

UNDERSTANDING YOUR PENSION

BOARD ING

VERSION 2026



How is your pension calculated? When is it paid? What is different if you live abroad?

There are many questions a retiree may ask in order to understand and fully benefit from their retirement.

Since every retirement experience is different, this guide dedicated to yours, is exclusively issued by the France's supplementary pension fund for professional air crew members in civil aviation (*Caisse de Retraite du Personnel Navigant - CRPN*) and provides you with all practical information about your circumstances and any changes.

Keep it:
You will have all the answers you need to understand your pension clearly, immediately, with serenity.

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ESSENTIAL INFORMATION

ALL THE COMPONENTS OF YOUR PENSION

YOUR PENSION

Your pension is calculated **based on the periods** and **salaries** you have validated throughout your career.

$$P = \left[\begin{array}{l} \text{Salary limited to the} \\ \text{1st tier T1 (4 PSS*)} \end{array} \times 1.85\% + \begin{array}{l} \text{Salary} \\ \text{exceeding the 1st} \\ \text{tier} \end{array} \times 1.40\% \right] \times \text{PERIODS} \times \text{IVSC**}$$

*Social Security Cap

** Corrected Salary Variation Index

CHILD RELATED SUPPLEMENT

You can benefit from this if you have had or raised **at least 3 children**.

It is calculated based on the number of years you have contributed towards your pension (capped at 25), based on the Social Security cap.

Maximum child related
supplement for 2026:

$$4,005 \times 0.12\% \times 25$$

=€120.15 GROSS

$$B = \begin{array}{l} \text{Monthly Social} \\ \text{Security cap} \end{array} \times 0.12\% \times \begin{array}{l} \text{Contributory} \\ \text{years (25} \\ \text{max.)} \end{array}$$

TEMPORARY TOP UP

It is paid as from **the age of 55** for pension entitlements settled since 01/01/2021 and **up until the legal retirement age under the basic scheme**.

To benefit from this, you must have claimed a CRPN **unreduced pension** and have validated **20 years** under the CRPN scheme.

The amount of this bonus credit takes account, upon settlement, of the number of years you have contributed towards your pension (capped at 25), and of the Social Security cap.

Maximum temporary top up for 2026:

4,005 x 0.80% x 25

M = Monthly Social Security cap x 0.80% x Contributory years (25 max.)

= €801 GROSS

NEW BENEFITS

To mitigate the effect of the gradual increase of the legal retirement age to 64 years old under the basic scheme, 3 new temporary benefits may be awarded in addition to the CRPN pension, subject to conditions (**benefits 2, 3 and 4**).

BENEFIT 2

Doubled temporary top up: case in which an insurance period is required to receive a full-rate pension under the basic scheme.

BENEFIT 3

Benefit paid after unemployment entitlements.

BENEFIT 4

Doubled temporary top up: case of permanent unfit.

For more information,

[read our information booklet](#)



MINIMUM RETIREMENT PENSION

This is a **minimum pension paid** (“talon”):

- if you have validated **at least 9,000 contributory or bought-back days** throughout your career.
- if the pension entitlement calculated based on a CRPN career is **less than the minimum pension benefit calculated** for the number of contributory days validated throughout your career.

2026 minimum retirement pension for 9,000 days:

0.21364 x 9,000

= €1,922.76
GROSS MONTHLY

$$T_{2026} = 0.21364 \times \text{Number of contributory days}$$

THE REDUCED RATE

Your pension may be awarded at a reduced rate if you do not meet the conditions for a full-rate pension.

$$D = \left[\text{Reference years for full rate} - \text{Validated years} \right] \times 5\%$$

Examples:

1. A member is born in **1966** and claims his/her pension on 1st April 2026. They have worked under the CRPN scheme for **22 years**.

2. A member is born in **1972** and claims his/her pension on 1st April 2026. They have worked under the CRPN scheme for **21 years**.

Calculating the reduced rate:

[25 - 22] x 5%

= 15%

[30 - 21] x 5%

= 45%

PAYMENT OF YOUR PENSION

Your pension is **paid at the beginning of the following month**, except for December which is paid at the end of December.

