

*BE WELL ADVISED
AND SUPPORTED*

*BE WELL
REPRESENTED*

*BE WELL
INFORMED*

Your Retirement Guide

What do you need to know? What should be done?

Your CFTC Contacts For Retirement Topic



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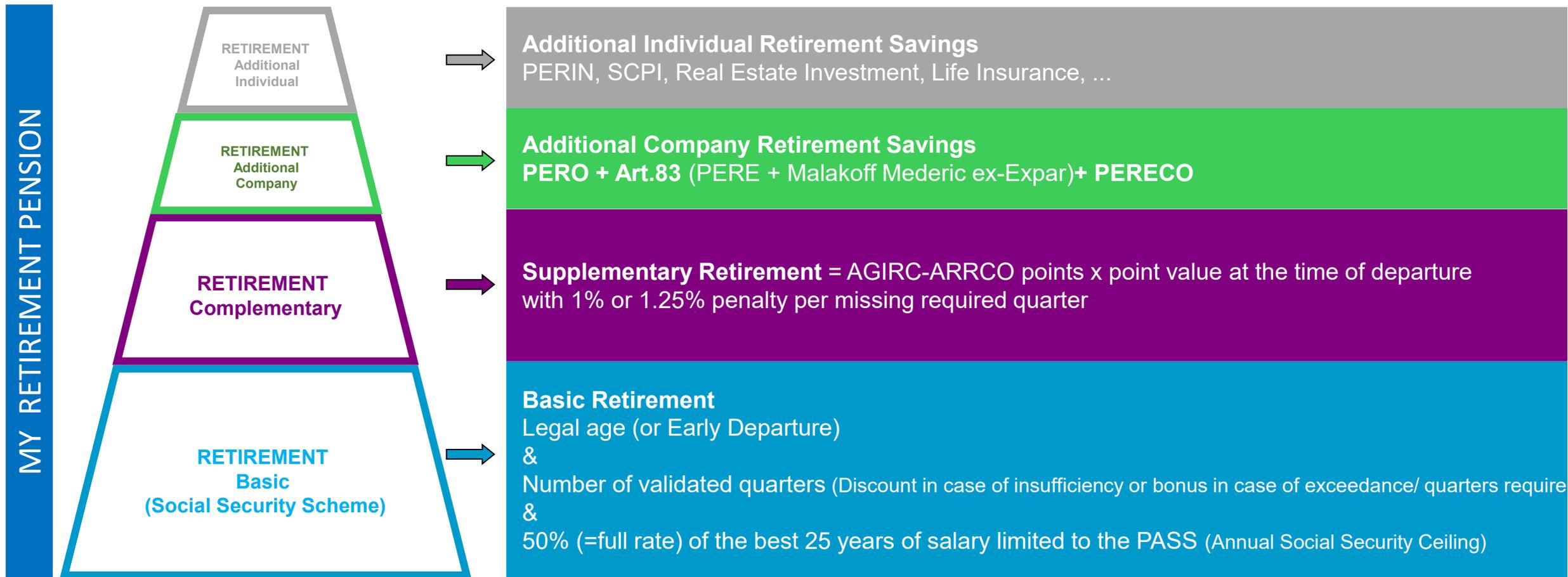
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Patrick MOREAU

Composition of the Retirement Pension

The different layers of retirement





The Basic Retirement

Where can I find my career statement for quarters?

Je suis actif ▾ Je suis retraité ▾ Rechercher 🔍 John Smith ▾

Le conseil de l'Assurance retraite : Le service en ligne "Consulter mon relevé de carrière" n'est plus disponible. Retrouvez votre relevé de carrière à tout moment en utilisant le service Consulter ma carrière.

Accueil > Mes démarches Dernière connexion le 18/12/2025 à 15:53 [Voir le détail](#)

Mon parcours retraite ?

Suivre ma carrière | **Préparer ma retraite** | Demander ma retraite | Suivre ma retraite

Mon profil

Âge estimatif de départ au plus tôt	Âge estimatif de départ au taux maximum	Trimestres acquis au 01/01/2025
63 ans 6 mois	65 ans 9 mois	142

Lire tous mes messages
Message important :
 Vous avez reçu une réponse à votre question. Pour y...

Mes démarches pour **Préparer ma retraite**

- Consulter ma carrière
- Obtenir mon âge de départ à la retraite
- Organiser mon départ avec Mon agenda retraite
- Estimer le montant de ma retraite
- Mettre à jour mon relevé de carrière
- Déclarer mes stages et travaux d'utilité collective (TUC)
- Simuler le coût d'un rachat de trimestres
- Demander une retraite de réversion
- Demander une aide à l'autonomie
- Suivre ma demande en cours
- Prendre ou gérer mon rendez-vous

Go to www.assurance-retraite.fr and download the career statement





The Basic Retirement

Where can I find my career statement for quarters?

Go to www.info-retraite.fr, then click on “voir ma carrière” and download the basic career statement

INFO RETRAITE
 Vos régimes vous simplifient la retraite

Rechercher sur le portail informationnel

Information sur la retraite | John Smith | Mon compte retraite

Mon profil | Ma carrière | Mon estimation retraite | Mes démarches | Mes paiements retraite | Mon épargne retraite

Bienvenue sur votre compte retraite, John Smith

C'est ici que vous accédez à toutes les informations sur vos droits à la retraite et aux démarches en ligne proposées par vos régimes de retraite : durant votre carrière et au moment de partir à la retraite.

Ces services peuvent vous intéresser :

- Corriger ma carrière**
 Signalez les éventuelles anomalies dans votre carrière : oublis, incohérences...
 Accéder au service
- Mon estimation retraite**
 Simulez plusieurs possibilités de départ à la retraite à partir des données connues de vos régimes.
 Accéder au service
- Demander ma retraite**
 Faites la démarche en ligne et en une seule fois auprès de tous les organismes concernés.
 Accéder au service

Les régimes de retraite auxquels vous avez cotisé :

- L'Assurance retraite (retraite de base salarié)**
 Retraite de base des salariés, contractuels de droit public et artistes-auteurs
- AGIRC-ARRCO**
 Retraite complémentaire des salariés du privé

Télécharger votre application mobile info-retraite





The Basic Retirement

My Career Statement: the most urgent is to review it (and correct if necessary)



Relevé de carrière

John SMITH

Numéro de Sécurité sociale : 1 23 45 67 891 234

Synthèse de vos droits et détails de votre carrière (informations au 01/01/2025)

Qu'est-ce qu'un relevé de carrière ?

Dans le cadre du droit à l'information, sous le logo Info Retraite, l'ensemble de vos régimes de retraite obligatoires vous informent sur vos droits à la retraite.

Parfois appelé relevé de situation individuelle, ce document vous présente vos droits à la retraite enregistrés pour chacune de vos activités.

D'où viennent ces informations ?

L'ensemble des régimes auxquels vous avez déjà cotisé sont listés dans ce document. Pour le produire, ils ont mis en commun les informations enregistrées tout au long de votre carrière.

Où en sont mes droits à la retraite ?

Dans votre situation :

- **172** trimestres sont requis pour partir à taux plein.
- au 01/01/2025 vous en avez enregistré **48**.

Il vous reste **124** trimestres à obtenir pour bénéficier d'une retraite à taux plein.

Vous disposez également d'un ou plusieurs contrats d'épargne retraite. Plus d'informations sur la dernière page de ce courrier.



48 trimestres enregistrés
124 trimestres à obtenir

Avec Info Retraite, l'ensemble de vos régimes de retraite simplifient vos démarches.

Important

Ce document a un caractère indicatif. Les informations communiquées peuvent évoluer en fonction des modifications de la réglementation et des mises à jour de votre situation.

Ce document n'est donc pas un justificatif. Si un organisme ou votre employeur demande un justificatif pour votre durée d'assurance (nombre de trimestres) ou votre date de départ à la retraite, contactez votre régime de retraite.





The Basic Retirement

My Career Statement: how to read it ?

Relevé de carrière

Synthèse de vos droits (informations au 01/01/2025)

John SMITH
1 23 45 67 891 234

Durée d'assurance en trimestres

Dans votre situation :

172 trimestres sont requis pour partir à taux plein.

Au 01/01/2025 vous en avez enregistré **48**.

Il vous reste **124** trimestres à obtenir pour bénéficier d'une retraite à taux plein.



48 trimestres enregistrés
124 trimestres à obtenir

Si vous avez eu ou élevé des enfants, des trimestres supplémentaires peuvent vous être accordés, au moment de prendre votre retraite.

De plus, à partir de trois enfants nés ou élevés, la plupart des régimes de retraite prévoient, sous conditions, une augmentation de la retraite (10 % au minimum).

