

Buybacks and free credits (excluding buybacks of salary top-ups) are an opportunity to lengthen your career. Contribution payments and buybacks are the only way to increase your theoretical pension entitlements.



What periods are eligible and what are the requirements?

What are the deadlines?

What will I gain from having additional periods credited to my account?

How do I get these periods credited to my account?

What periods are eligible?

Eligible periods, whether through free credit, contribution payments, or buyback, are determined under article R. 426-13 of the French code of civil aviation.

These periods are listed in the attached table. Only maternity leave, paternity leave, unpaid periods of work on an alternating basis, periods of parental leave taken through the alternating work-leave program, and periods of military and combat service can be credited to your account free of charge.

What are the deadlines?

Contribution payment and buyback simulations are only performed and free credits only awarded when the member submits the required documentary evidence.

TO HAVE PERIODS CREDITED FREE OF CHARGE:

You can apply to have periods of work on an alternating basis, parental leave taken through the alternating work-leave program, maternity leave, paternity leave, and military service credited to your account free of charge at any point in your career before you have claimed all of your pension entitlements.

FOR CONTRIBUTION PAYMENTS:

Only the following types of periods can be credited to your account in this manner:

- ⇒ Periods of temporary medical leave from 01/01/2012 during which you were paid all or part of your salary
- ⇒ Periods of prescribed temporary medical leave from 01/01/2012 with compensation from a compulsory providence scheme

The member must pay contributions, which are calculated without any weighting factor, within the calendar year following the period being applied for.

TO BUY BACK PERIODS:

Buybacks of periods listed under article R 426-13 of France's civil aviation code must be carried out:

- ⇒ For quarters in education, buyback can occur at any age prior to the member's 60th birthday and prior to claiming all pension entitlements.
- ⇒ For all other periods eligible for buyback:
 - ➡ Either during the member's career, before their 50th birthday. Payment for a buyback simulation drawn up during the year of the member's 50th birthday must reach CRPN by the day before their 50th birthday.
 - Or during the period preceding submission of a claim for all entitlements. In this case, buyback must be carried out no more than 6 months prior to the effective date for the member's claim of all entitlements. The buyback payment must be submitted prior to the claim, meaning before the member's claim reaches the pension board for approval. In the special case where a claim for all entitlements follows a previous partial claim of entitlements through the alternating work-retirement program, CRPN must have received the buyback payment by the day before the effective date of the claim for the remainder of the member's entitlements, which had not been claimed through the alternating work-retirement program.
 - Or during the period preceding submission of a claim in the special case where entitlements were claimed prior to the member's 50th birthday on the basis of permanent unfitness for work. In this case, the payment deadline is the same as in the point above.

The buyback calculation rules have been set by the board of directors (decisions attached to this fact sheet). These rules take account of the member's circumstances, age, and type of period being bought back. The tables of weighting factors and percentages which apply to each case in order to ensure that buybacks are actuarially neutral appear in these decisions.

The rules for calculating the cost of a buyback as determined by the member's age and circumstances are summarized in the attached diagram.

What will I gain from having additional periods credited to my account?

FREE OF CHARGE

To lengthen your career and reduce or even cancel out any rate reduction that may apply to your pension entitlements. However, having periods that would otherwise be eligible for buyback credited to your account free of charge has no effect on the amount of your theoretical pension entitlements.

There is no reason to apply for free credits if you already qualify for a pension with no rate reduction.

BY PAYING CONTRIBUTIONS

To raise the amount of your pension entitlements.

THROUGH BUYBACK

To lengthen your career (meaning reducing or even canceling out any rate reduction that applies to your pension entitlements, unless the buyback is for a salary top-up) and raise the amount of your pension entitlements.

How do I get these periods credited to my account?

By submitting an application through your <u>personal area</u>, in the "Online requests – Crediting periods not worked to your account" section on the website <u>www.crpn.fr</u>, and attaching the required documentation.

