

# SURVIVOR'S AND ORPHAN'S PENSION

(For deaths from 1<sup>st</sup> January 2012)

When a member or a pensioner dies, the CRPN must be informed as soon as possible, either by sending a death certificate, or otherwise, initially, by simply providing written information (email or letter).

This will make it possible to avoid paying pensions that are not due, and will trigger without delay examination of the pension entitlements of any beneficiaries.

The applicable legislation is that which is in force at the time of death of the member. This notice applies to the death of members as from 1<sup>st</sup> January 2012 (or from 1<sup>st</sup> January 2013 for the pension rate applied to disabled children orphaned of both parents).

In the event of death of a member before 1st January 2012, please contact the CRPN.

# WHO IS THE BENEFICIARY OF A PENSION ON THE DEATH OF A MEMBER (ACTIVE, INACTIVE OR RETIRED)?

Eligibility for a beneficiary's pension is assessed on the date of death of the active or retired member.

The following can benefit from a pension:

- the widowed spouse not deceased,
- the divorced ex-spouse(s) who have not remarried or died,
- ◆ the dependent child, which is the child under the age of 21, subject to means testing and, without age limit, the disabled child aged 21 or over, subject to conditions (disability making him unable to earn a living, provided that such disability occurred prior to his 21<sup>st</sup> birthday, or his 25<sup>th</sup> birthday if he continued his education).

#### ON WHAT DATE DOES THE SURVIVOR'S PENSION TAKE EFFECT?

- if the deceased member was working or a pensioner of the CRPN, entitlement to a survivor's pension is immediate,
- in other cases, entitlement to a survivor's pension is postponed until the date on which the member would have reached the age of 60. This entitlement is immediate if the deceased had at least one dependent child on the date of death.



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#### **HOW CAN I APPLY FOR A BENEFICIARY'S PENSION?**

To benefit from a pension, the beneficiary or his guardian must send the CRPN a **request for settlement** of entitlements:

- either using the <u>dedicated form</u> available at the website <u>www.crpn.fr</u> page <u>I am a pensioner/Informational</u> guides and forms,
- or otherwise on plain paper.

If the death certificate has not been sent to the CRPN beforehand, it must be attached to this request.

# WITHIN WHAT PERIODS OF TIME MUST I SEND MY REQUEST TO THE CRPN?

The **request** must reach the CRPN within a maximum period of **6 months** following the death.

Otherwise the pension will take effect on the first day of the month following receipt of the request by the CRPN.

The **application pack** must then be **completed** and submitted to the CRPN within a maximum period of **2 years** from the effective date of the pension.

So as not to delay the procedure for settlement of beneficiaries' pension entitlements, ask the town halls of the respective places of birth (at the same time as your pension request to the CRPN):

- for a birth certificate, with margin notes, of the deceased member,
- for a birth certificate, with margin notes, of each beneficiary.

#### WHAT IS THE AMOUNT OF A BENEFICIARY'S PENSION?

# For eligible spouse(s)

The survivor's pension amounts to **60%** of the direct entitlements of the member at the time of death (pension, supplement, bonus if applicable).

Where there is only one eligible spouse (widowed spouse or divorced ex-spouse), the pension shall be equal to the whole of the survivor's pension (60% of direct entitlements).

If there are several eligible spouses at the time of the member's death, the survivor's pension of 60% of the member's entitlements shall be divided between them on a pro rata basis for the respective duration of each marriage.

When the amount of the survivor's pension of a beneficiary is less than 2% of the Social Security cap, the pension will be paid in one instalment in the form of a single lump sum.

<u>MB</u>: if the beneficiary receives a direct pension from the CRPN resulting from his activity as flight crew member, he may also benefit from a survivor's pension following on from the death of a spouse who was himself a former flight crew member. Two pension payments will then be made each month.



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## For the child under the age of 21

Each dependent child may benefit from a child's pension equal to:

- ◆ 12% of the direct entitlements of the member at the time of death (pension, supplement, bonus if applicable),
- ◆ 50% if he is orphaned of both his parents.