Mes régimes



Agirc-Arrco

AG2R Agirc-Arrco
Centre de réception AGIRC-ARRCO
TSA 46662
92621 GENNEVILLIERS CEDEX
Tel : 0970 660 660 (appel non surtaxé)
www.ag2ramondiale.fr
www.agirc-arrco.fr

Total des points

6672,22

Valeur du point au 01/11/2024 : **1,4386 €**



L'Assurance retraite

L'Assurance retraite
Tél. : 39 60 (poste fixe)
09 71 10 39 60 (étranger/box/mobiles)
Prix d'un appel local
www.lassuranceretraite.fr

Total des trimestres

48





The Basic Retirement

My Career Statement: how to read it ?

Relevé de carrière

Synthèse de vos droits (informations au 01/01/2025)

John SMITH
1 23 45 67 891 234

Détail par année

Année	Durée tous régimes	Durée par régime	Points par régime
2013	4 trim.	L'Assurance retraite 4 trim.	Agirc-Arrco 209,34 pts
2014	4 trim.	L'Assurance retraite 4 trim.	Agirc-Arrco 474,13 pts
2015	4 trim.	L'Assurance retraite 4 trim.	Agirc-Arrco 512,21 pts
2016	4 trim.	L'Assurance retraite 4 trim.	Agirc-Arrco 497,5 pts
2017	4 trim.	L'Assurance retraite 4 trim.	Agirc-Arrco 569,94 pts
2018	4 trim.	L'Assurance retraite 4 trim.	Agirc-Arrco 539,15 pts
2019	4 trim.	L'Assurance retraite 4 trim.	Agirc-Arrco 596,58 pts
2020	4 trim.	L'Assurance retraite 4 trim.	Agirc-Arrco 579,86 pts
2021	4 trim.	L'Assurance retraite 4 trim.	Agirc-Arrco 633,89 pts
2022	4 trim.	L'Assurance retraite 4 trim.	Agirc-Arrco 682,75 pts
2023	4 trim.	L'Assurance retraite 4 trim.	Agirc-Arrco 681,53 pts
2024	4 trim.	L'Assurance retraite 4 trim.	Agirc-Arrco 695,34 pts

Si vos droits les plus récents ne figurent pas sur ce document, ils seront enregistrés prochainement par vos régimes.





The Basic Retirement

My Career Statement: how to read it ?

Relevé de carrière

Détail de votre carrière (informations au 01/01/2025)

John SMITH

1 23 45 67 891 234

Employeur/activité	Date début	Date fin	Revenus*	Régime(s)
MERLIN GERIN	01/08/2013	31/12/2013		L'Assurance retraite
	01/01/2014	31/12/2014		
	01/01/2015	31/12/2015		
	01/01/2016	31/12/2016		
SCHNEIDER ELECTRIC INDUSTRIES SAS	01/08/2013	31/12/2013		Agirc-Arrco
	01/01/2014	31/12/2014		
	01/01/2015	31/12/2015		
	01/01/2016	31/12/2016		
MERLIN GERIN	01/01/2017	31/12/2017		L'Assurance retraite, Agirc-Arrco
	01/01/2018	31/12/2018		
	01/01/2019	31/12/2019		
	01/01/2020	31/12/2020		
	01/01/2021	31/12/2021		
	01/01/2022	31/12/2022		
	01/01/2023	31/12/2023		
	01/01/2024	31/10/2024		
MERLIN GERIN	01/12/2020	31/12/2020	16 209 €	L'Assurance retraite, Agirc-Arrco
SCHNEIDER ELECTRIC INDUSTRIES SAS	01/11/2024	31/12/2024		

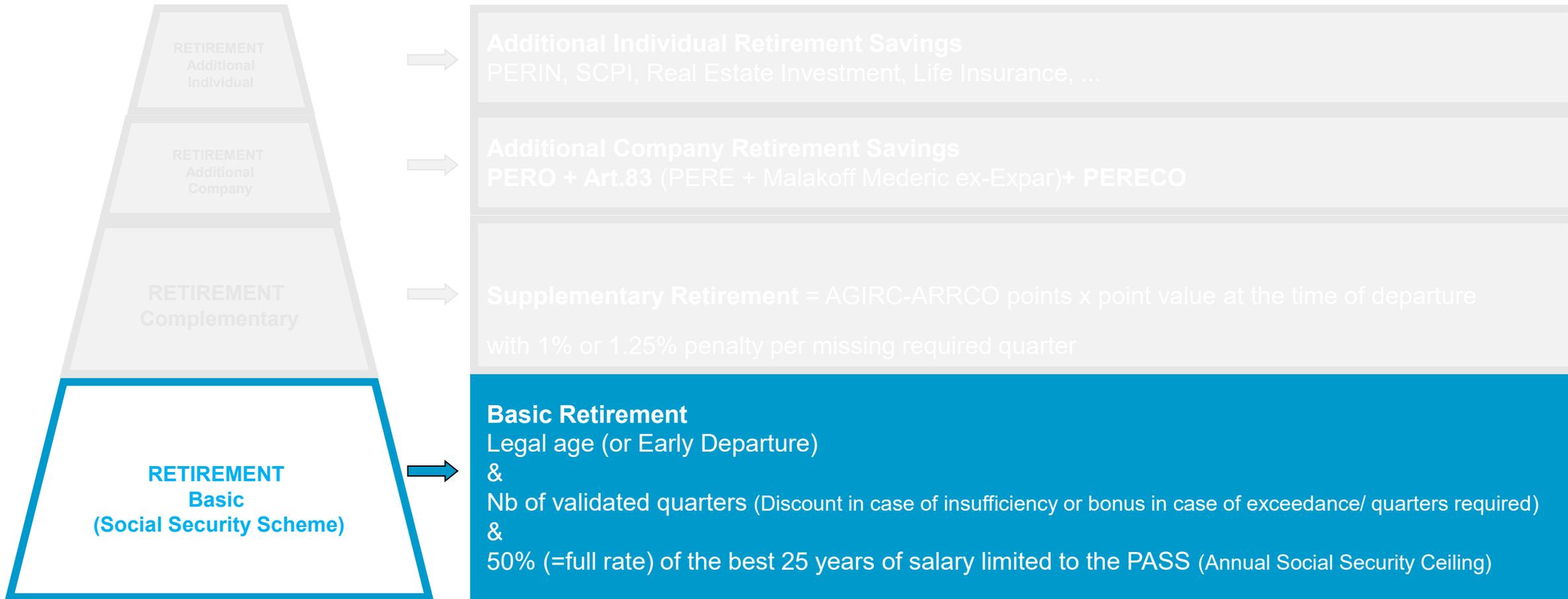
*Revenu d'activité soumis à cotisations retraite.



Composition of the Retirement Pension

The different layers of retirement

MA PENSION de RETRAITE



The Basic Retirement

Legal age and Number of Quarters for a Full Rate Pension?

Validated quarters = Quarters of contributions and equivalent (unemployment, sickness, national service) + Quarters of increase (not contributed but granted (e.g. children)) + any quarters bought back



Retirement Conditions	Validated quarters required (Sécurité Sociale) for a basic pension		Legal age	
	Date of birth	Number of quarters required	Years	Minimum legal age
	1958 à 1960	167	41 3/4	62 years
	01/01 to 31/08/1961	168	42	62 years
	01/09 to 31/12/1961	169	42 1/4	62 years + 3 months
	1962	169	42 1/4	62 years + 6 months
	1963	170	42 1/2	62 years + 9 months
	1964	171	42 3/4	63 years
	1965	172	43	63 years + 3 months
	1966	172	43	63 years + 6 months
	1967	172	43	63 years + 9 months
	1968 and more	172	43	64 years

(*) Excluding Early Departures (long career, disability, disability, etc.)

For retirement you must have

- ✓ Reached the minimum legal age or 67 years old
- But for a Full Rate Pension you must have
- ✓ validated the required Quarters
- (if not you have a discount)*

Until Jan 2028, situation is the following (for 1964 to 1966):

Retirement Conditions	Validated quarters required (Sécurité Sociale) for a basic pension		Legal age	
	Date of birth	Number of quarters required	Years	Minimum legal age
	1964	170	42 1/2	62 years + 9 months
	01/01 to 31/03/1965	170	42 1/2	62 years + 9 months
	01/04 to 31/12/1965	171	42 3/4	63 years
	1966	172	43	63 years + 3 months
	1967	172	43	63 years + 6 months
	1968	172	43	63 years + 9 months
	1969 and more	172	43	64 years

The Basic Retirement

Legal age and Number of Quarters: Calculation

$$\text{Annual amount of the Basic pension} = \text{Average Annual SALARY capped at the PASS (of the best 25 years)} \times \text{RATE (basic = 50\%)} \times \text{DURATION (Nb act. Q / Nb req. Q) } \leq 1$$

The "Average Annual Salary" of the "Best 25 Years"

Average of the 25 best annual salaries,
 - capped at the **Social Security ceiling (PASS)** for the year of collection,
 - and revalued in € of the starting year

The "**RATE**" of liquidation is "full" and is worth 50%, provided that:

- ▶ or to have reached the legal age AND validated the required number of quarters
- ▶ or have reached the age of 67 (even if the required number of quarters has not been reached)

The "**DURATION**" ratio of insurance
 Number of quarters of insurance acquired / Number of quarters required according to date of birth).

