify for a full pension (50% rate). His pension is therefore discounted)

$$20,000 \times \frac{40,25}{100} \times \frac{150}{163} = \text{€7,407.97 gross per year}$$

**Stage 2: calculation of the pro rata share of the EU pension paid out by us**

$$7,407.97 \times \frac{104}{150} = \text{€5,136.19 gross per year}$$

**The French pro rata share of the EU pension is higher than the amount of the national pension.** We will therefore pay Jérôme the French pro rata share of the EU pension. When Jérôme is eligible to claim a pension in the Netherlands, we will recalculate his pension in accordance with the applicable legislation on that date, taking into account the new information about his employment history in the Netherlands.

\* Insured persons born before 1 July 1951 are not affected by the increase in the legal retirement age.

\*\* The period of insurance ends on the last day of the quarter before the insured person's retirement date.

\*\*\*Number of quarters required for an insured person born in 1951.


**example**

### How a pension is calculated under an Agreement 1

Sophia was born in August 1951 and submits a claim for a pension to be paid out from 1 January 2012\*.

By 31 December 2011\*\*, she will have accrued:

- 120 quarters in the general scheme for private-sector employees in France;
- 50 quarters in Israel;

i.e. a total of 170 quarters over her whole career.

Sophia has accrued a total of 170 quarters in all pension schemes. Her pension is therefore calculated at the full rate of 50% (see page 21). Her average gross annual salary is €22,000.

#### a) Calculation of her prorata French pension on 1 January 2012:

Stage 1: aggregation

$$22,000 \times \frac{50}{100} \times \frac{163}{163} = \text{€11,000 gross per year}$$

Stage 2: proration

$$11,000 \times \frac{120}{170} = \text{€7,764.70 gross per year}$$

#### b) Calculation of her separate French pension on 1 January 2012:

$$22,000 \times \frac{50}{100} \times \frac{120}{163} = \text{€8,098.16 gross per year}$$

Sophia has the option of **a pro rata calculation of both pensions** (from the French general scheme and from the Israeli scheme) or **a separate calculation of both pensions** (from the French general scheme and from the Israeli scheme). If Sophia takes the pro rata option in accordance with the agreement between Israel and France, she will receive a pension of **€7,764.70 gross per year** from the French general scheme. If she takes the separate pension option (based only on the quarters accrued in the French general scheme), she will receive a pension of **€8,098.16 gross per year** from the French general scheme. In addition, she will receive an Israeli pension calculated in accordance with the agreement and with the Israeli rules. The amount paid out will depend on Sophia's choice.

\* Insured persons born on or after 1 July 1951 are affected by the increase in the legal retirement age.

\*\* The period of insurance ends on the last day of the quarter before the insured person's retirement date.

## Contacts

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67011 Strasbourg Cedex 1 - France  
MOSELLE (57), BAS-RHIN (67), HAUT-RHIN (68)

### **CARSAT CENTRE**

30 boulevard Jean Jaurès  
45033 Orléans Cedex 1 - France  
CHER (18), Eure-et-Loir (28), Indre (36),  
Indre-et-Loire (37), LOIRET (45),  
LOIR-ET-CHEER (41)

### **CARSAT AQUITAINE**

80 avenue de la Jallère  
33053 Bordeaux Cedex - France  
DORDOGNE (24), GIRONDE (33), LANDES (40),  
LOT-ET-GARONNE (47), PYRÉNÉES-ATLANTIQUES (64)

### **CARSAT CENTRE-OUEST**

37 avenue du Président René Coty  
87048 Limoges Cedex - France  
CHARENTE (16), CHARENTE-MARITIME (17),  
CORRÈZE (19), CREUSE (23), DEUX-SÈVRES (79),  
VIENNE (86), HAUTE-VIENNE (87)

### **CARSAT AUVERGNE**

Cité administrative - rue Pélissier  
63036 Clermont-Ferrand Cedex 9 - France  
ALLIER (03), CANTAL (15), HAUTE-LOIRE (43),  
PUY-DE-DÔME (63)

### **CGSS GUADELOUPE**

Quartier de l'Hôtel de Ville  
B.P. 486  
97159 Pointe-à-Pitre Cedex - France

### **CARSAT BOURGOGNE-FRANCHE-COMTÉ**

38 rue de Cracovie - ZAE Capnord  
21044 Dijon Cedex - France  
CÔTE D'OR (21), DOUBS (25), JURA (39),  
NIÈVRE (58), HAUTE-SAÔNE (70), SAÔNE-ET-  
LOIRE (71), YONNE (89), TERRITOIRE DE BELFORT  
(90)

### **CGSS GUYANE**

Espace Turenne Radamonthe  
Route de Raban - B.P. 7015  
97307 Cayenne Cedex - France

### **CARSAT BRETAGNE**

236 rue Châteaugiron  
35030 Rennes Cedex 9 - France  
CÔTES D'ARMOR (22), FINISTÈRE (29),  
ILLE-ET-VILAINE (35), MORBIHAN (56)

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ou en Algérie, adressez-vous à :**  
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Cnav - 37078 Tours Cedex 2 - France  
PARIS (75), SEINE-ET-MARNE (77), YVELINES (78),  
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DENIS (93), VAL-DE-MARNE (94), VAL-D'OISE (95)

**CARSAT LANGUEDOC-ROUSSILLON**

29 cours Gambetta - CS 49001  
34068 Montpellier Cedex 2 - France

AUDE (11), GARD (30), HÉRAULT (34), LOZÈRE (48),  
PYRÉNÉES-ORIENTALES (66)

**CARSAT NORMANDIE**

Avenue du Grand Cours  
76028 Rouen Cedex 1 - France

CALVADOS (14), Eure (27), MANCHE (50),  
ORNE (61), SEINE-MARITIME (76)