Or by sending us a request for a contribution payment simulation (for any applicable periods c and d of the previous fiscal year) or for a buyback simulation, along with the required documents, or by submitting the documentation that is required to have periods to be credited to your account free of charge:

- ⇒ Buyback or free credit simulation form
- ⇒ Form with a signed statement to have periods on an alternating basis credited to your account
- ⇒ Form with a signed statement to have military service credited to your account

CRPN must have received any request for a contribution payment simulation or a buyback simulation before November 30 Otherwise, we cannot guarantee that your request will be granted for the current fiscal year.

The amount of your contribution payment or buyback must be paid by check from your personal account made out to CRPN.

All contribution and buyback payments are final.



Article R426-13 paragraph	Type of period	Requirements for accrual	Required documentation	
С	Periods of temporary medical leave from 01/01/2012 during which the insured was paid all or part of his/her salary (article L6526-1 and 2 of the French transportation code)	During the calendar year following the period of leave: contributions must be paid (member's share + employer's share) on the basis of total gross yearly pay prior to this period after deduction of employer's contributions or Once the calendar year following the period of leave has passed: actuarially neutral buyback (*)	 Certificate from the member's employer specifying the start and end dates of the periods being applied for and the gross pay liable to contributions that was declared to CRPN, broken down by fiscal year. 	
d	Prescribed medical leave with compensation from a compulsory providence scheme (e.g. SIACI) from 01/01/2012, or prior to 2012 if no employer's CRPN contributions	 During the calendar year following the period of leave if the period began no earlier than January 1, 2012: contributions must be paid (member's share + employer's share) on the basis of the gross benefits award, after deduction of employer's contribution. Once the calendar year following the period of leave has passed: if the period began no earlier than January 1st, or the period occurred prior to 2012: actuarially neutral buyback (*) 	 Certificate from the providence scheme showing the gross amounts of benefits paid and the periods for which they were paid. Certificate from the member's employer listing the providence scheme that awarded benefits, the periods of paid medical leave, the contributions paid by the employer on the basis of these periods and the salary declared for these periods (1) 	
е	Combat service	- Free credits capped at half of the length of the member's career in civil aviation	Military service record ("Etat signalétique et des services") or military identification and career booklet ("livret militaire") Signed statement that these periods were not accrued under another supplementary retirement pension scheme	
f	Military, compulsory statutory period, if the member completed 20 years in civil aviation	- Free credit or - Actuarially neutral buyback (*)	Military service record ("Etat signalétique et des services") or military identification and career booklet ("livret militaire") Signed statement that these periods were not accrued under another supplementary retirement pension scheme	
g	Military service beyond the statutory period	- Actuarially neutral buyback (*)	Military service record ("Etat signalétique et des services") or military identification and career booklet ("livret militaire")-Signed statement of non-entitlement to a pension Copy of the military air crew member's certificate ("brevet de personnel Navigant militaire")	
h	Periods with a suspended contract, listed by decree (attached): parental leave, training, etc.	- Actuarially neutral buyback (*)	Certificate from the member's employer specifying the dates and type of suspension (1) Copy of the member's family record book ("livret de famille") (if due to parental leave)	
i	Acquisition of a qualification (subsequent to first membership)	- Actuarially neutral buyback (*)	Certificate from the internship organization listing the dates and specifying that it was unpaid	
j	Quarters in education eligible for buyback under the general scheme	 12 quarters maximum, without exceeding the required length for a pension with no rate reduction Buyback is possible until the day before the member's 60th birthday (contributions can be purchased on the basis of the member's average salary over the 1080 days prior to the buyback, calculated using an age-based actuarial weighting factor) 	- A purchase simulation drawn up by the general scheme	
k & I	Maternity and paternity leave	- Free credit or - Actuarially neutral buyback (*)	 Full copy of the member's family record book ("livret de famille") Certificate from the member's employer (1) 	
m	Work on an alternating pattern or parental leave taken through the alternating work-leave program	- Free credit or - Actuarially neutral buyback (*)	- Amendments to the employment contract - Certificate from the member's employer showing the periods not worked for each calendar year (1) - Copy of the member's family record book ("livret de famille") (for parental leave) - Signed statement of non-payment of contributions to another scheme during the listed periods	
n	Pre-retirement with FNE payments	- Actuarially neutral buyback (*)	FNE certificate showing the member's last employer Certificates of payment	



o

Unemployment with benefits following termination of an air crew member's contract

