

SECURITÉ SOCIALE



*l'Assurance
Retraite*



***A career in France
and another country***
Social security pensions

In the 27 countries of the European Union (EU)*, the European Economic Area (EU plus Norway, Iceland and Liechtenstein) and Switzerland, Community rules guarantee the rights of migrant workers, in the 31 countries concerned**.

A further 32 countries have signed an international social security agreement with France. These agreements also guarantee pension rights, although different calculation methods are used.

This brochure explains the key provisions protecting your rights and outlines the methods used to calculate your pension entitlements and the procedures to be followed.

** European Union: Austria, Belgium, Bulgaria, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, United Kingdom.*

*** These 31 countries are referred to in this brochure as the “zone where Community rules apply”.*

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Your career as a salaried worker contributing to the French state pension scheme

Your personal account

When you began salaried employment in France, an individual pension account was opened in your name. Your annual salaries from which social security contributions were withheld are recorded in this account. The contents of this account are summarized in a career statement.

What is the purpose of this account? What does it contain?

It is vital for calculating your pension, as it contains:

- **your annual salaries** subject to contributions and **the contribution periods** (quarters) determined on the basis of these salaries.

Note: In addition to these quarters, some unworked periods in France (unemployment, illness, invalidity, etc.) may also be credited. Under specific conditions, some contributors (mothers who have raised one or more children, contributors taking retirement after age 65, etc.) may obtain additional quarters, though they are not mentioned on the statement. They are taken into account when the pension is calculated.

Are you affiliated with another French pension scheme*?

Contact your other scheme(s) directly to determine your entitlements. You will need to contact your most recent supplementary pension schemes directly too.

* *Scheme for farm workers, scheme for self-employed craft workers, traders and small industrial businesses, scheme for self-employed professionals or special schemes (civil servants, SNCF, etc.).*

Community rules

How do Community rules work?

Under these rules, if you have worked in the zone where Community rules apply, we calculate your pension in two different ways*.

The aim is to compare:

- your pension calculated on the basis of your career in France alone, i.e. a **national pension**,
- and our share of **the Community pension** which takes into account all your working activities in member states of the zone where Community rules apply.

We pay you the higher sum.

* **Important note:** If you have worked **both** in one of the 27 EU countries, in Switzerland **and** in at least one of the three following countries: Iceland, Norway, Liechtenstein, contact your pension office to find out the specific conditions applying to your situation.

How do we calculate your national pension?

To be eligible for a pension from the French general scheme, you must have turned 60.

Your annual pension is calculated using the following formula:

$$\text{Base salary} \times \text{rate} \times \frac{\text{duration of contributions to the French scheme (capped at the maximum duration)}}{\text{maximum duration of contributions determined according to your year of birth}}$$

Base salary (average annual salary)*

It is determined on the basis of the salaries* earned when contributing to our scheme. It is the average of the best salaries of your career. The number of years taken into account to calculate this average varies between 10 and 25 depending on your year of birth.

Very low annual salaries, which do not validate any quarters, and the salary in the year at which you retire are not included in the calculation of the base salary.

Note: If you have been affiliated with several French pension schemes**, the number of best years taken into account for each scheme is proportional to the duration of contributions to each scheme.

* Any salary payments received after 1 January 2005 that exceed the social security ceiling are capped at the ceiling prior to restatement when the average annual salary is calculated.

** General scheme, scheme for farm workers, scheme for scheme for self-employed craft workers, traders and small industrial businesses.

Rate

The rate is calculated according to the number of quarters validated in France. The maximum rate applied to the basic salary is 50%.

You can obtain this rate:

- **at age 55 or 56** if you fulfil the conditions for entitlement to early retirement*;

* Pursuant to the legislation in force on 1 January 2008: You are entitled to draw a pension at 55 if you are disabled and completed a minimum contribution period across all schemes (of 20 to 30 years, of which 15 to 25 years of contributions) before you were permanently and at least 80% disabled, or at 56 if you had a very long career (42 years, of which 40 to 42 of contributions and if you contributed a minimum number of quarters before the end of the calendar year of your 16th or 17th birthday). However, a review is scheduled for 2008 in accordance with the decision report signed by the government and trade unions 15 May 2003. For more information, read our brochure on general social security scheme pensions.

- **from age 60**, if you have 160 quarters or equivalent credited periods of contributions to all pension schemes*;
- **between age 60 and 65**, if you are qualified in particular as unfit to work or, under certain conditions, if you are a war veteran or a salaried female worker with children;
- **from age 65**.