**CGSS MARTINIQUE**

Place d'Armes  
97210 Le Lamentin Cedex 2 - France

**CARSAT PAYS DE LA LOIRE**

2 place de Bretagne  
44932 Nantes Cedex 9 - France

LOIRE-ATLANTIQUE (44), MAINE-ET-LOIRE (49),  
MAYENNE (53), SARTHE (72), VENDÉE (85)

**CARSAT MIDI-PYRÉNÉES**

2 rue Georges Vivent  
31065 Toulouse Cedex - France

ARIÈGE (09), AVEYRON (12), HAUTE-GARONNE (31),  
GERS (32), LOT (46), HAUTES-PYRÉNÉES (65),  
TARN (81), TARN-ET-GARONNE (82)

**CGSS RÉUNION**

4 boulevard Doret  
97704 Saint-Denis Messag Cedex 9  
France

**CARSAT NORD-EST**

81 à 85 rue de Metz  
54073 Nancy Cedex - France

ARDENNES (08), AUBE (10), MARNE (51), HAUTE-  
MARNE (52), MEURTHE-ET-MOSELLE (54), MEUSE  
(55), VOSGES (88)

**CARSAT RHÔNE-ALPES**

35 rue Maurice Flandin  
69436 Lyon Cedex - France

AIN (01), ARDÈCHE (07), DRÔME (26), ISÈRE (38),  
LOIRE (42), RHÔNE (69), SAVOIE (73), HAUTE-  
SAVOIE (74)

**CARSAT NORD-PICARDIE**

11 allée Vauban  
59662 Villeneuve-d'Ascq Cedex - France

AISNE (02), NORD (59), OISE (60), PAS-DE-CALAIS  
(62), SOMME (80)

**CARSAT SUD-EST**

35 rue George  
13386 Marseille Cedex 20 - France

ALPES DE HAUTE-PROVENCE (04), HAUTES-ALPES  
(05), ALPES-MARITIMES (06), BOUCHES-DU-RHÔNE  
(13), CORSE-DU-SUD (2A), HAUTE-CORSE (2B),  
VAR (83), VAUCLUSE (84)

**CAISSE DES FRANÇAIS  
DE L'ÉTRANGER (CFE)**  
(Voluntary social security for French  
nationals abroad)

B.P. 100  
77950 Rubelles Cedex - France  
Tél.: +33 (0)1 64 71 70 00  
Fax: +33 (0)1 60 68 95 74  
Website: [www.cfe.fr](http://www.cfe.fr)

**RÉGIME SOCIAL DES INDÉPENDANTS  
(RSI)**  
(Self-employed pension scheme)

260-264 avenue du Président Wilson  
93457 La Plaine-Saint-Denis Cedex  
France  
Tél.: +33 (0)1 77 93 00 00  
Website: [www.le-rsi.fr](http://www.le-rsi.fr)

**CENTRE DES LIAISONS EURO-  
PÉENNES ET INTERNATIONALES  
DE SÉCURITÉ SOCIALE (CLEISS)**  
(Centre for European and  
International Social Security  
Liaison)

11 rue de la Tour des Dames  
75436 Paris Cedex 09 - France  
Tél.: +33 (0)1 45 26 33 41  
Fax: +33 (0)1 49 95 06 50  
Website: [www.cleiss.fr](http://www.cleiss.fr)

**ASSOCIATION POUR LE RÉGIME  
DE RETRAITE COMPLÉMENTAIRE  
(ARRCO)**  
(Supplementary pension scheme for  
private-sector employees)

In France, there is a network of  
ARRCO enquiry centres, called  
CICAS, to assist you. Contact your  
local council for the contact details of  
your nearest CICAS.  
Website: [www.arrco.fr](http://www.arrco.fr)

**MUTUALITÉ SOCIALE AGRICOLE (MSA)**  
(Social security office for farmers  
and farm workers)

Caisse centrale - Les Mercuriales  
40 rue Jean Jaurès  
93547 Bagnolet Cedex - France  
Tél.: +33 (0)1 41 63 77 77  
Fax: +33 (0)1 41 63 72 66  
Website: [www.msa.fr](http://www.msa.fr)

**GIE AGIRC-ARRCO SERVICE  
DES RÉSIDENTS HORS DE FRANCE**  
(AGIRC-ARRCO supplementary  
schemes for non-residents)

16/18 rue Jules César  
75592 Paris Cedex 12 - France  
Tél.: +33 (0)1 71 72 13 00  
Fax: +33 (0)1 71 72 16 12

**ASSOCIATION GÉNÉRALE  
DES INSTITUTIONS DE RETRAITES  
DES CADRES (AGIRC)**  
(Supplementary pension scheme for  
private-sector executives)

16/18 rue Jules César  
75592 Paris Cedex 12 - France  
Tél.: +33 (0)1 71 72 12 00  
Fax: +33(0)1 71 72 13 17  
Website: [www.agirc.fr](http://www.agirc.fr)

**CAISSE DE RETRAITE POUR  
LA FRANCE ET L'EXTÉRIEUR (CRE)  
ET INSTITUTION DE RETRAITE  
DES CADRES ET ASSIMILÉS DE  
FRANCE ET DE L'EXTÉRIEUR  
(IRCAFEX)**

Contact the CRE if you are a non-  
executive private-sector employee,  
and Ircafex if you are a private-sector  
executive.  
4 rue du Colonel Driant  
75040 Paris Cedex 01 - France  
Tél.: +33 (0)1 44 89 43 41  
Website: [www.novalistaitbout.com](http://www.novalistaitbout.com)





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