- Actuarially neutral buyback (*)
- If the periods of paid unemployment from 01/01/1997 have been credited in full with regard to time and in part with regard to salary, with Unedic contributions: additional actuarially neutral buyback (*)
- Yearly certificate from France's employment agency "Pôle Emploi" to the member's supplementary retirement pension fund, mentioning the member's last employer
- Notice of payment from France's employment agency "Pôle Emploi" showing the gross amount of benefits drawn

(*)To ensure that buybacks are actuarially neutral, the board of directors has set forth the following rules for calculation (excluding the purchase of quarters in education as explained above):

- > Buybacks carried out before the member's 50th birthday: contributions are purchased using a reference basis pursuant to article R 426-14 that is determined by type of period, and calculated using an actuarial weighting factor based on age and type of period being purchased:
- > Buybacks carried out shortly prior to claiming all pension entitlements: the buyback is calculated on the basis of the pension increase that will result from the buyback, using an age-based actuarial weighting factor (pension and top-up) and financial updating (increase)
- (1) For Air France air crew members, certificates of periods not worked are already in our possession.



PERIODS NOT WORKED

For professional air crew members, the list of periods not worked but considered valid for retirement, appearing in section h of article R. 426-13 of the French code of civil aviation, is appendixed to the decree of November 19, 2001:

decree of November 19, 2001:	REFERENCES
Military activation or extension of active duty.	Article L 122-21 of the French labor code
2 • Statutory maternity or adoption leave	Article L 122-26 of the French labor code
3 • Parental child-rearing leave or half-time work following a birth or adoption.	Article L 122-28-1 of the French labor code
4 • Suspension of the employment contract throughout a period of medical leave prescribed due to an accident- at-work.	Article L 122-32-1 of the French labor code
5 • Leave to participate in training for youth leaders and facilitators	Article L 225-1 of the French labor code
6 • Economic, social, or union training leave	Article L 451-1 of the French labor code
7 • Unpaid training leave	Article L 900-2, points 2, 3, 4, and 5 of the French labor code
8 • Jury duty	Article 267 of the French code of criminal procedure
9 • Teaching leave	Articles L 931-1 and L 931-13 of the French labor code
10 • Unpaid leave on medical grounds for workers who have exhausted their paid medical leave entitlements .	Decree No. 49-1378 of October 3, 1949 (article 22)
11 • Unpaid leave for maternity or adoption.	Amended decree No. 80-552 of July 15, 1980 (article 14)
12 • Parental leave.	Decree No. 94-918 of October 17, 1994
13 • Periods of unpaid leave of absence, with a cap of three years, as part of a layoff plan.	Article L 321-4-1 of the French labor code
14 • Periods not worked as an air crew member for air crew members with under 25 years credited to their account, following a layoff plan, generating no pay as an air crew member, with a cap of three years.	Article L 321-4-1 of the French labor code