If you do not belong to any of these categories, the 50% pension rate will be reduced by 1.25 point per missing quarter, taking account of your age or the duration of your contributions. This 1.25 point reduction per quarter will be progressively brought down to 0.625%.

You were born	Rate reduction per missing quarter
before 1944	- 1.25
in 1944	- 1.1875
in 1945	- 1.125
in 1946	- 1.0625
in 1947	- 1
in 1948	- 0.9375
in 1949	- 0.875
in 1950	- 0.8125
in 1951	- 0.75
in 1952	- 0.6875
after 1952	- 0.625

Note: This discount is applied to a maximum of 20 quarters.

* If you were born in or after 1949 and will retire in or after 2009, the number of quarters required for eligibility for a full pension will increase by one quarter per year up to 164 quarters in 2012 for contributors born in 1952.

Duration of french state pension contributions

To calculate your general scheme pension, we take into account all the quarters in our scheme up to a maximum that depends on your year of birth.

You were born	Maximum duration of contributions used for pension calculation
before 1944	150 quarters
in 1944	152 quarters
in 1945	154 quarters
in 1946	156 quarters
in 1947	158 quarters
in 1948*	160 quarters*

* If you were born in or after 1949 and will retire in or after 2009, the maximum contribution period for the general-scheme pension will increase (as for the pension rate) by one quarter per year up to 164 quarters in 2012 for contributors born in 1952.

How do we calculate your Community pension*?

3 components are taken into account:

- **your base salary** determined on the basis of the salaries earned while contributing to our scheme (except for salaries that do not validate any quarters, years in which you paid voluntary top-up contributions, the year in which you retired, and years of voluntary insurance that overlap with years of compulsory insurance),
- **the rate**, determined, if necessary, on the basis of the total quarters validated in France, to which we add the quarters obtained in other states of the zone where Community rules apply* (NB: we only count 4 quarters per calendar year). Credited equivalent periods are included on condition that they do not overlap with the periods indicated by other countries,
- **the duration of your contributions to our scheme** and periods of insurance and residence completed in other countries in the zone where Community rules apply, on condition they do not overlap, up to the maximum period set for your year of birth for our scheme (see table above).

* **Important note:** If you have worked **both** in one of the 27 EU countries, in Switzerland **and** in at least one of the three following countries: Iceland, Norway, Liechtenstein, contact your pension office to find out the specific conditions applying to your situation.

The pension is calculated in 2 stages:

1st stage: the total sum of your contribution periods and/or residence periods in all countries of the zone where Community rules apply* determines a theoretical pension to which you would have been entitled if your whole working career had been spent in France.

2nd stage: this theoretical pension is reflects the proportion of your contribution periods to our own scheme in the total period of insurance (up to the maximum period of insurance applying to our scheme). This is our share of the Community pension.

This amount is compared to that of the national pension. We will pay you the higher of the two sums.

* **Important note:** If you have worked **both** in one of the 27 EU countries, in Switzerland **and** in at least one of the three following countries: Iceland, Norway, Liechtenstein. Contact your pension office to find out the specific conditions applying to your situation.

Will your other pensions from the zone where Community rules apply be calculated at the same time as your French pension?

Your pension entitlements with schemes to which you have contributed in other countries will be calculated at the same time, **unless:**

- you wish to calculate your French state pension only,
- you do not simultaneously satisfy the conditions for receiving a pension from the other countries where you have made contributions (in some countries, the retirement age is later than in France).

Note: If you apply for a pension in the other country/countries at a later date, we will review your entitlement in the light of your situation and of the legislation in force at that time. The pension that we pay to you may be increased as a consequence.

In what situations do Community rules apply?

If you have worked as a salaried or non-salaried worker in the zone where Community rules apply, you are covered by Community rules*.

You must also:

- either be a citizen of a member state of the zone where Community rules apply,
- or be a stateless person or refugee residing in a member state of the zone where Community rules apply,
- or be a citizen of a third country residing legally in a member state of the zone where Community rules apply** and whose situation is covered by the legislation of at least two member states**.

* *In some countries, periods of residence are taken into account.*

** *Except Denmark, Switzerland, Norway, Iceland and Liechtenstein.*

International social security agreements

With which countries has France signed international social security agreements?

If you have worked in France and abroad, you may be concerned by these social security agreements. You must also:

- either be a citizen of a signatory country,
- or be a stateless person or refugee residing in a signatory country.

