

Preparing my departure

Managing the end of your career

Retraite progressive

- The aim of progressive retirement is to:
 - **reduce your working hours** to between 40% and 80% of full-time hours, renewable and adjustable each year,
 - receive part of your basic and supplementary pension,
 - continue to contribute to your final pension with the option of doing so on a full-time basis (employer's share + employee's share). Simulation available on the pension insurance website.
- Conditions
 - also applicable to **executives on a fixed daily rate** since 07/25,
 - be at least 60 years old and have accrued at least 150 quarters,
 - sign an amendment to the employment contract..

The organisation of part-time work (on a daily, weekly or monthly basis, according to the terms agreed with the company) is a fixed agreement, except if changing in the rate of activity (which can be done once a year)..

- Progressive retirement amounts:
 - calculated using the same formula as your final pension,
 - if you do not yet have enough quarters to qualify for a full-rate pension, your progressive pension will be subject to a reduction, the rate of which cannot exceed 25%.
- Final pension amount: when you apply for your pension, the amount of your retirement pension will be recalculated to take into account the additional contributions made through your part-time work.

When you take advantage of this scheme, you are not obliged to retire at the legal retirement age.

Pass Éducation Ingénieur pour l'école (IPE)

- Allows you to **be seconded full-time to a local education authority** (rectorat).
- Conditions:
 - be on a permanent contract with at least 3 years' seniority,
 - be no more than 48 months away from full retirement age and commit to retiring at the end of the Pass,
 - project approval by the manager and HR.
- Terms :
 - 24 months, renewable once, i.e. a maximum of 4 years,
 - salary maintained and STIP paid to the target.

For employees **within 48 months of retirement**, possibility of combining with the ICDR in time..

Pass solidaire retraite

- Allows you to get involved with an association and share your expertise (transition to retirement).
- Conditions:
 - be on a permanent contract with at least 3 years' seniority,
 - be eligible for a full-rate pension within 24 months, with the obligation to leave at the end of the Pass, including the ICDR,
 - not exceed the eligibility date for a full-rate pension during the Pass,
 - have identified a professional assignment/project that matches their profile with an application approved by the association,
- Terms :
 - project approval by the manager and HR and secondment agreement between Schneider Electric and the association,
 - STIP at the target for assignments > 8 months.
- **Full-time Pass Solidaire Retraite :**
 - maximum duration of 12 months, renewable once,
 - full salary maintained.
- **Part-time Pass Solidaire Retraite :**
 - 50% of working time and 50% exemption from work and/or skills transfer option,
 - possibility of maintaining pension contributions to the basic and supplementary schemes on a full-time basis,
 - salary maintained according to gross annual earnings in relation to the "Plafond Annuel de la Sécurité Sociale" (PASS): 100% if 1 x PASS, 80% if 2 x PASS, 70% if > 2 x PASS,
 - possibility of requesting payment of the ICDR, at least 2 months before the date of entry into the Pass Solidaire scheme : payment of a deposit of 40% of one's ICDR before entering the scheme to compensate for the loss of income associated with the transition to part-time work.

CET "end of career"

- Allows you to **reduce your working hours**.
- Employees who are less than 3 years away from full retirement age can transfer their ICDR to the "End of Career" CET.
- To calculate the amount: contact your CFTC representatives, see page 36

Pass Compétences

Voir page 12

Pass Création d'entreprise

Voir page 13