#### For the disabled child aged 21 or over

The disabled child (fulfilling the conditions of eligibility to receive a pension) may benefit from a children's pension equal to:

- ◆ 12% of the direct entitlements of the member at the time of death (pension, supplement, bonus if applicable),
- ◆ 72% if he is orphaned of both his parents.

# **Limitation of pensions**

The total of the survivor's and children's pensions may not exceed 100% of the member's pension. If this amount is exceeded, the pension of each of the beneficiaries will be reduced proportionally.

#### WHAT DEDUCTIONS ARE TAKEN FROM THE PENSION?

CRPN pensions are subject to social (health insurance contribution, CSG, CRDS, CASA) and tax (deduction at source or withholding tax) deductions.

They may also be the subject of specific deductions according to the residence or deductions pertaining to private disputes (attachment of earnings, third party debtor notice, maintenance payments, etc.).

In case of overpayment of the direct pension of the deceased member, the overpayment may be deducted from the pension of the beneficiary of the survivor's pension.

#### WHAT ARE THE CONSEQUENCES OF REMARRIAGE OR DEATH OF A SPOUSE?

When the holder of a survivor's pension remarries, he definitively loses his entitlement to a survivor's pension. Similarly, payment of his pension will also be stopped in case of death.

#### IS THERE A CONTRIBUTION FOR FUNERAL COSTS?

The CRPN regulations do not provide for assistance with funeral costs. Within the framework of its social action, however, the CRPN may pay a contribution to the funeral costs of the widowed spouse or children of the member or of the deceased widowed spouse, subject to conditions of age, duration of career leading to the entitlement, and means-testing. For further information, consult the summary table of conditions of award of first level grants by area of intervention <a href="here">here</a> (page <a href="lam a pensioner/CRPN's social welfare programs">Lam a pensioner/CRPN's social welfare programs</a>).



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#### WHAT SUPPORTING DOCUMENTS MUST BE PRODUCED TO RECEIVE THE PENSION?

On receipt of the pension request, an application pack will be sent to the beneficiary or his guardian. This application pack is to be returned within a period of 2 years, duly completed, and accompanied by supporting documents or the following details:

- a death certificate (if not yet provided at this stage),
- a full copy of the family passbook(s),
- a copy of the identity card or passport of the beneficiary,
- birth certificates with margin notes (that of the former flight crew member and birth certificate of each beneficiary if possible), dated within the past three months,
- bank details (bank identity statement) in the name of each beneficiary,
- in case of death of a member who is not yet a pensioner, a career record, attached to the application pack, dated and signed,
- in case of death of an active member, an attestation of cessation of activity and salaries to be completed by the employer, attached to the application pack,

## And, depending on the situation of the applicant(s):

- a birth certificate dated within the past 3 months, with parentage, for each child of the flight crew member aged under 21,
- a certificate of education for each dependent child aged between 16 and 21,
- a sworn declaration relative to any paid activity for each child over the age of 16,
- the contact details of the notary responsible for settling the succession,
- the contact details of the guardianship judge,
- the divorce judgment,
- ◆ a presentation of the facts and circumstances of the accident, generally to be requested from the B.E.A. (Bureau Enquêtes et Analyses) – Bâtiment 153 – 10 rue de Paris – Zone Sud – Aéroport du Bourget – 93352 LE BOURGET cedex,
- the 48 payslips preceding the death,
- a sworn declaration of non-divorce and non-separation on the date of the death.

#### Special case of disabled children

For a disabled child's pension, the child or his guardian must also submit with the pension application pack:

 a medical certificate<sup>(1)</sup> specifying that the child is living with a permanent disability making him unable to earn a living

#### and

- either the disability card or the Inclusion Mobility Card (CMI) or a notification of the CDAPH (Commission for Rights and Independence of Disabled People (formerly COTOREP),
- or a document or an attestation relative to the award of a disability pension or an occupational accident or occupational illness allowance issued by Social Security, with the document submitted having to evidence the start date of the disability. Otherwise, an additional document mentioning that date must be sent to CRPN.