Reduced rate

The **RATE is reduced** in the event of a **deficit of quarters** at the retirement age and will then be **< 50%** (1.25% per missing quarter, i.e. the rate reduced by 0.625, and with a floor at 37.5% of rate).

This ratio will be **< 1** in the event of a **deficit of quarters** (which can be the case at 67 years old)

Surplus

The **RATE** benefits from a **bonus**, in case of **excess quarters** contributed after the legal age and will then be **> 50%** (1.25% per additional quarter)

This ratio remains = 1, even in the event of a **surplus of quarters**.

Important: The missing quarters are capped at 20 quarters

The Basic Retirement

Value of PASS(Annual Social Security Ceiling)

Année	Valeur du PASS	Année	Valeur du PASS
1976	37 920 FRF	2001	179 400 FRF
1977	43 320 FRF	2002	28 224 €
1978	48 000 FRF	2003	29 184 €
1979	53 640 FRF	2004	29 712 €
1980	60 120 FRF	2005	30 192 €
1981	68 760 FRF	2006	31 068 €
1982	82 020 FRF	2007	32 184 €
1983	91 680 FRF	2008	33 276 €
1984	99 600 FRF	2009	34 308 €
1985	106 740 FRF	2010	34 620 €
1986	112 200 FRF	2011	35 352 €
1987	116 820 FRF	2012	36 372 €
1988	120 360 FRF	2013	37 032 €
1989	125 280 FRF	2014	37 548 €
1990	131 040 FRF	2015	38 040 €
1991	137 760 FRF	2016	38 616 €
1992	144 120 FRF	2017	39 228 €
1993	149 820 FRF	2018	39 732 €
1994	153 120 FRF	2019	40 524 €
1995	155 940 FRF	2020	41 136 €
1996	161 220 FRF	2021	41 136 €
1997	164 640 FRF	2022	41 136 €
1998	169 080 FRF	2023	43 992 €
1999	173 640 FRF	2024	46 368 €
2000	176 400 FRF	2025	47 100 €

Salaries are capped at the value of the PASS each year

NB: In the calculation at the time of settlement, this PASS is adjusted by inflation via coefficients

Revaluation coefficient as of 01/01/2025 (*) / Year of receipt of salary											
	2019	1,154	2009	1,268	1999	1,474	1989	1,736	1979	3,296	
	2018	1,171	2008	1,279	1998	1,492	1988	1,800	1978	3,615	
	2017	1,180	2007	1,291	1997	1,509	1987	1,842	1977	4,020	
	2016	1,180	2006	1,313	1996	1,525	1986	1,913	1976	4,661	
2025	1,000	2015	1,181	2005	1,336	1995	1,563	1985	1,957	1975	5,486
2024	1,022	2014	1,181	2004	1,362	1994	1,581	1984	2,042	1974	6,518
2023	1,076	2013	1,195	2003	1,383	1993	1,609	1983	2,154	1973	7,393
2022	1,127	2012	1,221	2002	1,406	1992	1,609	1982	2,284	1972	8,001
2021	1,139	2011	1,245	2001	1,437	1991	1,663	1981	2,557	1971	8,879
2020	1,143	2010	1,256	2000	1,467	1990	1,689	1980	2,898	1970	9,899



Quarters validated: Children's increase

Born before 2010: + 8 quarters for the mother per child

Born after 2010: + 6 quarters for the mother (4 for birth/adoption and 2 for education)

+ 2 quarters (for education) to be given freely by the mother to the father (*)

(*) Please note: the application must be made to the basic scheme within 6 months of the child's 4th birthday. After this period, the 4 quarters will be automatically allocated to the mother.

Education for disabled children: + 1 to 8 Quarters (mother or father, and under certain conditions)

The "Children's Increase" quarters are in addition to the other validated quarters

Having had at least 3 children (or raised for 9 years before their 16th birthday) allows a bonus of 10% of the Basic Pension, but also affects the Supplementary Pension of around 10% too.

The Basic Retirement

How to obtain "assimilated" validated quarters?

Other quarters validated

- **Unemployment, short-time work** (50 days compensated by the Unemployment Insurance = 1 quarter or 220 hours compensated for Partial Activity since 1/03/2020 = 1 quarter, up to a limit of 4 quarters)
- **Illness or Accident at Work** (60 days of compensation by social security = 1 quarter, up to a maximum of 4 quarters)
- **Disability** (90 days of disability compensation = 1 quarter, up to a maximum of 2 quarters)
- **Cessation of activity for the care of a disabled adult**
- **National Service (Army, VIE, Conscientious Objection)** (90 days = 1 quarter, within the limit of 4 quarters even for a VIE or a 2-year Objection)
- **Professional prevention account** (>2015, 1 quarter/10 points, limited to 8 quarters)
- **Old-Age Insurance for Caregivers** (up to a maximum of 4 quarters)
- **Traineeship** (continuing vocational training before 2015 including TUC), **Student Jobs**, **Apprenticeship** , **Working abroad**
- **Some commitments: high-level athlete, Local elected official, firefighter**
- **Parental leave, Redeployment leave, Family caregiver, Caregiver**(agricultural, trader, craftsman)

The Basic Retirement: How to earn more Quarters?

The special case of working abroad

WORK ABROAD: will it be taken into account for the basic pension?

The acquisition of quarters and the settlement in France will depend on the type of contract and the country (seconded = France contribution, expatriate = depends on the country in which the employee has worked)

1. In the **European Union**: the quarters worked in the country concerned will be **taken into account** for the calculation of pension rights.

But the retirement pension will be paid by each of the national schemes, in proportion to the time spent.

2. In **non-EU countries, offering a bilateral agreement**, the quarters can be repatriated (e.g. USA, Canada), so taken into account for the calculation of pension rights.

However, the retirement pension will be paid in accordance with the corresponding bilateral agreement.

France is extending this European coordination with 43 bilateral agreements concluded with the main non-European partners (Mediterranean basin, Maghreb, French-speaking Africa, America, the Far East + New Caledonia and French Polynesia).

3. In a **non-EU country that does not offer a bilateral agreement**, the quarters cannot be repatriated in the CARSAT statement

Where to submit your application for validation?

1- If you live in France, contact your pension fund (pension insurance, MSA, special scheme, etc.).

2- If you live in an EU, EEA or country that has signed an agreement with France, the application must be made to the pension fund of the country of residence.

3- If you live in a country that does not have an agreement with France, contact the French fund where you last contributed (CNAV, CARSAT, CGSS, MSA) or the CFE (Caisse des Français de l'Étranger)

To calculate the pensions due by each country, the schemes use the most favourable amount between the results of the following 2 calculations:

1st calculation: the "national" pension. In each country, the pension to which the worker would be entitled is calculated by applying only national legislation, thus taking into account only the periods of contributions in that country.

2nd calculation: the "community" pension. In each country, the pension to which the worker would be entitled is calculated by taking into account all the quarters completed in all the countries of the Union. This amount is then reduced in proportion to the time contributed in the country.

- The higher of these 2 amounts, for each country, is retained. The pensions of the different countries are then added together to give the total pension. Each country pays its share of the pension directly.

Basic Pension: retirement before obtaining the required quarters

Buyback of Quarters

The buy-back of quarters can be done in respect of:

Higher education (up to 12 quarters can be bought back, between the ages of 20 and 66)

To buy back quarters, simply apply to the pension insurance company by filling out the form:

<https://www.lassuranceretraite.fr/portail-info/files/live/sites/pub/files/PDF/demande-validation-salariat.pdf>

The buy-back of quarters can be done for:

- **Rate + Duration:** in this case you come back to **full pension** (if nb of quarters fully bought)
 - Can be interesting if you are thinking to die old, or few quarters to buy back
- **Rate only:** much less expensive and rate is impacting more than duration. On top of that AGIRC-ARCCO is taking in account only rate.
 - Then the ROI with rate only is faster

Payment can be staggered : you can smooth out your payment and tax exemption :

Number of Quarters	Payment method	
	Cash opportunity	Possibility by staggering on
1 quarter	mandatory	no
2 to 8 quarters	yes	1 or 3 years
8 to 12 quarters	yes	1 or 3 or 5 years