		Impact of the buyback (R 426-14 of the French code of civil aviation)			
Periods eligible for buyback under article R 426-13	Ref article R426-13 of the French code of civil aviation	Free crediting possible	Acquisition of time for calculation	Acquisition of time for pension eligibility requirements	Acquisition of salary
Periods of medically prescribed leave from work from 01/01/2012 during which the member continued to draw all or part of their salary, under the circumstances set forth by articles L. 6526-1 & 2 of the French transportation code	С	No	No	No	yes
Periods of prescribed medical leave from work with compensation from a compulsory providence scheme from 01/01/2012	D	No	No	No	Yes
Periods of prescribed medical leave from work with compensation from a compulsory providence scheme prior to 01/01/2012	D	No	Yes	Yes	yes
Statutory duration of military service	F	Yes	Yes	No	Yes
Duration of military service beyond the statutory period	G	No	Yes	Yes	yes
Periods with a suspended employment contract	н	No	Yes	Yes	Yes
Periods used to acquire a qualification	1	No	Yes	Yes	yes
Maternity leave	K	Yes	Yes	No	yes
Paternity leave	L	Yes	Yes	No	Yes
Work on an alternating basis or parental leave taken through the alternating work-leave program	М	Yes	Yes	No	yes
FNE (national employment fund) periods	N	No	Yes	Yes	yes
Periods of paid unemployment with no contributions from Unedic	О	No	Yes	Yes	Yes
Periods of paid unemployment with contributions from Unedic	0	No	No	No	yes
Quarters in education	J	No	Yes	Yes	yes

Buyback type 1
Buyback type 2
Buyback type 3
Buyback type 4



How the cost of a buyback is calculated

Before age 50

Type of period

- 1. Time (requirements for entitlement and calculation) + salary
- 2. Time (calculation) + salary
- 3. Salary supplement

Reference salary:

basis

Contribution rate to the 3 funds (FR + FM + FA) An age-based multiplying factor is used

- 1. Type 1 period weighting factor
- 2. Type 2 period weighting factor
- 3. Type 3 period weighting factor



During the period prior to your pension claim

All types of period

- 1. Time (requirements for entitlement and calculation) + salary
- 2. Time (calculation) + salary
- 3. Salary supplement

Career with no buyback:

Entitlements are calculated before buyback (A)

Career with buyback:

Entitlements are calculated after buyback (B)

Cost of the buyback

=

Additional pension amount (pension + top-up): [Pension (B) - Pension (A)]



age-based weighting factor

+

Additional increase amount [increase (B) - increase A)] over the number of months of increase payable, using an updating rate

Quarters in education

Buyback is possible throughout the member's career, up to the day before their 60th birthday assuming they have not yet claimed their pension

Reference salary



age-based percentage

=

Cost of the buyback



PLEASE FILL OUT AND RETURN THIS DOCUMENT TO CRPN CAREERS AND BENEFITS DEPARTMENT ("SERVICE CARRIÈRES ET PRESTATIONS")

Paragraph R.426-13	Periods	Possible types of accrual As determined by type of period (Check the box or boxes next to the desired type of accrual)
С	► Temporary paid medical leave	Buyback □ Payment of contr. □
d	 Prescribed medical leave with compensation from a compulsory providence scheme (e.g. SIACI) 	Buyback ☐ Payment of contr. ☐
е	▶ Combat service	Free credit □
f	 Military service, compulsory statutory period, if 20 years in civil aviation 	Buyback □ Free credit □
g	 Military service beyond the statutory period 	Buyback □
h	 Parental leave ("conge parental") Unpaid training leave Unpaid medical leave 	Buyback □ Buyback □ Buyback □
i	 Unpaid, uncompensated internship 	Buyback □
j	 Quarters in education eligible for buyback under the general scheme 	Buyback □
k	Maternity leave	Buyback □ Free credit □
1	▶ Paternity leave	Buyback ☐ Free credit ☐
m	▶ Work on an alternating basis	Buyback □ Free credit □
	▶ Parental leave taken through the alternating work-leave program	Buyback □ Free credit □
n	▶ Pre-retirement with FNE payments	Buyback □
0	▶ Paid unemployment following termination of an air crew member's contract	Buyback □
Make s	ure to attach the required documents for the desired period	to be credited to your account.
From	French Social Security No. _ _ _ _	_ _ _ Key _ _

From	French Social Security No. _ _ _ _ _ _ Key _ _
Last name, first name	ə:
Address:	
Email address* (Please provide only one	e address and write legibly)
Mobile number*	: + _ _ _ _ _ _ _ _