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## For continuation of payment of the pension each year:

- For the 5 years following effect of the entitlement, a medical certificate<sup>(1)</sup> specifying that the child is living with a permanent disability making him unable to earn a living,
- ◆ After 5 years, a sworn declaration of the person concerned or his guardian or his legal representative attesting to impossibility for the person concerned to earn a living.
- (1) The medical certificate mentioned in the cases above is not required for children who evidence benefiting from entitlements without limitation of duration and who present a level of disability of at least 80% (Disabled Adult's Allowance ("Allocation Adulte Handicapé"/AAH), Caregiving Allowance "Allocation Compensatrice pour Tierce Personne"/ACTP (Third Party Assistance Compensatory Allowance), CMI "Mobility Inclusion Card" (Carte Mobilité Inclusion) marked "invalidité" (disability)).

#### PRINCIPAL TEXTS GOVERNING SURVIVOR'S AND CHILD'S PENSIONS

Article L. 6527-7 of the French Transport Code,

Articles R. 6527-51 to R. 6527-65 of the French Transport Code:

- Article L. 6527-7 of the French Transport Code,
- Article R. 6527-60 of the French Transport Code: the survivor's and orphan's pension,
- Article R. 6527-64 of the French Transport Code: dependent children,
- ◆ Articles R. 6527-57 to R. 6527-59 of the French Transport Code: eligibility of spouses,
- Decision 2011-34-01 of the Board of Directors: sharing of the survivor's pension,
- Decision 2011-34-05 of the Board of Directors: limitation of the total pensions for beneficiaries.

NB: The legislation in force on the date of the death applies.

#### Article R. 6527-51 of the French Transport Code

In case of death of an active member or holder of a current pension or a deferred pension entitlement, the eligible surviving spouse and each of the dependent children of the member, within the meaning of Article R. 6527-64, shall be respectively entitled to a survivor's pension and an orphan's pension under the conditions specified in this section.

# Article R. 6527-52 of the French Transport Code

The survivor's pension benefiting the eligible surviving spouse shall be equal to a percentage of the member's. pension fixed at 60%.

# Article R. 6527-53 of the French Transport Code

If the deceased member was working or held a current pension, entitlement to a survivor's pension shall be immediate.



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In other cases, entitlement to a survivor's pension shall be adjourned to the date on which the member would have reached the age stipulated in Article R. 6527-23. This entitlement shall be immediate if the deceased member had at least one dependent child on the date of death.

## Article R. 6527-54 of the French Transport Code

Effect of the survivor's pension shall be fixed on the date of eligibility, provided that the beneficiary of the pension had sent his written request to the Caisse within a period of six months following the date of eligibility.

## **Article R. 6527-55 of the French Transport Code**

The member's pension used to determine the survivor's pension laid down in Article R. 6527-51 shall be that which is defined by Articles R. 6527-34, R. 6527-44 and R. 6527-46, increased if applicable, pursuant to Articles R. 6527-25 and R. 6527-26. When the deceased member was working or held a deferred pension entitlement, the survivor's pension shall be calculated on the basis of the entitlements acquired by the member on the date of death.

When the deceased member held a current pension, the survivor's pension shall be calculated on the basis of the member's pension on the date of death.

# Article R. 6527-56 of the French Transport Code

If the deceased member was working or held a current pension accompanied by a supplement and had not reached the age stipulated in Article L. 161-17-2 of the French Social Security Code at the time of death, the member's pension used to determine the survivor's pension of the surviving spouse shall be accompanied by a supplement of an amount of 0.8% of the monthly cap on calculation of social security contributions in force, for each annuity validated against payment within the limit of twenty five. This supplement shall be doubled if, at the time of death, the member also fulfilled the conditions mentioned in either of the last two paragraphs of Article R. 6527-46.

This supplement shall be included in the calculation of the pension up until the date on which the deceased member would have reached the age stipulated in Article L. 161-17-2 of the French Social Security Code.

# Article R. 6527-57 of the French Transport Code

The survivor's pension stipulated by Article R. 6527-51 shall be divided between the surviving or divorced spouses in proportion to the respective duration of each marriage.