Basic Pension: retirement before obtaining the required quarters

Buyback of Quarters and Buyback of Points: complete scale rate + duration

Age on the date of application	Annual income from activity less than €34776	Annual income from activity from €34776 to €46368	Annual income from activity more than €46368
20 ans	1 564 €	5,63 % du revenu annuel	2 085 €
21 ans	1 594 €	5,74 % du revenu annuel	2 126 €
22 ans	1 625 €	5,85 % du revenu annuel	2 167 €
23 ans	1 657 €	5,96 % du revenu annuel	2 209 €
24 ans	1 731 €	6,23 % du revenu annuel	2 308 €
25 ans	1 806 €	6,50 % du revenu annuel	2 408 €
26 ans	1 883 €	6,78 % du revenu annuel	2 511 €
27 ans	1 961 €	7,06 % du revenu annuel	2 615 €
28 ans	2 041 €	7,35 % du revenu annuel	2 721 €
29 ans	2 122 €	7,64 % du revenu annuel	2 829 €
30 ans	2 204 €	7,93 % du revenu annuel	2 938 €
31 ans	2 286 €	8,23 % du revenu annuel	3 048 €
32 ans	2 370 €	8,53 % du revenu annuel	3 160 €
33 ans	2 454 €	8,84 % du revenu annuel	3 272 €
34 ans	2 539 €	9,14 % du revenu annuel	3 385 €
35 ans	2 624 €	9,45 % du revenu annuel	3 499 €
36 ans	2 709 €	9,76 % du revenu annuel	3 613 €
37 ans	2 795 €	10,06 % du revenu annuel	3 727 €
38 ans	2 882 €	10,38 % du revenu annuel	3 843 €
39 ans	2 971 €	10,70 % du revenu annuel	3 961 €
40 ans	3 060 €	11,02 % du revenu annuel	4 080 €
41 ans	3 150 €	11,34 % du revenu annuel	4 201 €
42 ans	3 240 €	11,67 % du revenu annuel	4 320 €
43 ans	3 329 €	11,99 % du revenu annuel	4 439 €
44 ans	3 418 €	12,30 % du revenu annuel	4 557 €

Age on the date of application	Annual income from activity less than €34776	Annual income from activity from €34776 to €46368	Annual income from activity more than €46368
45 ans	3 506 €	12,62 % du revenu annuel	4 674 €
46 ans	3 596 €	12,95 % du revenu annuel	4 794 €
47 ans	3 687 €	13,27 % du revenu annuel	4 915 €
48 ans	3 777 €	13,60 % du revenu annuel	5 036 €
49 ans	3 867 €	13,92 % du revenu annuel	5 156 €
50 ans	3 960 €	14,26 % du revenu annuel	5 279 €
51 ans	4 052 €	14,59 % du revenu annuel	5 402 €
52 ans	4 143 €	14,92 % du revenu annuel	5 525 €
53 ans	4 234 €	15,25 % du revenu annuel	5 646 €
54 ans	4 325 €	15,57 % du revenu annuel	5 767 €
55 ans	4 416 €	15,90 % du revenu annuel	5 888 €
56 ans	4 507 €	16,23 % du revenu annuel	6 009 €
57 ans	4 599 €	16,56 % du revenu annuel	6 132 €
58 ans	4 686 €	16,87 % du revenu annuel	6 248 €
59 ans	4 772 €	17,18 % du revenu annuel	6 363 €
60 ans	4 854 €	17,48 % du revenu annuel	6 472 €
61 ans	4 933 €	17,76 % du revenu annuel	6 578 €
62 ans	5 013 €	18,05 % du revenu annuel	6 684 €
63 ans	4 888 €	17,60 % du revenu annuel	6 517 €
64 ans	4 762 €	17,15 % du revenu annuel	6 350 €
65 ans	4 637 €	16,70 % du revenu annuel	6 183 €
66 ans	4 512 €	16,24 % du revenu annuel	6 015 €

Lien :

https://legislation.lassuranceretraite.fr/#/bareme?file_leaf_ref=vpplr_cout_p_ar_trimestre%2Fvpplr_cout_par_trimestre_2024_bar.aspx

Basic Pension: retirement before obtaining the required quarters

Buyback of Quarters and Buyback of Points: complete scale at the rate only

Age on the date of application	Annual income from activity less than €34776	Annual income from activity from €34776 to €46368	Annual income from activity more than €46368
20 ans	1 055 €	3,80 % du revenu annuel	1 407 €
21 ans	1 076 €	3,87 % du revenu annuel	1 434 €
22 ans	1 097 €	3,95 % du revenu annuel	1 462 €
23 ans	1 118 €	4,03 % du revenu annuel	1 491 €
24 ans	1 168 €	4,20 % du revenu annuel	1 557 €
25 ans	1 219 €	4,39 % du revenu annuel	1 625 €
26 ans	1 271 €	4,58 % du revenu annuel	1 694 €
27 ans	1 324 €	4,77 % du revenu annuel	1 765 €
28 ans	1 377 €	4,96 % du revenu annuel	1 836 €
29 ans	1 432 €	5,16 % du revenu annuel	1 909 €
30 ans	1 487 €	5,35 % du revenu annuel	1 983 €
31 ans	1 543 €	5,55 % du revenu annuel	2 057 €
32 ans	1 599 €	5,76 % du revenu annuel	2 132 €
33 ans	1 656 €	5,96 % du revenu annuel	2 208 €
34 ans	1 713 €	6,17 % du revenu annuel	2 284 €
35 ans	1 771 €	6,38 % du revenu annuel	2 361 €
36 ans	1 828 €	6,58 % du revenu annuel	2 438 €
37 ans	1 886 €	6,79 % du revenu annuel	2 515 €
38 ans	1 945 €	7 % du revenu annuel	2 593 €
39 ans	2 005 €	7,22 % du revenu annuel	2 673 €
40 ans	2 065 €	7,43 % du revenu annuel	2 753 €
41 ans	2 126 €	7,65 % du revenu annuel	2 834 €
42 ans	2 187 €	7,87 % du revenu annuel	2 915 €
43 ans	2 247 €	8,09 % du revenu annuel	2 995 €
44 ans	2 306 €	8,30 % du revenu annuel	3 075 €

Age on the date of application	Annual income from activity less than €34776	Annual income from activity from €34776 to €46368	Annual income from activity more than €46368
45 ans	2 366 €	8,52 % du revenu annuel	3 154 €
46 ans	2 426 €	8,74 % du revenu annuel	3 235 €
47 ans	2 488 €	8,96 % du revenu annuel	3 317 €
48 ans	2 549 €	9,18 % du revenu annuel	3 398 €
49 ans	2 610 €	9,40 % du revenu annuel	3 479 €
50 ans	2 672 €	9,62 % du revenu annuel	3 563 €
51 ans	2 734 €	9,84 % du revenu annuel	3 646 €
52 ans	2 796 €	10,07 % du revenu annuel	3 728 €
53 ans	2 857 €	10,29 % du revenu annuel	3 810 €
54 ans	2 919 €	10,51 % du revenu annuel	3 891 €
55 ans	2 980 €	10,73 % du revenu annuel	3 973 €
56 ans	3 041 €	10,95 % du revenu annuel	4 055 €
57 ans	3 103 €	11,17 % du revenu annuel	4 138 €
58 ans	3 162 €	11,39 % du revenu annuel	4 216 €
59 ans	3 220 €	11,59 % du revenu annuel	4 294 €
60 ans	3 275 €	11,79 % du revenu annuel	4 367 €
61 ans	3 329 €	11,99 % du revenu annuel	4 439 €
62 ans	3 383 €	12,18 % du revenu annuel	4 510 €
63 ans	3 298 €	11,87 % du revenu annuel	4 397 €
64 ans	3 214 €	11,57 % du revenu annuel	4 285 €
65 ans	3 129 €	11,27 % du revenu annuel	4 172 €
66 ans	3 044 €	10,96 % du revenu annuel	4 059 €

