

France’s supplementary retirement pension funds are required by law to withhold health insurance, General Social (CSG), Social Debt Repayment (CRDS), and Additional Autonomy Solidarity (CASA) contributions from the entitlements they pay to their members (\*).

Depending on **your circumstances**, you may qualify for an exemption from one or more of these compulsory withholdings. Please review the table below and, if needed, submit the required document(s) (you may also be asked to supply additional documents). If you do not apply for an exemption, all of the withholdings below will be deducted from your pension. If you qualify for any of these exemptions at a later date, you will need to notify us of this in writing, attaching the required proof of exemption.

Your circumstances		You will be exempted from	Your withholdings will be	Required documents for 2024
<b>You are a tax resident of a French department (including overseas departments)</b>	1. Your reference tax income for 2022 <sup>(1)</sup> is lower than or equal to threshold 1 <sup>(2)</sup>	<ul style="list-style-type: none"> <li>◆ Health insurance contributions</li> <li>◆ CSG and CRDS</li> <li>◆ CASA</li> </ul>	/	The French tax authorities (“Direction Générale des Finances et de l’Impôt”/ DGFIP) will notify us of your circumstances and tell us which exemptions, if any, to apply. In this case, you do not need to submit any paperwork to CRPN. If one of these 3 circumstances applies and you notice that your exemption(s) have not been taken into account, you can submit your notice of tax assessment on your income for 2022 <sup>(1)</sup> and for 2021.
	2. Your reference tax income for 2022 <sup>(1)</sup> is higher than threshold 1 <sup>(2)</sup> and lower than threshold 2 <sup>(2)</sup>	<ul style="list-style-type: none"> <li>◆ Health insurance contributions</li> <li>◆ CASA</li> </ul>	<ul style="list-style-type: none"> <li>◆ CRDS at a rate of 0.5%</li> <li>◆ CSG at a reduced rate of 3.8%</li> </ul> These are both deductible from your taxable income	
	3. Your reference tax income for 2022 <sup>(1)</sup> is higher than or equal to threshold 2 <sup>(2)</sup> and lower than or equal to threshold 3 <sup>(2)</sup>	/	<ul style="list-style-type: none"> <li>◆ Health insurance contributions at a rate of 1% (plus a top-up if you belong to the Alsace Moselle local scheme)</li> <li>◆ CSG at the median rate of 6.6%, including 4.2% which is deductible from your taxable income</li> <li>◆ CRDS at a rate of 0.5%</li> <li>◆ CASA at a rate of 0.3%</li> </ul>	
<b>You are a tax resident of a country other than France</b>	4. You do not belong to France’s compulsory health insurance scheme	<ul style="list-style-type: none"> <li>◆ Health insurance contributions</li> <li>◆ CSG and CRDS</li> <li>◆ CASA</li> </ul>	/	As a general rule, you will be required to submit proof of coverage from the health insurance scheme to which you belong + a signed statement of no coverage by a French health insurance scheme
	5. You belong to France’s compulsory health insurance scheme and your tax residence is not in metropolitan France or in one of France’s overseas departments	<ul style="list-style-type: none"> <li>◆ CSG and CRDS</li> <li>◆ CASA</li> </ul>	<ul style="list-style-type: none"> <li>◆ Health insurance contributions at a rate of 4.2 %</li> </ul>	Proof of tax residency (not physical residency) or proof of tax payment
<b>None of situations 1 to 5 applies</b>		/	<ul style="list-style-type: none"> <li>◆ Health insurance contributions at a rate of 1% (plus a top-up if you belong to the Alsace Moselle local scheme)</li> <li>◆ CSG at a rate of 8.3%, including 5.9% which is deductible from your taxable income</li> <li>◆ CRDS at a rate of 0.5%</li> <li>◆ CASA at a rate of 0.3%</li> </ul>	/

(1) Conditional upon the amount of your 2021 reference tax income (If you do not qualify on the basis of your income for 2022, we will check if you qualify on the basis of your income for 2021).

(2) Please refer to the table below

(3) Certain non-contributory benefits may entitle you to exemptions: the old-age solidarity fund (“fonds de solidarité vieillesse”, formerly known as FNS), the allowance for old salaried and self-employed workers (“allocation aux vieux travailleurs salariés et non-salariés”), the mothers’ allowance (“allocation aux mères de famille”/ AMF), lifelong aid (“secours viager”), the agricultural old-age allowance (“allocation de vieillesse agricole”), the special old-age allowance (“allocation spéciale vieillesse”), and life-long aid for returnees (“allocation viagère aux rapatriés”)

(\*) + any applicable withholdings for CAFAT (Social Security institution for New Caledonia) or the local health insurance scheme for Alsace Moselle

**THRESHOLDS FOR 2022 AND 2021 INCOME DECLARED IN 2023 AND 2022 (STATED IN EUROS)**

Number of parts for your income tax calculation	Metropolitan France			Martinique, Guadeloupe, and Réunion Island			French Guiana and Mayotte		
	Threshold 1	Threshold 2	Threshold 3	Threshold 1	Threshold 2	Threshold 3	Threshold 1	Threshold 2	Threshold 3
1 part	12 230	15 988	24 813	14 469	17 491	24 813	15 130	18 321	24 813
1,5 part	15 495	20 257	31 436	18 061	22 184	31 436	18 885	23 229	31 436
2 parts	18 760	24 526	38 059	21 326	26 453	38 059	22 150	27 498	38 059
2, 5 parts	22 025	28 795	44 682	24 591	30 722	44 682	25 415	31 767	44 682
3 parts	25 290	33 064	51 305	27 856	34 991	51 305	28 680	36 036	51 305
> 3 parts, amount for each additional half-part	+ 3 265	+4 269	+ 6 623	+ 3 592 (*) + 3 265 (**)	+ 4 693 (*) + 4 269 (**)	+ 6 623	+ 3 755 (*) + 3 265 (**)	+ 4 908 (*) + 4 269 (**)	+ 6 623

(\*) for the 1<sup>st</sup> additional half-part,  
(\*\*) for the 2<sup>nd</sup> and each half part after that.