32 countries and 3 types of agreement

Agreement 1		Agreement 2		Agreement 3
Bosnia- Herzegovina	Niger	Algeria	Senegal	Andorra
Channel Islands	San Marino	Benin	Turkey	Chile
Croatia	Serbia	Cameroon	USA	Korea
Israel	Togo	Canada		Gabon
Macedonia		Cape Verde		Japan
Mali		Congo		Quebec
Mauritania		Côte-d'Ivoire		Tunisia
Montenegro		Monaco		
		Marocco		
		Philippines		

How do these agreements apply?

The international social security agreements provide for coordination between France and the signatory countries. Pensions are calculated differently depending on the type of agreement, with each country paying its due share.

Agreement 1: comparison between the proportional method and separate pension calculation.

In this case, you can choose between:

- **proportional method:** the pension organisations in each country add up (depending on the provisions of the agreement) the periods completed in France and in the other country and calculate your pension as if you had worked your entire career in their country; the amount of the pension paid by each country is then reduced to the proportion of the duration completed in that country in the total duration (depending on the agreements, capped at the maximum applicable duration of insurance),

and

- **separate pension calculation:** each country calculates the pension to which you are entitled on the basis of your contributions in that country alone. To determine the rate of your general scheme pension, you may include (depending on the agreement) periods completed in the other country on condition that they do not overlap with periods of insurance completed in the French base schemes, including the general scheme.

Agreement 2: separate pension calculation.

This agreement gives priority to separate pension calculation (see above).

Agreement 3: comparison between the proportional method and the separate pension calculation (see Agreement 1).

You do not have to choose between the two methods. The higher pension is paid to you automatically.

Other cases

You have worked in France, in another country of the zone where Community rules apply and in a country that has signed a social security agreement with France

We calculate:

- your pension according to Community rules (see pages 7-9),
- your pension according to the rules of the international agreement (see pages 10-11).

After comparison, we pay you the higher amount.

Note: This provision is subject to conditions of nationality. Ask for further information to find out if you are eligible for this mode of calculation.

You have worked in France and in a country that has no social security agreement with France

We calculate your pension on the basis of your working career in France only. For details of this calculation, refer to the section concerning the national state pension (see pages 4-7).

Note: There is no coordination between our scheme and the foreign scheme to which you have contributed. At the time of your French pension application, there are no procedures for examining your rights to a pension in another country. We advise you to obtain information as early as possible about your pension rights in this other country.

NB: If you are a citizen of France or of another country in the zone where Community rules apply, it may be in your interest, under certain conditions, to make voluntary pension contributions. For further information, contact the *Caisse des Français de l'étranger* (see page 18).

Some words of advice

You will not be paid a pension automatically. You must apply for one.

You are advised to make a pension application several months in advance. As administrative procedures may be quite lengthy, it is preferable to act well beforehand to obtain information about application processing times in each country.

You can ask for a career statement at any time, but it becomes important to do so from age 54. Fill in the form on page 20 or log onto our website: www.retraite.cnav.fr.

From age 54, you can also obtain an evaluation of your future general-scheme pension either by sending a written request or by logging onto our website: www.retraite.cnav.fr.

By logging on to www.retraite.cnav.fr, you can access our free online services:

- [view your career statement and update it](#), if you are aged 54 or over,
- [evaluate the amount of your future pension](#) if you are aged 54 or over,
- [using M@rel, simulate your pension entitlement](#) if you are aged under 54, regardless of your career,
- [download our information sheets](#), application forms, etc.

Where should you send your state pension application?

You live...	Send your application...
<ul style="list-style-type: none">• in France	<ul style="list-style-type: none">• to your regional pension fund (see pages 16-17)
<ul style="list-style-type: none">• in another country of the zone where Community rules apply	<ul style="list-style-type: none">• to the pension fund of your country of residence
<ul style="list-style-type: none">• in a country which has signed a social security agreement with France	<ul style="list-style-type: none">• to the pension fund of your country of residence
<ul style="list-style-type: none">• in a country outside the zone where Community rules apply and which has not signed a social security agreement with France	<ul style="list-style-type: none">• to the pension fund to which your most recent contributions were paid

Please contact us to obtain the addresses of pension funds in countries of the zone where Community rules apply or in countries which have signed a social security agreement with France.

You must also contact your supplementary pension fund(s) to apply for your supplementary pension(s).

If you live abroad, you will be asked, every year, half-year or quarter, depending on the country, to provide **proof of your existence** so that we can pay your pension.

Note: If you live in a country in the zone where Community rules apply other than France, you do not need to apply for a supplementary pension. As soon as we receive your state pension application, we initiate the necessary procedures ourselves.

How to contact us?