Comments:

In compliance with European Regulation no. 2016/679/EU of 27 April 2016 and the French Data Protection Act of 6 January 1978 amended, you have a right of access, rectification and erasure of your personal data. You can exercise these rights with the Data Protection Officer of the CRPNPAC at the following address: protection.donnees@crpn.fr. If, after having contacted the Data Protection Officer, you still feel your rights have not been respected, you can send a complaint to the CNIL online or by post. Anybody found guilty of fraud or false declarations with a view to obtaining or trying to obtain benefits they are not entitled to is liable to a fine and/or imprisonment pursuant to the law (Articles 313-1 to 313-3 and 441-6 to 441-9 of the French Criminal Code).

Signed at		 	 	 	 	
On _	_	 		 		

To learn more: https://www.crpn.fr/informatique-et-libertes/

Signature

^{*} Your contact information will be used to expedite the processing of your application if we need to communicate with you as part of our legal public service role. The information we collect will be sent to the CRPNPAC to which you are applying and stored only as long as is necessary for your benefits to be paid



Periods of military and combat service (article R.426-13 e-f-g)

Signed statement	
I the undersigned	
French Social Security No. _ _ _ _ _ _ _	_ _ Key _
A CRPN member,	
hereby declare that my periods of military or combat service	have not been credited to my account
under another retirement pension scheme appearing in artic	eles L.711-1 and L.921-1 of the French
Social Security code and have not resulted in a pension entit	element.
In witness whereof, this statement has been drawn up for all	legal intents and purposes.
Pursuant to articles 39 and 40 of France's amended "IT and Freedoms" law of January 6, 1978, you have the right to access and to request corrections to and the deletion of your personal information. You may exercise this right by contacting the person in charge of data protection at	Signature
CRPNPAC. If you believe that you have been denied your IT and Freedom rights after contacting the person in charge of data protection, you may submit a complaint, either online or by mail, to France's data protection authority CNIL. Under French law, making fraudulent or	
false declarations with the intent of gaining or attempting to gain undue benefits is punishable by a fine and/or imprisonment (art. 313-1 to 313-3 and 441-6 to 441-9 of the French penal code).	
6 %	
Signed at	
On	
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<u>Periods of work on an alternating basis and/or parental leave taken through the alternating work-leave program (article R.426-13 m)</u>

Signed statement	
I the undersigned	
French Social Security No. _ _ _ _ _ _ _	Key _
A CRPN member,	
Hereby declare that my periods not worked and not paid due	e to work on an alternating basis and/or
parental leave taken through the alternating work-leave pro	ogram did not result in the payment of
contributions to a supplementary retirement pension scheme	e other than CRPN.
In witness whereof, this statement has been drawn up for all	legal intents and purposes.
Pursuant to articles 39 and 40 of France's amended "IT and Freedoms" law of January 6, 1978, you have the right to access and to request corrections to and the deletion of your personal information. You may exercise this right by contacting the person in charge of data protection at	Signature
CRPNPAC. If you believe that you have been denied your IT and Freedom rights after contacting the person in charge of data protection, you may submit a complaint, either online or by mail, to France's data protection authority CNIL. Under French law, making fraudulent or false declarations with the intent of gaining or attempting to gain undue benefits is punishable by a fine and/or imprisonment (art. 313-1 to 313-3 and 441-6 to 441-9 of the French penal code).	
Signed at	
On _	
To learn more: https://www.crpn.fr/informatique-et-libertes/	



PAYMENT OF CONTRIBUTIONS DURING THE FOLLOWING YEAR (periods c & d of article R 426-13)

- No 2011-30-04 Regarding the application of article R 426-14 to the periods referred to in article R 426-13 c) and d), the board decided that the following measures must be taken if these periods date to after 31/12/2011:
 - 1° the contributions payable by the member during the calendar year following the period shall be calculated at the rates and using the bases applicable at the time of payment, updated by the difference between the corrected wage variation index for the year of payment and the index for the year in which the salary or benefits used as the contribution calculation basis were generated;
 - 2° The calculation shall be based on the member's salary for the previous 360 days (for c periods) or based on the gross benefits paid by the providence fund for the period (for d periods), minus the salary accrued to the member's account for that period as a result of employer's contributions;
 - 3° All contribution payments are final.