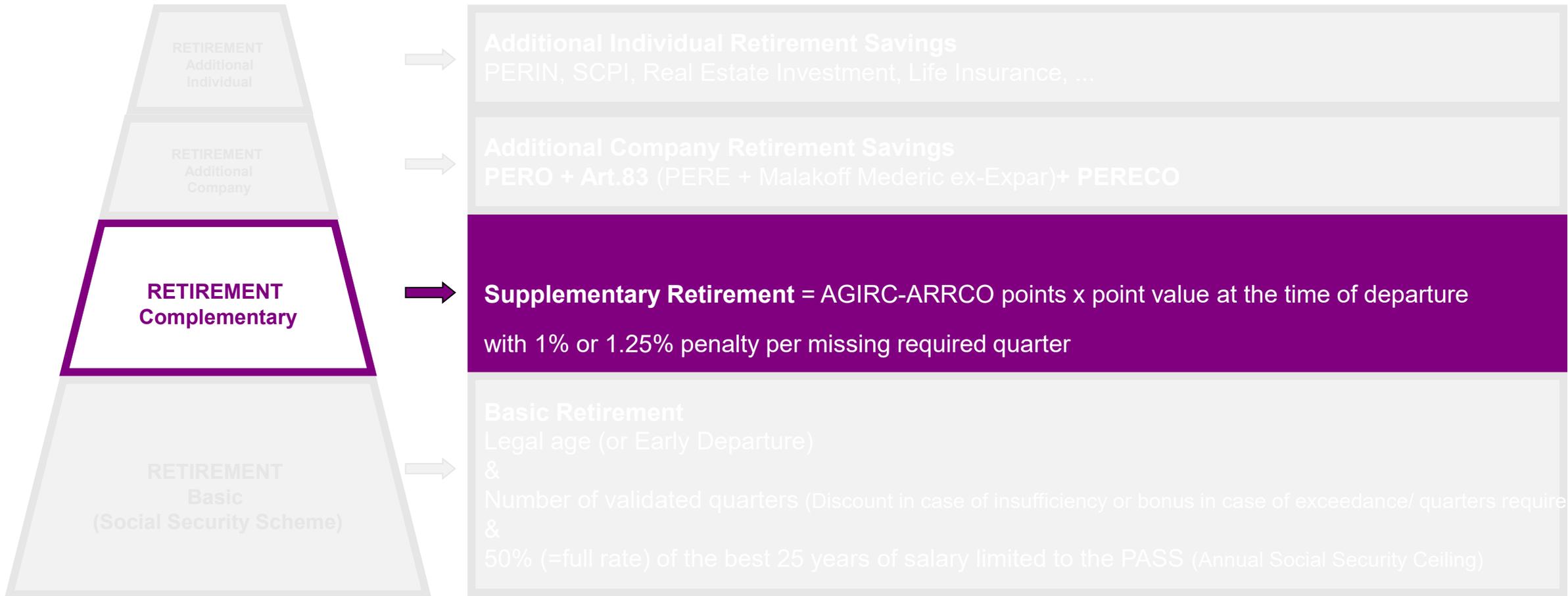
Lien :

https://legislation.lassuranceretraite.fr/#/bareme?file_leaf_ref=vplr_cout_par_trimestre%2Fvplr_cout_par_trimestre_2024_bar.aspx

Composition of the Retirement Pension

The different layers of retirement

MA PENSION de RETRAITE





The Supplementary Retirement

What will be the amount of my Supplementary Pension?

Relevé de carrière

Synthèse de vos droits (informations au 01/01/2025)

John SMITH
1 23 45 67 891 234

Durée d'assurance en trimestres

Dans votre situation :

172 trimestres sont requis pour partir à taux plein.
Au 01/01/2025 vous en avez enregistré **48**.

Il vous reste **124** trimestres à obtenir pour bénéficier d'une retraite à taux plein.



48 trimestres enregistrés
124 trimestres à obtenir

Si vous avez eu ou élevé des enfants, des trimestres supplémentaires peuvent vous être accordés, au moment de prendre votre retraite.

De plus, à partir de trois enfants nés ou élevés, la plupart des régimes de retraite prévoient, sous conditions, une augmentation de la retraite (10 % au minimum).

Mes régimes

	Agirc-Arrco	Total des points 6672,22
AG2R Agirc-Arrco Centre de réception AGIRC-ARRCO TSA 46662 92621 GENNEVILLIERS CEDEX Tel : 0970 660 660 (appel non surtaxé) www.ag2rmondiale.fr www.agirc-arrco.fr		Valeur du point au 01/11/2024 : 1,4386 €

	L'Assurance retraite	Total des trimestres 48
L'Assurance retraite Tél. : 39 60 (poste fixe) 09 71 10 39 60 (étranger/box/mobiles) Prix d'un appel local www.lassuranceretraite.fr		

You will get your number of points, as well as the value point for the year

John should get a Gross Supplementary Pension of 2069€ / month
Explanation:
 $6672,22 \text{ pts} \times 1,4386\text{€} = 9599\text{€/year}$ or 800€/month .

The Supplementary Retirement

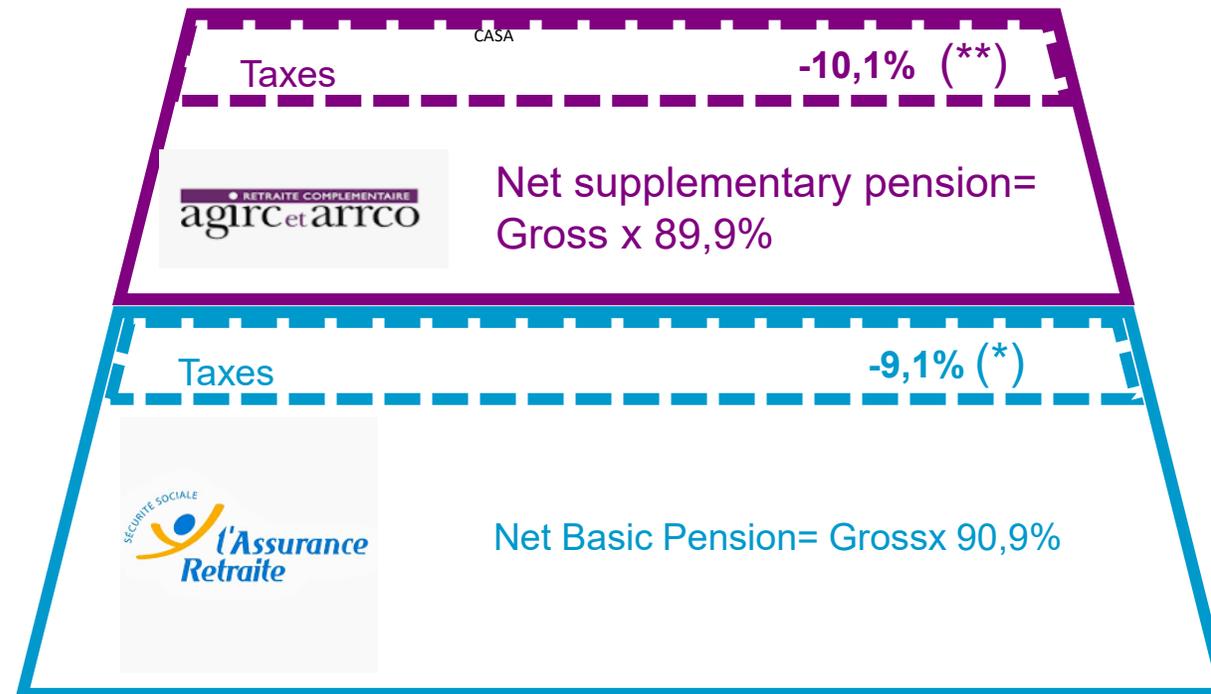
What will be the amount of my retirement pension: Net vs Gross

And in net, what is the amount of the pension?

Payment frequency?
Revaluations?

(**) Retirement pensions are subject to the following deductions:
health insurance 1%
+ CSG 8,3%, 6,6%, 3,8%
+ CRDS 0,5%, 0%
+ CASA 0,3%, 0%
= 10,1% at most

(*) The basic pension is subject to the following deductions:
+ CSG 8,3%, 6,6%, 3,8%
+ CRDS 0,5%, 0%
+ CASA 0,3%, 0%
= 9,1% at most



The supplementary pension is paid **monthly** at the **end of the term**.

Revaluation on 1st of November

The basic pension is paid **monthly** in **arrears** from the 9th of each month.

Revaluation on 1st of October.

