



# **International**

## **Career**

**Calculating your personal pension**



## At what age can I claim my pension?

That depends on what year you were born (see table below)

Year of birth	Age of retirement	Number of quarters to be validated for a full rate pension	Age of retirement at full rate
1957	62	166	67
1958	62	167	67
1959	62	167	67
From 01/01 to 31/08/1961	62	168	67
From 01/09 to 31/12/1961	62 years and 3 months (+ 3 months)	169 (+ 1 quarter)	67
1962	62 years and 6 months (+ 6 months)	169 (+ 1 quarter)	67
1963	62 years and 9 months (+ 9 months)	170 (+ 2 quarters)	67
1964	63 (+ 1 year)	171 (+ 2 quarters)	67
1965	63 years and 3 months (+ 1 year and 3 months)	172 (+ 3 quarters)	67
1966	63 years and 6 months (+ 1 year and 5 months)	172 (+ 3 quarters)	67
1967	63 years and 9 months (+ 1 year and 9 months)	172 (+ 2 quarters)	67
1968	64 (+ 2 years)	172 (+ 2 quarters)	67

## Do you want to retire earlier?

Consult the “early retirement after a long career” annex

annexed to “The French-Belgian career – calculating your personal pension”.



## How will it be calculated?

As follows

**Average annual salary x Rate (full rate: 50%) x Insurance duration**

### Average annual salary

The annual salaries shown in your account will be revalued by a factor fixed each year by decree. The average of the best 25 revalued years will then be calculated.

### Rate (full rate: 50%)

#### - Full rate

If you have paid the required number of quarters (all schemes combined) according to your year of birth or if you have reached the legal age (see table below)

#### Or if

- you are recognised medically unfit for work
- you receive the disabled adult benefit
- you receive a French invalidity pension
- you are a war veteran, institutionalised or deported
- you are a working mother of three children (conditions to be fulfilled)

#### - Reduced rate

If you do not have the required number of quarters, your rate will be reduced according to the number of quarters missing, with 20 quarters being the maximum reduction.

Year of birth	1953 and later
Full rate	50
Reduction per missing quarter (%)	0.625
Minimum rate.....	37.5

<b>EXAMPLE</b>	<b>Reduced rate</b>	You are aged 62 in 2017 but you do not have 166 quarters. You are 10 quarters short. Your rate is reduced by $0.625\% \times 10 = 6.25\%$ Your rate will therefore be $50 - 6.25 = 43.75\%$ .
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## The insurance duration

### Contributory quarters

The contributory quarters result from a professional activity for which contributions were deducted from your salary.

It is the amount of the salaries which determines the number of quarters per year, and not the duration of activity.

### Equivalent quarters

Certain periods, even if not contributed, are deemed equivalent to insurance periods and are taken into account when calculating your pension: unemployment, illness, maternity	<b>GOOD TO KNOW</b>	No more than eight quarters can be awarded per child.
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## Supplements to your insurance duration for children born or adopted before 2010

4 quarters for pregnancy and delivery

The supplement is granted to the mother for each child.

or

Maximum 4 quarters for adoption procedures

The supplement is granted to the mother, unless the father applies\*. To receive all or part of the supplement, the father must prove that he has raised the adopted child alone.

Maximum 4 quarters for raising the child

The supplement is granted to the mother, unless the father applies\*.

To receive all or part of the supplement, the father must prove that he has raised the raised the child alone for one or more years before the age of four, or in the four years following his adoption.

*\*The application must be made before 28 December 2010, or within a period of four years and six months after the birth or adoption if the child is born or adopted after 1<sup>st</sup> July 2006.*



## **Within the framework of the EC legislation, How will it be calculated?**

For future pensioners who had a career both in France and in Belgium, the EC rules apply and two calculations are made:

- calculation of the French scheme (in proportion to the quarters worked only in France)
- the EC calculation (taking account all quarters worked in France and in Belgium).

After comparing the two amounts, Carsat Hauts-de-France will pay the higher amount.

### **Example calculation**

Ms Vantomme, aged 62 on 1<sup>st</sup> February 2019 (born on 15 January 1957), has a basic annual salary of EUR 10,000. She contributed:

- 30 years and 2 quarters to the French general scheme, so for 122 quarters.
- 11 years to the Belgian employee scheme, so for 44 quarters.

Ms Vantomme has a total of 166 insurance quarters with both schemes, and can therefore benefit from the maximum rate of 50%.

She applies for her pension only in France. We will calculate it as follows:

*Calculation according to the French scheme only*

$$10,000 \times 37.50\% \times \frac{122}{166} = \quad \mathbf{\text{€}2,756.02 \text{ per year}}$$

*The EC calculation*

**First step:** calculation of a theoretical full pension  
(taking account of the quarters worked in France and in Belgium)

$$10,000 \times 50\% \times \frac{166}{166} = \quad \mathbf{\text{€}5,000.00 \text{ per year}}$$

**Second step:** calculation of the French EC share  
(taking account of the quarters worked in France)

$$\mathbf{\text{€}5,000.00} \times \frac{122}{166} \text{ career of the French general scheme} = \mathbf{\text{€}3,674.69 \text{ per year}}$$

*Comparison: €3,674.69 is higher than €2,756.02.  
The EC pension will be paid*

*\*insurance duration limited to 166 quarters*



## Affiliation in an international organisation

The periods of affiliation to a mandatory pension scheme of a European institution or an international organisation are taken into account where the insured has not been simultaneously affiliated to another legally mandatory pension scheme, French or foreign, or to voluntary insurance, under conditions comprising validation of insurance period.



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