If you have other questions or want more information about your future pension status, please log onto our website: www.retraite.cnaf.fr.

If you live outside France, you can also write to the regional pension fund office for your last place of work in France (see pages 16-17).

Call our new national voice server, “**Allo retraite 39 60**” (9 euro cents per minute), for the following information:

- [status of your pension application](#),
- [if you have retired](#), the amounts and dates of your last three monthly pension payments and the amount to indicate on your tax return.

Note: If you are calling from outside France, dial 33 821 10 39 60 (billed at the rate charged in the country you are calling from).

Useful addresses

CRAV ALSACE-MOSELLE

MOSELLE (57), BAS-RHIN (67), HAUT-RHIN (68)

36 rue du Doubs
67011 Strasbourg Cedex 1 - France
Website: www.crav-am.fr

CRAM AQUITAINE

DORDOGNE (24), GIRONDE (33), LANDES (40),
LOT-ET-GARONNE (47), PYRÉNÉES-ATLANTIQUES (64)

80 avenue de la Jallère
33053 Bordeaux Cedex - France
Website: www.cram-aquitaine.fr

CRAM AUVERGNE

ALLIER (03), CANTAL (15),
HAUTE-LOIRE (43), PUY-DE-DÔME (63)

Cité administrative - rue Pélissier
63036 Clermont-Ferrand Cedex 9 - France
Website: www.cram-auvergne.fr

CRAM BOURGOGNE-FRANCHE-COMTÉ

CÔTE D'OR (21), DOUBS (25), JURA (39), NIÈVRE (58),
HAUTE-SAÔNE (70), SAÔNE-ET-LOIRE (71),
YONNE (89), TERRITOIRE DE BELFORT (90)

38 rue de Cracovie
ZAE Capnord
21044 Dijon Cedex - France
Website: www.cram-bfc.fr

CRAM DE BRETAGNE

CÔTES D'ARMOR (22), FINISTÈRE (29),
ILLE-ET-VILAINE (35), MORBIHAN (56)

236 rue Châteaugiron
35030 Rennes Cedex 9 - France
Website: www.cram-bretagne.fr

CRAM CENTRE

CHER (18), EURE-ET-LOIR (28), INDRE (36),
INDRE-ET-LOIRE (37), LOIRET (45), LOIR-ET-CHER (41)

30 boulevard Jean-Jaurès
45033 Orléans Cedex 1 - France
Website: www.cram-centre.fr

CRAM CENTRE-OUEST

CHARENTE (16), CHARENTE-MARITIME (17),
CORRÈZE (19), CREUSE (23), DEUX-SÈVRES (79),
VIENNE (86), HAUTE-VIENNE (87)

37 avenue du Président René Coty
87048 Limoges Cedex
Website: www.cram-centreouest.fr

CGSS GUADELOUPE

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

CGSS GUYANE

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

CNAV ÎLE-DE-FRANCE

PARIS (75), SEINE-ET-MARNE (77), YVELINES (78),
ESSONNE (91), HAUTS-DE-SEINE (92), SEINE-SAINT-DENIS (93),
VAL-DE-MARNE (94), VAL-D'OISE (95)

Internet : www.retraite.cnav.fr

Il you in the Paris region or in Algeria, contact:

Cnav - 75951 Paris Cedex 19 - France

Il you live in another country, contact:

Cnav - 37078 Tours Cedex 2 - France

CRAM LANGUEDOC-ROUSSILLON

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

29 cours Gambetta - CS 49001
34068 Montpellier Cedex 2 - France
Website: www.cram-lr.fr

CGSS MARTINIQUE

Place d'Armes
97210 Le Lamentin Cedex 2 - France

CRAM MIDI-PYRÉNÉES

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

2 rue Georges Vivent
31065 Toulouse Cedex 9 - France
Website: www.cram-mp.fr

CRAM NORD-EST

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

81 à 85 rue de Metz
54073 Nancy Cedex - France
Website: www.cram-nordest.fr

CRAM NORD-PICARDIE

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

11 allée Vauban
59662 Villeneuve-d'Ascq Cedex - France
Website: www.cram-nordpicardie.fr

CRAM DE NORMANDIE

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

Avenue du Grand Cours
76028 Rouen Cedex 1 - France
Website: www.cram-normandie.fr

CRAM DES PAYS DE LA LOIRE

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

2 place de Bretagne
44932 Nantes Cedex 9 - France
Website: www.cram-pl.fr

CGSS RÉUNION

4 boulevard Doret
97704 Saint-Denis Messag Cedex 9 - France
Website: www.cgss-reunion.fr