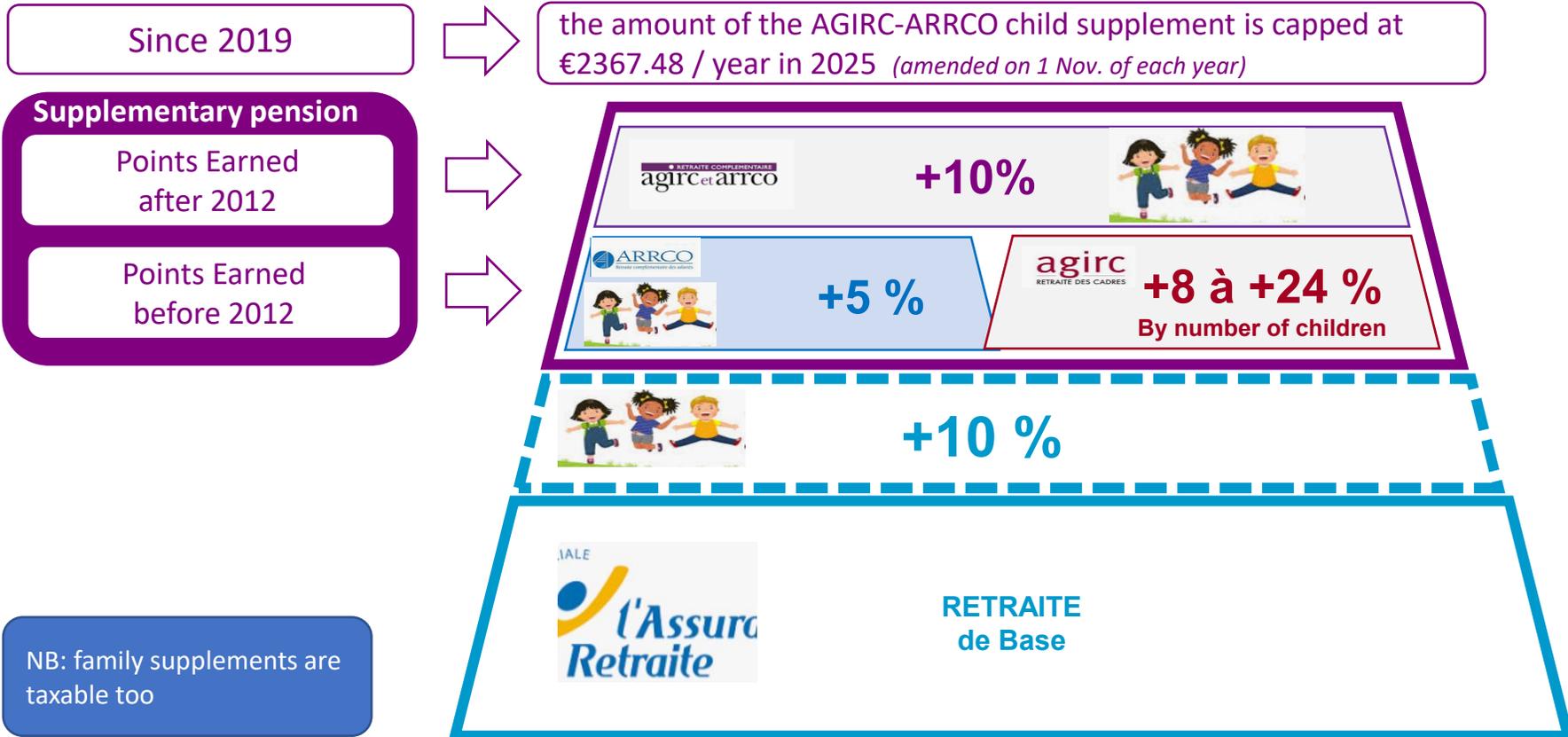
The Supplementary Retirement

Family supplements



BORN or RAISED CHILDREN (= duration of 9 years minimum before the age of 16)
No increase for less than 3 children

DEPENDENT CHILDREN
 From 1 child



NB: family supplements are taxable too

No cap

+ 5%
 per **dependent child** (<25 years old – student, apprentice, jobseeker without benefits) when you retire.

It ceases to be due when the child is no longer dependent. If necessary, the increase for 3 children then takes over.

Supplemental plans

The special case of Working abroad

WORK ABROAD(All plans) :

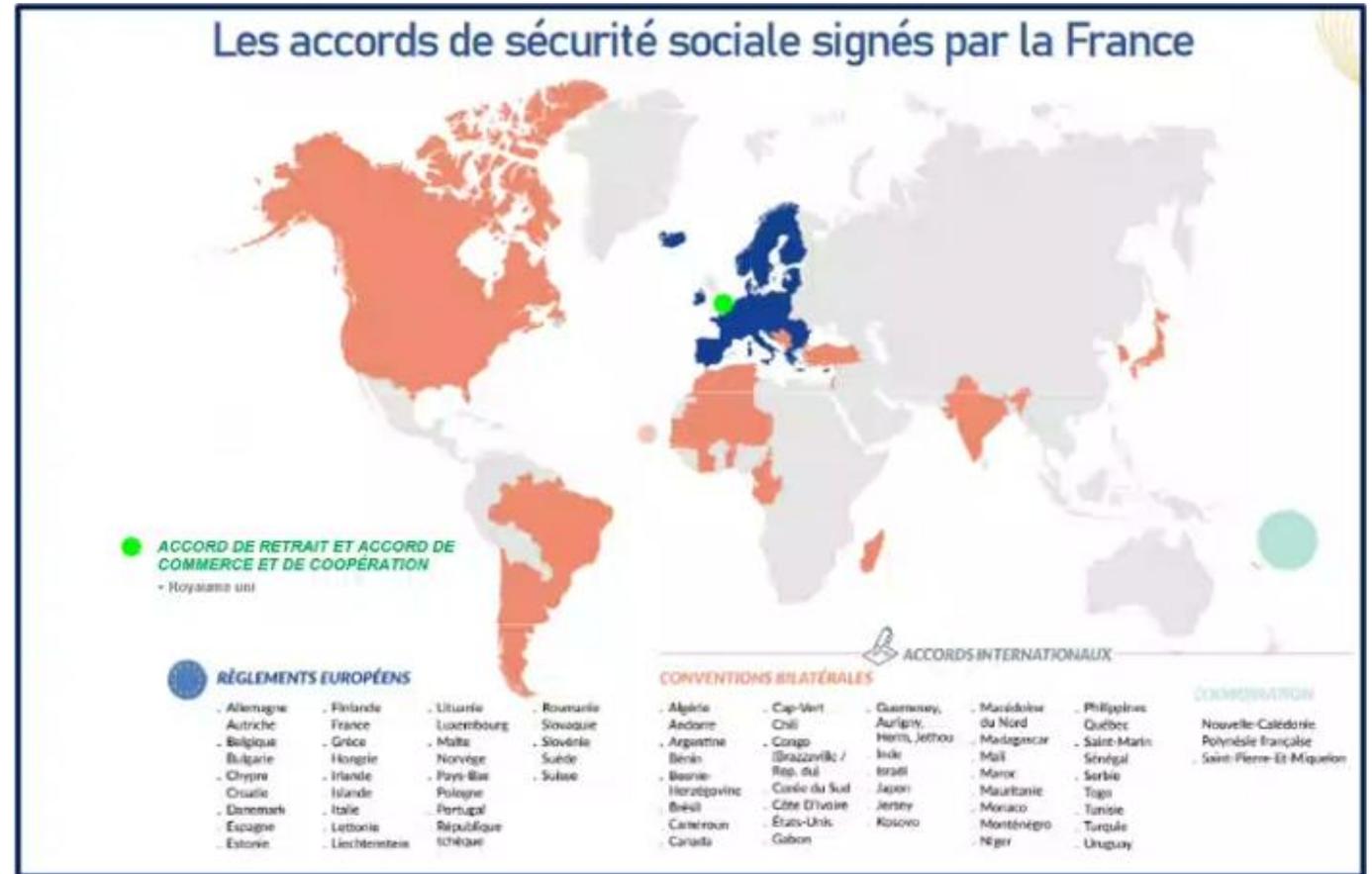
Each State calculates the pension to be paid to you, which is prorated according to the periods of insurance completed in each of them.

To learn more, we invite you to watch the video« Working abroad: how do I calculate my pension?»

https://www.youtube.com/watch?v=J_sFGzkLHkk

Specialized site on the subject:

www.cleiss.fr



What will be the amount of my retirement pension?

The Survivor's Pension

The total principle of the Survivor's Pension

If the retirement savings plan is liquidated into a life annuity with the option to survivor's pension, the beneficiary must apply for a survivor's pension from the managing financial institution after the death.

RETRAITE COMPLÉMENTAIRE
agirc et arcco

60%

Conditions :

- Be over 55 years old
- Not remarried

SECURITE SOCIALE
**l'Assurance
Retraite**

54 %

Conditions :