#### Article R. 6527-58 of the French Transport Code

A surviving or divorced spouse who remarries shall lose entitlement to the pension.



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# Article R. 6527-59 of the French Transport Code

When, at the time of the death of the member or pensioner, there is no surviving spouse but one or more eligible divorced spouses, the survivor's pension shall be divided between the divorced spouses on a pro rata basis for the respective duration of each marriage.

# Article R. 6527-60 of the French Transport Code

The orphan's pension stipulated by Article R. 6527-51 paid to each of the dependent children, as defined by Article R. 6527-64, shall be equal to 12% of the member's pension. However, this rate shall rise to:

- 1. 50% to each child orphaned of father and mother;
- 2. 72% to each child orphaned of father and mother and living with a permanent disability as defined in the second paragraph of Article R. 6527-64.

Entitlement to the orphan's pension is immediate. Effect of the orphan's pension is fixed on the date of eligibility, provided that the fund received a written request from the beneficiary of the pension or his legal representative within a period of six months following the date of eligibility.

## Article R. 6527-61 of the French Transport Code

The member's pension used to determine the orphan's pension stipulated by Article R. 6527-51 is that which is defined in Articles R. 6527-34, R. 6527-44 and R. 6527-46, increased if applicable pursuant to Articles R. 6527-25 and R. 6527-26.

#### Article R. 6527-62 of the French Transport Code

If the deceased member was working or held a current pension accompanied by a supplement, if he had not reached the age stipulated by Article L. 161-17-2 of the French Social Security Code at the time of death, the member's pension used to determine the orphan's pension shall be accompanied by a supplement of an amount of 0.8% of the monthly cap on calculation of social security contributions in force, for each annuity validated against payment within the limit of twenty five. This supplement shall be doubled if, at the time of death, the member also fulfilled the conditions mentioned in either of the last two paragraphs of Article R. 6527-46.

This supplement shall be included in the calculation of the pension up until the date on which the deceased member would have reached the age stipulated in Article L. 161-17-2 of the French Social Security Code.

#### **Article R. 6527-63 of the French Transport Code**

The total of the survivor's and child's pensions allocated may not exceed the total amount of the member's pension. If this amount is exceeded, the survivor's and child's pensions will be reduced proportionally.

#### Article R. 6527-64 of the French Transport Code

For the application of this code, dependent children are those aged under twenty one, whose parentage is legally established pursuant to Title VII of Book I of the French Civil Code or results from a plenary adoption, if they do not practise a paid activity, unless this procures them a salary below the salary used as basis for calculation of family allowances



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Children living with a permanent disability making them unable to earn a living are deemed equivalent to dependents, after their twenty first birthday, provided that the disability began before their twenty first birthday, or before their twenty fifth birthday if they were continuing secondary or higher education.

# Article R. 6527-65 of the French Transport Code

Survivor's pensions shall be revalued in compliance with Article R. 6527-48.

#### Decision no. 2011-34-01 of the Board of Directors

Pursuant to Articles R. 6527-51 to R. 6527-63 of the French Transport Code (former Articles R. 426-19 and R. 426-21 of the French Code of Civil Aviation), the Board of Directors decided that the survivor's pension shall be divided between the surviving and divorced spouses on the basis of all entitlements acquired by the flight crew member at the time of death.

#### Decision no. 2011-34-05 of the Board of Directors

Pursuant to Articles R. 6527-51 to R. 6527-56 and R. 6527-60 to R. 6527-64 of the French Transport Code (former Article R. 426-19 of the French Code of Civil Aviation), the Board decided that when the total of the derivative pensions (greater than 100% of the member's entitlements) has given rise to a proportional reduction in the rate of pensions allocated, the rates shall be recalculated upon each disappearance of a beneficiary (death, 21st birthday of a child, etc.), within the limit of the maximum rate stipulated regulatorily by said Article (12% for a child, 50% for a child orphaned of both parents, 60% for a single spouse beneficiary upon death, share of 60% for the competing spouse), so as to progressively reduce or neutralise the initial reduction.