CRAM RHÔNE-ALPES

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

35 rue Maurice Flandin
69436 Lyon Cedex - France
Website: www.cramra.fr

CRAM SUD-EST

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)

35 rue George
13386 Marseille Cedex 20 - France
Website: www.cram-sudest.fr

CAISSE DES FRANÇAIS DE L'ÉTRANGER (CFE)

(FUND FOR FRENCH NATIONALS WORKING ABROAD)

B.P. 100
77950 Rubelles Cedex
France

Tel.: + 33 (0)1 64 71 70 00
Fax: + 33 (0)1 60 68 95 74
Website: www.cfe.fr

MUTUALITÉ SOCIALE AGRICOLE (MSA)

(FARMERS' MUTUAL FUND)

Caisse centrale - Les Mercuriales
40 rue Jean Jaurès
93547 Bagnolet Cedex
France

Tel.: + 33 (0)1 41 63 77 77
Fax: + 33 (0)1 41 63 72 66
Website: www.msa.fr

RÉGIME SOCIAL DES INDÉPENDANTS (RSI)*

(SELF-EMPLOYED SOCIAL SECURITY FUND)

260-264 avenue du Président Wilson
93457 La plaine St/Denis Cedex
France

Tel.: + 33 (0)1 77 93 00 00
Website: www.le-rsi.fr

* *RSI: merger between the Caisse nationale du régime d'assurance vieillesse des non salariés de l'industrie et du commerce (Organic), the fund for self-employed industrial and trade workers, and the Caisse autonome nationale et de compensation de l'assurance vieillesse des artisans (Cancava), the retirement fund for craft workers.*

ASSOCIATION POUR LE RÉGIME DE RETRAITE COMPLÉMENTAIRE (ARRCO)

(ASSOCIATION FOR SUPPLEMENTARY PENSION SCHEMES)

In France the CICAS are information centres on supplementary retirement schemes open to the public. Contact your local council for the address of your nearest CICAS.

Website: www.arrco.fr

GIE AGIRC-ARRCO SERVICE DES RÉSIDENTS HORS DE FRANCE

(SERVICE FOR FRENCH RESIDENTS LIVING OUTSIDE FRANCE)

16/18 rue Jules César
75592 Paris Cedex 12
France

Tel.: + 33 (0)1 71 72 13 00
Fax: + 33 (0)1 71 72 16 12

ASSOCIATION GÉNÉRALE DES INSTITUTIONS DE RETRAITES DES CADRES

([AGIRC] [ASSOCIATION OF PENSION FUNDS FOR EXECUTIVES])

16/18 rue Jules César
75592 Paris Cedex 12
France

Tel.: + 33 (0)1 71 72 12 00
Fax: + 33 (0)1 71 72 13 17
Website: 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)

(RETIREMENT FUND FOR FRANCE AND ABROAD AND RETIREMENT INSTITUTE FOR FRENCH AND INTERNATIONAL EXECUTIVES)

Contact the CRE if you are a non-executive salaried worker. Contact Ircafex if you are an executive.

4 rue du Colonel Driant
75040 Paris Cedex 01
France

Tel.: + 33 (0)1 44 89 44 44
Fax: + 33 (0)1 44 89 44 49
Website: www.expatries.com

CENTRE DES LIAISONS EUROPEENNES ET INTERNATIONALES DE SÉCURITÉ SOCIALE (CLEISS)

(CENTRE FOR EUROPEAN AND INTERNATIONAL SOCIAL SECURITY ARRANGEMENTS)

11 rue de la Tour des Dames
75436 Paris Cedex 09
France

Tel.: + 33 (0)1 45 26 33 41
Fax: + 33 (0)1 49 95 06 50
Website: www.cleiss.fr



To obtain your career statement, fill in and send the form below.
If you live in France, send it to your regional pension office (see pages 16-17).
If you live abroad, send it to the French regional office of the last place you worked in France (see pages 16-17).

Career statement request form

Name (maiden name): _____

First names: _____ Gender: _____

Married name: _____ Given name (optional): _____

Date of birth: _____

Place of birth (for Paris, Lyon and Marseille, specify the *arrondissement*): _____

Department or country of birth: _____

French social security number: _____

Address: _____

Postcode: _____ Locality: _____ Country: _____

Date: _____ Signature: _____



If you are calling from outside France, dial

+ (33) 821 10 39 60

billed at the rate charged in the
country you are calling from

Website

www.retraite.cnnav.fr

Caisse Nationale d'Assurance Vieillesse

75951 PARIS cedex 19