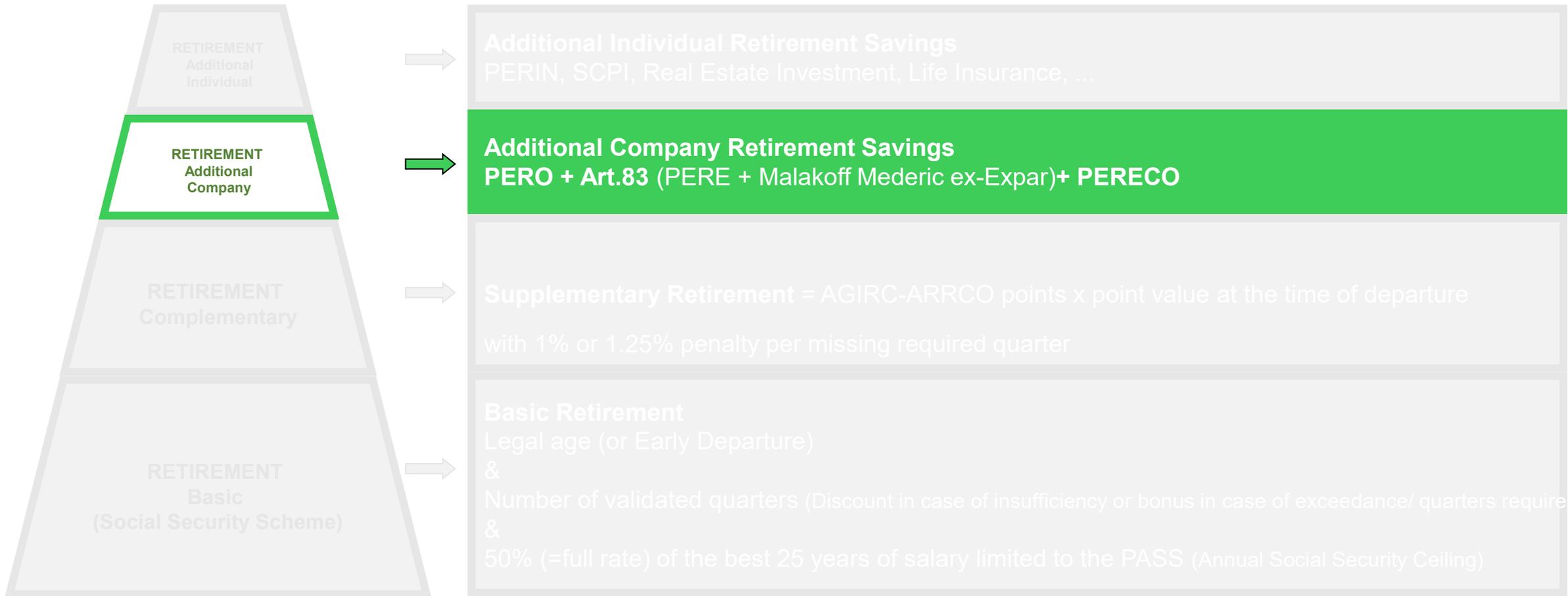
- Be over 55 years old
- Remarried or not
- Resources including survivor's pension < 24232€ /year alone or 38771€ / year as a couple, otherwise capped at the ceiling
- The child surcharges (+10%) may apply

The survivor's pension does not work with the PACS (both for the Assurance Retraite and for the AGIRC-ARCCO)

Composition of the Retirement Pension

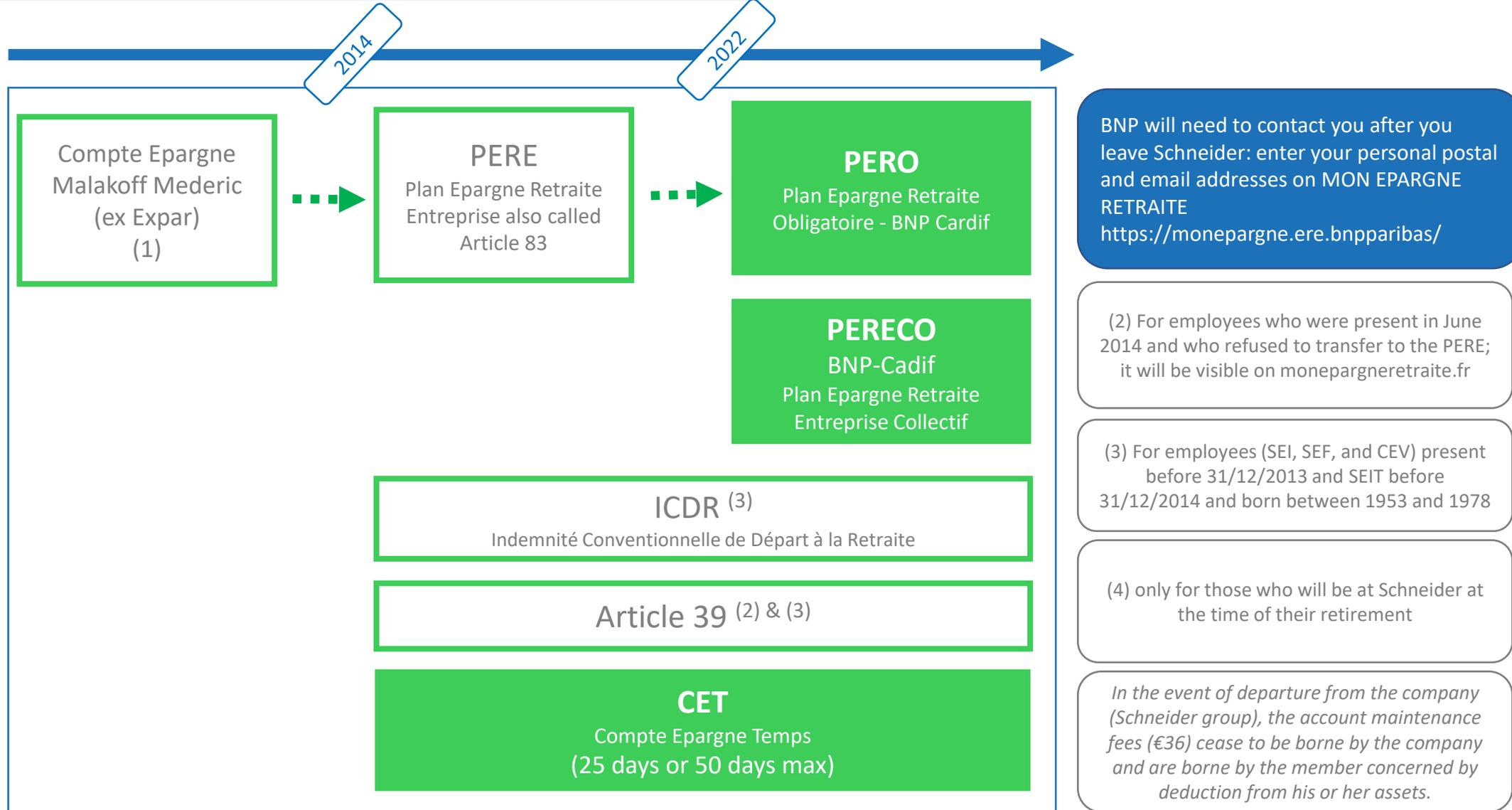
The different layers of retirement

MA PENSION de RETRAITE



How much is the Retirement Pension?

Supplementary Retirement Schemes at Schneider





Other special features at Schneider

Article 39: an agreement to move from the CFC (Congé Fin de Carrière - End-of-Career Leave) to the ICDR (Indemnité Compensatoire de Départ à la Retraite - Conventional Retirement Indemnity)

Life annuity Article 39

Paid in the form of an annuity (or capital, if annuity <€1320/year) to employees retiring, with 3 conditions:

- Have been a potential beneficiary of the former End-of-Career Leave (CFC) on 31 December 2013
- Born between 1953 and 1978
- Be a Schneider employee at the time of retirement

$$\text{Article 39} = [\text{CFC}] - [\text{ICDR}] \times [1 - (3\% \times (\text{Date of birth} - 1953))] \times \text{Gross Monthly Salary}$$

Seniority as of 31/12/2013	CFC Rights (in months - frozen at 31/12/2013)
5 à 9 ans	2
10 à 14 ans	4
15 à 19 ans	6
20 à 24 ans	8
25 à 29 ans	10
30 à 34 ans	12
35 à 39 ans	13
40 ans et +	14

Seniority on Retirement	ICDR (Capital in salary months)
2 à 4 ans	0,5
5 à 9 ans	1
10 à 19 ans	2
20 à 29 ans	3
30 à 34 ans	4
35 à 39 ans	5
40 ans et +	6

Application of a 3% allowance / year between the year of birth and the year 1953

Sum of the last 12 salaries (rolling) on the date of departure (incl. Stip, Sip) x Activity rate over the entire career

Other special features at Schneider

ICDR (Indemnité Compensatoire de Départ à la Retraite - Conventional Retirement Indemnity)

ICDR : Indemnité Conventiennelle de départ à la retraite - Conventional Retirement Indemnity

The ICDR can be received, provided that you are still a Schneider employee at the time of retirement:

- **in cash**
- or
- **in time** (of exemption from activity)

Seniority at retirement	Lump sum (in months of salary)	Duration of leave (in months of salary)	Compensation (option 1)	Compensation (option 2)
2 to 4 years	0.5 month	0.5 month paid at 100%	1 month paid at 60%	1 months paid at 60%
5 to 9 years	1 month	1 month paid at 100%	2 months paid at 60%	2 months paid at 60%
10 to 19 years	2 months	2 months paid at 100%	4 months paid at 60%	4 months paid at 60%
20 to 29 years	3 months	3 months paid at 100%	6 months paid at 60%	6 months paid at 60%
30 to 34 years	4 months	4 months paid at 100%	6 months paid at 80%	8 months paid at 60%
35 to 39 years	5 months	5 months paid at 100%	8 months paid at 75%	10 months paid at 60%
40 years and over	6 months	6 months paid at 100%	10 months paid at 72%	12 months paid at 60%

The employee must send his request for pension payment to his HRBP (email with dated and signed letter) scanned (cc manager) indicating how he wants to benefit from his ICDR (in cash, in single time, spread out or doubled) and specifying the dates, within 2 months before his cessation of activity, i.e. before the start of his ICDR.