Thus:

- TWO PENSIONS ARE PAID IN DECEMBER
- NO PAYMENT IS MADE IN JANUARY

REVALUATION

It is automatically done on the **1st January** of every year, based on the cost of living.

(Indexed based on the INSEE index of consumer prices excluding tobacco, for the whole of France).

It relates to:

- THE PENSION
- THE TEMPORARY TOP UP
- THE CHILD RELATED SUPPLEMENT

WITHHOLDINGS

SOCIAL LEVIES

If you live in France, pensions are subject to social levies **based on your tax situation**, which is disclosed to the CRPN every year by the French tax authority.

Gross
amount

-

Social levies

=

Net
amount

For more information,
[read our booklet](#)



ACCORDING TO YOUR REFERENCE TAX INCOME AND NUMBER OF SHARES:

CSG	8.30%	10.10%
CRDS	0.50%	
CASA	0.30%	
Health ins.	1%*	

CSG	6.60%	8.40%
CRDS	0.50%	
CASA	0.30%	
Health ins.	1%*	

CSG	3.80%	4.30%
CRDS	0.50%	

EXONERATED	0%
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**Increased if you fall under the local Alsace Moselle scheme*

INCOME TAX

Withdrawal at the source (PAS):

If you are a tax resident in hexagonal France or in DROM.

For more information,
[visit the website](#)



DEDUCTION AT THE SOURCE

Deduction at the source (RAS):

If you are a tax resident outside of hexagonal France or in certain French Overseas Departments, Regions or communities (DROM, COM), and according to bilateral tax agreements.

For more information,
[read our information booklet](#)



OTHER LEVIES

Garnishment, third party notices:

CRPN pensions can be seized under **the same conditions** as salaries.

Maintenance payment:

These may be levied from CRPN pensions (as for back payments).

Service (of maintenance payment, back payments and adjustments) must be carried out by a court enforcement officer.

If you live in New Caledonia: Your pension is subject to the CCS contribution and may be subject to the CAFAT contribution.

YOUR ACTIONS LIVING WITH YOUR PENSION ABROAD

BEFORE YOUR DEPARTURE

Remember to **provide us with your new contact details** (address, telephone number and bank details where applicable).

You can also contact the **tax center for non-residents** for information on your tax situation.

As regards your social levies, these will be made based on your situation:

- **Exemption from CSG, CRDS and CASA and application of a 4.2% health insurance contribution:** if your tax residence is outside of France
- **Full exemption:** if your tax residence is outside of France and you are not subject to the French Compulsory Health Insurance scheme

See also on the previous page:

- **Withdrawal at the source**
- **Deduction at the source**

THE SHARED VERIFICATION OF EXISTENCE PROGRAM (MCE)

The MCE concerns pension recipients who reside abroad, in New Caledonia, Wallis and Futuna.

- If this is your case, you will be asked to prove your existence **only once a year**.
This ensures that your **pension is maintained** for all of your French pension schemes.
- **If you receive a survivor's pension**, this measure also enables you to inform your pension schemes of your marital status.
- When you receive a notification (by email or post), you must **ask a competent authority to sign and stamp a form certifying your existence and return it** by email or post.
- To avoid having to travel, you can choose to use **biometric recognition technology**.
- If the expected documents are not received within the deadlines, and after a reminder, **your pension will be suspended**.
The amounts owed are settled upon receipt of the compliant documents.

Note: Pensioners residing in Morocco must visit a branch of Caisse Marocaine des Retraites (CMR).

For more information,

[read our information booklet](#)



CHANGE OF ADDRESS, EMAIL, TELEPHONE NUMBER

THE FASTEST OPTION

Log in to your personal account and make the change instantly

Log in to
[your personal account](#)



OR

Scan a letter signed by your hand and send it to the CRPN via the contact form available under the “**FAQ, Help and Contact**” section.

For more information,
[visit the following section](#)



OR

Send a signed letter by post.
Find our address at the end of this guide.

CHANGE OF BANK DETAILS

To enable us to change your bank details, you must provide us with **a signed copy of your new bank details**:

USING

- The contact form available on your **personal secure CRPN account**

OR

- The contact form available under the “**FAQ, Help and Contact**” section.
- **By post.**
Find our address at the end of this guide.