BUYBACK RULES

- Regarding the application of articles R 426-13 and 14 of the French code of civil aviation, No. 2012-12 the board unanimously decided that, in order to adhere to the principle of actuarial neutrality as provided under article R 426-14 IV, buybacks will only be possible if one of the following circumstances applies:
 - ✓ For quarters in education referred to under article R 426-13 J, at any age prior to the member's 60th birthday and prior to claiming all entitlements;
 - ✓ For all other periods listed under article R 426-13 which are eligible for buyback under article R 426-14 II:
 - Before the member's 50th birthday. The buyback will be calculated based on the number of full years on January 1st of the year of the simulation and/or of the year of payment of the buyback. All payments under this circumstance must have been made in full by the day before the member's 50th birthday;
 - During the period preceding submission of a claim for all entitlements, after the member's 50th birthday. The buyback will be calculated on the basis of the number of full years on the scheduled effective date of the member's claim for all entitlements. CRPN must receive a written request for a buyback simulation no more than 6 months before the effective date of the member's claim for all entitlements, and no later than the day before the effective date. Actual buyback payments must be made before the pension board approves the claim at its bi-monthly meeting or, at the latest, by the day before the effective date of the claim for the second portion of the member's entitlements, if a portion of the entitlements had previously been claimed through the alternating work and retirement program;
 - During the period preceding a claim for entitlements, under the special circumstance in which entitlements are claimed prior to the member's 50th birthday due to permanent unfitness for work. The calculation rules are identical to those appearing in the previous section which apply to the period preceding submission of a claim after the member's 50th birthday. The age which is used to calculate the weighting factor is 50, and actual buyback payments must be made before the member's claim has been approved by the pension board.

Any payment received outside these deadlines will be returned to the member. Likewise, any buyback payment made by a member who is planning to claim their pension within the following 6 months but eventually postpones the claim to a later date will be refunded.



- No. 2012-14 Regarding the application of article R 426-14 II which allows for the buyback of certain periods referred to under article R 426-13 (g, h, I, n, and o periods for which no UNEDIC contributions were made), the board unanimously decided to take the following measures with regard to buybacks carried out before the member's 50th birthday:
 - 1° The contributions payable by the member shall be calculated at the rates and using the bases applicable at the time of payment, updated by the difference between the corrected wage variation index for the year of payment and the index for the year in which the salary or benefits used as the contribution calculation basis were generated. The result is taken in relation to the number of days in the period being bought back and multiplied against an actuarial factor that is based on the member's age, as stipulated by decision No. 2012-18. The member's age which is used to calculate the cost is determined by decision No. 2012-12;
 - 2° All buyback simulations are valid for the remainder of the calendar year, or up to the day before the member's 50th birthday for the calendar year of their 50th birthday, and all buybacks are final.
- No. 2012-15 Regarding the application of article R 426-14 II which allows for the buyback of certain periods referred to under article R 426-13 (f, k, I, and m), the board unanimously decided to take the following measures with regard to buybacks carried out before the member's 50th birthday:
 - 1° The contributions payable by the member shall be calculated at the rates and using the bases applicable at the time of payment, updated by the difference between the corrected wage variation index for the year of payment and the index for the year in which the salary or benefits used as the contribution calculation basis were generated. The result is taken in relation to the number of days in the period being bought back and multiplied against an actuarial factor that is based on the member's age, as stipulated by decision No. 2012-18. The member's age which is used to calculate the cost is determined by decision No. 2012-12;
 - 2° All buyback simulations are valid for the remainder of the calendar year, or up to the day before the member's 50th birthday for the calendar year of their 50th birthday, and all buybacks are final.
- No. 2012-16 Regarding the application of article R 426-14 II which allows for the buyback of certain periods referred to under article R 426-13 (c, d, and o periods for which UNEDIC contributions were made), the board unanimously decided to take the following measures with regard to buybacks carried out before the member's 50th birthday:
 - 1° The contributions payable by the member shall be calculated at the rates and using the bases applicable at the time of payment, updated by the difference between the corrected wage variation index for the year of payment and the index for the year in which the salary or benefits used as the contribution calculation basis were generated. The result is taken in relation to the number of days in the period being bought back and multiplied against an actuarial factor that is based on the member's age, as stipulated by decision No. 2012-18. The member's age which is used to calculate the cost is determined by decision No. 2012-12;
 - 2° All buyback simulations are valid for the remainder of the calendar year, or up to the day before the member's 50th birthday for the calendar year of their 50th birthday, and all buybacks are final.