- The salary includes bonuses, SIP, STIP, Profit-sharing, profit-sharing and matching contributions

The ICDR calculation is legally prorated based on the time spent, based on the salary of the last 12 months with STIP/SIP integrated. NB: the STIP is always paid on its normal date (so after its retirement for the last one)

For example: Odile has spent 30 years at 100% and 10 years at 50% and her salary = 4000€, so her base will be $(4000 \times 100\% \times 30 / 40) + (4000 \times 50\% \times 10 / 40) = 3500\text{€}$

To cushion the blow and favour a gradual shutdown, the total amount is increased by 10pts (20%) for the ICDRs spread out.

The employee in ICDR is not yet retired. It therefore still benefits from the MESE and the CSE.



Other special features at Schneider

The CET and CET End of Career

CET : Compte Epargne Temps - Time Savings Account

It is possible to transfer 5 days of paid leave per year, up to a maximum of 25 days (or 50 days for employees > 50 years old). (Campaign in May)
This transfer is done via the Paylink tool in May.

The valuation of these CET days is based on 1/22nd of the gross monthly salary (excluding STIP/SIP variable part)

(Indeed, CET is not valued on the proportion of days off but only on days worked: 27 days of leave/365 days = 1/22nd of a month on average. This is the same principle as the calculation of tenths for paid leave when switching to part-time work)

It is possible to liquidate the CET:

- In cash
- In time at the time of the liquidation of his pension. It is therefore necessary to remember to apply for it at least 2 months before the start date of your ICDR or retirement

CET days can be taken on time without justification of reason, but validated by your manager. **The transfer of the ICDR days to the CET is done via a request to HR (with a career statement). Only 90% of the ICDR can be transferred to the end-of-career TEC.**

The release of the ET days at the end of their career is done gradually:

- From 36 to 24 months of retirement: release of 1/3 of the days
- From 24 to 12 months of retirement: release of 1/3 of the days (in the case of a request for payment of the ICDR in the CET, release of 2/3)
- From 12 to 0 months of retirement: release of all days (in the case of payment of the ICDR in the CET, all rights unlocked)

NB: the days of the end-of-career ET are compatible with progressive retirement (unlike the ICDR)



CPs and JRTTs

Management in the final year

CP (Congés Payés - Paid Leave)

You should remember to pay off your CP acquired on the previous 31 May before taking your ICDR in time, or your retirement date according to the ICDR's choice.

CPs in the process of being acquired (up to the effective date of departure ICDR or retirement) will generally be paid on liquidation because they are difficult to anticipate.

JRTT (Jours de Réduction du Temps de Travail - Days of Reduced Working Time)

The JRTTs are awarded in full at the beginning of the year. It is therefore **normal to take them in proportion to the time spent**.

NB: For departures rather at the end of the year, the company is not very careful if the entire catch has been made.

Another lever

Phased retirement

Phased retirement consists of

Reduce your activity by working between 40% and 80% of a full-time job (i.e. between 87 and 174 days for day packages)

Receiving part of the basic and supplementary pension

Continue to contribute to your final retirement

NB: the application must be made to CARSAT via the appropriate CERFA form

The company can enhance the value of phased retirement by allowing the beneficiary to contribute to his or her retirement on a full-time basis (including for the "forfait jours" since July 2025) provided that your contributions to the basic pension are calculated on a full-rate salary.

3 Conditions:

- Be at least 60 years old
- Have acquired at least 150 quarters (all schemes combined)
- Obtain the agreement of the employer who will make an amendment to the employment contract

It is possible to combine progressive retirement with a self-employed activity.

Amount of phased retirement?

Your phased retirement is calculated according to the same formula as your final retirement.

For discount: same rules than the for final retirement

Amount of the final pension?

When applying for liquidation, the amount of the retirement pension will be recalculated taking into account the additional contributions made by the part-time activity.

The ICDR and Phased Retirement:

- The ICDR in time is not possible during a phased retirement.
- It is therefore necessary to have an agreement with the employer to return to full-time work before being able to benefit from it.

The ICDR will be calculated in proportion to the salary of the periods worked (taking into account part-time work if necessary) and the salary period of the phased retirement, and not on the usual last 12 months.)

e.g.: 37 years of work (5 to 100%, 30 to 80%) and 2 years of phased retirement (1 to 60%, 1 to 40%)

Assumption: gross full-time salary = 3000€

ICDR calculation = $3000 \times (20/37) + [3000 \times 80\%] \times (15/37) + [3000 \times 60\%] \times (1/37) + [3000 \times 40\%] \times (1/37) = 2432€$

It is possible to change the pension/work ratio each year (if accepted)

Resumption of full-time employment entails the definitive end of phased retirement from the 1st of the following month

The steps to be taken

What steps to take and when to take them ?



PREPARE YOUR RETIREMENT

1

Relevé de carrière

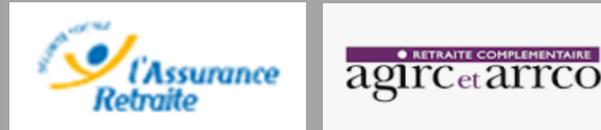


Relevé de carrière à la date du 13.09.2021

Nir :		Né(e) le :				
Nom de naissance :		Nom d'usage :				
Prénom(s) :						
Année	Employeur ou nature de l'activité	Trimestres			Revenus en francs	Revenus en euros
		R ¹	AR ²	TR ³		

- ✓ Verify the accuracy of the information on your career statement
- ✓ Make corrections if necessary
- ✓ Tip: do it well in advance

2



- ✓ Find out how much your pension will be
- ✓ Set your departure date
- ✓ Possibility of doing an individual pension information interview

3

- ✓ Request your Retreat 5 months before your desired departure date
- ✓ Personal pension application form to be sent
- ✓ Make sure your file is complete by attaching all the required supporting documents

The steps to be taken

Which portal for which service?



PREPARE YOUR RETIREMENT

In order to access the service on the retirement information portal, you must:

- ✓ Be authenticated via FranceConnect
- ✓ Have at least one plan to wind up
- ✓ Have reached the minimum age of entitlement
- ✓ Submit your application on the date respecting the maximum period allowed in relation to the effective date
- ✓ Be a resident in France or abroad
- ✓ Not have already submitted an application for a state "under investigation"

				
	X	X		X
Informations sur la Retraite	X	X	X	
Consulter son RIS (Relevé Individuel de Situation) à partir de 35 ans et l'EIG (Estimation Indicative Globale) à partir de 55 ans	X	X	X	
Simulation Retraite 				
Simulation de rachat de trimestre		X		
Connaitre son âge légal de départ à la retraite, son éligibilité à la retraite anticipée / situation de handicap	X			
Mettre à jour son relevé de carrière en cas d'anomalie / oubli	X	X		
DEMANDE de RETRAITE en LIGNE	Une seule demande	X		X

It is recommended that you apply online.
The telephone numbers are 3660 Social Security or 0820 200 189 for AGIRC-ARCO.

Summary useful sites

Organization	When to contact	Phone	Website
CARSAT or CNAV	From age 45	39 60 Monday to Friday from 8am to 5pm	www.lassuranceretraite.fr www.info-retraite.fr
CARSAT or CNAV	4 to 5 months before the planned retirement date	39 60 Monday to Friday from 8am to 5pm	www.lassuranceretraite.fr www.info-retraite.fr
Agirc-Arrco Retirement Advisory Agencies	At the time of your departure	0970 660 660 Monday to Friday from 8:30am to 6pm	www.agirc-arrco.fr
BNP Paribas Savings and Retirement	If you wish to unlock your assets	0800 827 121 Monday to Friday from 8am to 6:30pm	www.monepargne.ere.bnpparibas
BNP Paribas Cardif	At the time of your departure		
Malakoff Humanis	At the time of your departure	3932	contactretraite@malakoffhumanis.com
MESE	You can contact MESE before or at the time of your departure	04 76 60 56 36 Monday to Friday from 8:30am to 6pm	www.mese.fr
Klésia	You can contact KLESIA before or at the time of your departure	0972 723 730 Monday to Friday from 9am to 7pm	www.klesia.fr



Summary useful sites

Topic	Link
Retirement: mandatory scheme	https://www.lassuranceretraite.fr
Retirement: complementary scheme AGIRC-ARRCO	http://www.agirc-arrco.fr
Retirement: PERECO	http://www.monepargne.ere.bnpparibas
Retirement: PERO and PERE (Article 83) Cardif	http://www.monepargne.ere.bnpparibas
Retirement: foreign period	CLEISS
Health: MESE	http://www.mese.fr
Provident scheme: Klésia	http://www.klesia-schneider-electric-prevoyance.fr
Group Savings Plan	http://www.monepargne.ere.bnpparibas
Electronic safe	mypeoledoc

Other questions ? Ask now or request
an appointment

