

In the context of European Community legislation, How will it be calculated?

For future pensioners who had a career both in France and in Belgium, European Community rules apply and two calculations will be undertaken:

- the calculation of the French scheme (on a pro rata basis for the quarters worked in France)
- the European Community calculation (taking into account all quarters worked in France and in Belgium).

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

Example of calculation

Ms Vantomme, aged 62 as at 1st February 2017 (born on 15 January 1955), has a basic annual salary amounting to 10,000 euros. She contributed:

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

Ms Vantomme combines a total of 166 insurance quarters for all schemes, and can therefore benefit from the maximum rate of 50%.

She is claiming her pension only in France. We will calculate it as follows:

Calculation according to the French scheme only

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

European Community calculation

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

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

Second step: calculation of the French European Community part
(taking account of the quarters worked in France)

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

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

**contributory period limited to 166 quarters*



Affiliation within an international organisation

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

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French-Belgian Career

Calculation of your personal pension



At what age can I obtain my pension?

That depends on your year of birth (see table below)

Year of birth	You can retire from	Contributory period (in quarters) necessary for full rate	You will obtain a full-rate pension regardless of the number of quarters at
1954	age 61 years and 7 months	165	age 61 years and 7 months
1955	age 62	166	age 67
1956	age 62	Fixed by decree end 2012	age 67
1957	age 62	166	age 67
1957	age 62	167	age 67
1959	age 62	167	age 67

EXAMPLE 1

Mr Dupont, born in February 1953, retires on 1st May 2014.

He is recognised medically unfit to work.

He has combined 148 quarters to the General Scheme and his Average Annual Salary is equal to 20,000 euros.

Average annual salary x rate x Contributory period = Annual amount
20,000 euros x 50% (unfitness) x 148 / 165 = 8,969.69 euros

EXAMPLE 2

Mr Durant, born in February 1953, retires on 1st May 2014.

He has combined 165 quarters to the General Scheme and his Average Annual Salary is equal to 20,000 euros.

Average annual salary x rate x Contributory period = Annual amount
20,000 euros x 50% x 165 / 165 = 10,000 euros

Want to retire earlier?

Consult the “early retirement under the long career scheme” annex annex to “French-Belgian career – calculating your personal pension”.



How will it be calculated?

As follows

Average annual salary x Rate (full rate: 50%) x Contributory period

Average annual salary

The annual salaries shown on your statement are revalued using a coefficient fixed each year by decree. The average of the last 25 years revalued is then calculated.

Rate (full rate: 50%)

- Full rate

If you combine 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 to work
- you receive a disabled adult benefit
- you receive a French invalidity pension
- you are a war veteran, serving in France or overseas
- you are a working mother of three children (subject to conditions)

- Reduced rate

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

Year of birth	1950	1951	1952	1953 +
Full rate	50	50	50	50
Reduction per missing quarter (%)	0.8125	0.75	0.6875	0.625
Minimum rate...	33.75	35	36.25	37.5

EXAMPLE

Reduced rate

You are 62 years old as at 2017 but you have not combined 166 quarters.

You are missing 10 quarters.

Your rate is reduced by $0.625\% \times 10 = 6.25\%$

Your rate will therefore be $50 - 6.25 = 43.75\%$



The contributory period

Contributory quarters

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

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

Equivalent quarters

Some periods, even though you did not pay contributions, are deemed equivalent to contributory periods and are taken into account in calculating your pension: unemployment, illness, maternity.

GOOD TO KNOW: No more than eight quarters can be allocated per child.

Increases to the contributory period for children born or adopted before 2010

4 quarters for the pregnancy and delivery

The increase is granted to the mother for each child.

or

Maximum 4 quarters for adoption procedures

The increase is granted to the mother, unless the father applies*. To benefit from all or part of the increase, the father must then prove that he raised the adopted child alone.

Maximum 4 quarters for parenting the child

The increase is granted to the mother, unless the father applies*. To benefit from all or part of the increase, the father must then prove that he raised the child alone for one or more years before its fourth birthday or within the four years following its adoption.

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