- No. 2012-17 Regarding the application of article R 426-14 II, which allows for the buyback of the periods referred to under article 426-13 c, d, f, g, h, I, k, I, m, n, and o, the board unanimously decided to take the following measures with regard to buybacks carried out during the period prior to a claim for all entitlements:
 - 1° All durations and/or salaries to be credited to the member's account following buyback shall be determined using the basis appearing in decisions No. 2012-14, 2012-15, and 2012-16, according to the type of period, taken in relation to the number of days in the period being bought back; the career taken into account prior to the theoretical crediting of these durations and salaries to the member's account is the career accrued on the date of the simulation;
 - 2° On top of the member's lifelong pension, a yearly supplement and a temporary monthly top-up supplement are calculated as of the effective date that is set for each benefit, using the value of the year of the buyback, based on a career up to the last year credited to the member's account, as determined by pension type (with or without a rate reduction);
 - 3° Each supplement is respectively equal to the difference between the pension amounts resulting from paragraph one, two, and three of article R 426-16-1 of the French civil aviation code, and to the difference between the pension amounts resulting from the fourth and following paragraphs of article R 426-16-1, calculated on the basis of a prebuyback and a post-buyback career (and in both cases, before any buyback of quarters in education). The pension and top-up supplements which have been calculated in accordance with these rules will take account of any rate reduction and/or minimum pension. If part of the member's entitlements have previously been claimed through the alternating work and retirement program, in order to determine the pension supplements resulting from the buyback, the member's pre- and post-buyback pensions will be calculated by applying the highest "not-worked" percentage/ the lowest "worked" percentage reported by the member's employer during the period of alternating work and retirement:
 - 4° The cost of the buyback payable by the member is equal to the sum:
 - * of the product of the annual pension supplement times the age-based weighting factor which appears in decision 2012-19, plus
 - * the amount of the top-up supplement calculated on the (rounded down) number of full months of top-up payment pursuant to article R 426-16-1, paragraph 4 et seq, and updated at a rate set forth by decision No. 2012-19;
 - 5° All buyback simulations are valid for payment until the last business day of the calendar year or, if part of the member's entitlements have previously been claimed through the alternating work and retirement program, they are valid for payment up to the day before the effective date for the second portion of the member's entitlements;
 - 6° The final payment must be made before the pension board approves the claim at its bimonthly meeting or, at the latest, by the day before the effective date of the claim for the second portion of the member's entitlements, if a portion of the entitlements had previously been claimed through the alternating work and retirement program;
 - 7° All buybacks are final.