WHAT PROOF IS REQUIRED FOR PAYMENT OF A PENSION IN EUROPE?

You must provide a copy of your bank details **signed by your hand**, in SEPA format, including your IBAN and BIC.

WHAT PROOF IS REQUIRED FOR PAYMENT OF A PENSION OUTSIDE OF EUROPE?

You must provide a copy of your bank details **signed by your hand**, ensuring that it includes the following information:

- **Bank name**
- **Bank's full address**, including country
- **Type of identifier** (IBAN or BBAN)
- **BIC** (11 characters maximum)
- **Account number** (34 characters maximum)

RESUMPTION OF ACTIVITY

In case of resumption of flight crew activity, in France or abroad, your pension must be suspended for the duration of your return to work.

RESUMPTION OF ACTIVITY BELOW 22 DAYS

The payment of your pension is **suspended for 30/22 of a day**, rounded up to the nearest number of days.

Suspension for
resumption of
activity lasting 2
days:

$2 \times 30 / 22$

= 3 days
of suspension

RESUMPTION OF ACTIVITY BETWEEN 22 & 30 DAYS

Payment is **suspended for 30 days**.

For more information,

[read our booklet](#)



RESUMPTION OF ACTIVITY EXCEEDING 30 DAYS

The payment of your pension is **suspended for the exact duration of your activity**.

You are responsible for informing the CRPN's departments of your return to work prior to the effective date of your return in order to avoid any undue pension payments that you will be required to reimburse.

Every year, the CRPN is required to take action against crew members who receive a CRPN pension while being an active crew member.

COMBINING EMPLOYMENT AND PENSION

Since 1st January 2015, crew member activity (or other activity) does not generate new entitlements if you have already claimed your entitlements under any basic scheme.

If you are not concerned by this mechanism (either you have not claimed your entitlements under a basic scheme, or you claimed your entitlements under a basic scheme before 1st January 2015), any contributions recorded during your return to activity will count towards the calculation of your entitlements as from 1st January of the following year.

Your pension is still calculated based on parameters used for your initial claim (IVSC adjusted by the ratio of IVP, the valuation rate of years above 25, the reduction coefficient or reduced rate, the number of "a" days provided for by Article R6527-40 of the French Transport Code).

COMBINING UNEMPLOYMENT AND PENSION

You could receive both a CRPN pension and unemployment benefits, if you meet the conditions set out by each of these bodies.

Payments made by the CRPN are not affected by this. For its part, France Travail applies accumulation rules* and **deducts a percentage of the life portion of the CRPN pension from unemployment allowances.**

To this end, **France Travail will ask you for a certificate** from us. You will need to inform us of this, and we will provide you with **a life pension certificate, excluding the temporary top up.**

However, **unemployment periods after the date on which you started enjoying your pension cannot be included in your CRPN career. A period can be considered for payment of a pension or validation of entitlements.**

**For any questions relating to these accumulation rules, please contact France Travail.*

YOUR PERSONAL ACCOUNT CREATION AND ACCESS

Creating and accessing
[your personal account](#)



For quick creation, the information that must first be recorded in our database is your Social Security number and your email address.

If this is not the case, you may send us this information during the account creation process, by sending us a scanned document.

We will then inform you by email once the information has been entered into our database. You can then resume your personal account creation process.

AT YOUR DISPOSAL

- **PENSION STATEMENT:** gross amount, net and net social amount, levies
- **PENSION CERTIFICATE** (without amount)
- **TAX CERTIFICATE:** amount disclosed to the tax authority
- **INCOME TAX SECTION:** income tax and rate notified to the French General Directorate of Public Finance and amounts withdrawn
- **PENSION SETTLEMENT DOCUMENTS:**
pension certificate (for settlements after July 1995) and settlement letter
- **CAREER HISTORY STATEMENT**
- **PENSION PAYMENT SCHEDULE**

CONTACT US

VIA YOUR PERSONAL ACCOUNT

PHONE ON +33 (0)1 41 92 25 36

Careers and Benefits line

Monday, Tuesday, Thursday and Friday, from 9 to 12AM.

BY POST

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FOR A BETTER PENSION EXPERIENCE