- No. 2012-20 Regarding buybacks of periods in education, the board unanimously set forth the following rules for the application of articles R 426-13 j) and R 426-14 II d):
 - 1° Buybacks must be for a multiple of (90-day) quarters in education;
 - 2° The basis used to calculate the price of the buyback shall be the member's average yearly salary for the three years (1080) of employment prior to the buyback and credited to the member's career account, updated by the difference between the corrected wage variation index for the year of payment and the index for the year in which the salary used as the contribution calculation basis was generated;
 - 3° The contributions payable by the member shall be calculated by applying an age-based actuarial weighting factor to the basis;
 - 4° Given that the number of quarters in education which can be eligible for buyback has been limited by law to what is necessary in order to qualify for a pension with no rate reduction, if, on the effective date for the member's pension claim, the number of days credited to the member's career against payment is higher than the number of days required for a pension with no rate reduction, either all or part of the member's days in education will not be taken into account, either in terms of duration or in terms of salary, toward the calculation of their pension;
 - 5° The member's age which goes in to the weighting factor is calculated as the number of full years on January 1st of the fiscal year in which the member's simulation and/or payment is made, except if the buyback is carried out after age 50 for the purpose of a claim of all entitlements. In that case, the member's age is calculated as the number of full years on the scheduled effective date for the entitlement.
 - 6° All buyback simulations are valid for payment until the last business day of the calendar vear:
 - 7° Buybacks can be carried out at any point in the member's career and all buybacks are final:
 - 8° The final payment must have been made before the pension board approves the claim at its bi-monthly meeting.



n° 2019-103 Pursuant to decision 2012-13, for the application of article R°426-14 II, concerning the buyback of periods listed under article R°426-13, excluding quarters in education appearing under article R°426-13 j, before a member's 50th birthday, the Board of Directors' members either present or represented unanimously adopted the table of weighting factors which will apply , as determined by the type of period being bought back, for the year 2020, to the calculation of contributions under decisions 2012-14 through 2012-16.

Cost of a buyback of time and salary, stated as a multiple of the revalued contributions that would have been paid on the basis of the period being bought back

	Weighting factors					
	Periods 1	Periods 2	Periods 3			
Age at buyback	g, h, i, n, and o (if no Unedic contributions were paid on the o periods)	f, k, l, and m	c, d, and o (if Unedic contributions were paid on the o periods)			
20	2,22	1,05	1,00			
21	2,24	1,06	1,00			
22	2,26	1,08	1,00			
23	2,29	1,09	1,00			
24	2,31	1,10	1,00			
25	2,33	1,11	1,00			
26	2,41	1,15	1,00			
27	2,49	1,19	1,00			
28	2,57	1,23	1,00			
29	2,66	1,27	1,00			
30	2,75	1,32	1,00			
31	2,83	1,37	1,00			
32	2,92	1,42	1,00			
33	3,01	1,46	1,00			
34	3,10	1,51	1,00			
35	3,19	1,57	1,00			
36	3,28	1,62	1,00			
37	3,37	1,67	1,00			
38	3,47	1,72	1,00			
39	3,56	1,77	1,00			
40	3,65	1,83	1,00			
41	3,74	1,88	1,05			
42	3,84	1,93	1,09			
43	3,93	1,99	1,14			
44	4,02	2,04	1,19			
45	4,11	2,10	1,24			
46	4,19	2,15	1,29			
47	4,28	2,20	1,34			
48	4,36	2,26	1,40			
49	4,44	2,31	1,45			



n° 2019-104 Pursuant to decision 2012-13, for the application of article R°426-14 II, concerning the buyback of periods listed under article R°426-13, excluding quarters in education appearing under article R°426-13 j, during the period immediately prior to the member's pension claim, the Board of Directors' members either present or represented unanimously adopted:

The table of weighting factors which will apply, for the year 2020, as determined by the member's age, to their yearly pension benefit under decision 2012-17:

Age at buyback	Weighting factor	Age at buyback	Weighting factor
50	25,43	61	21,89
51	25,30	62	21,40
52	25,16	63	20,90
53	24,99	64	20,39
54	24,80	65	19,86
55	24,60	66	19,33
56	24,17	67	18,79
57	23,74	68	18,24
58	23,29	69	17,68
59	22,84	70	17,12
60	22,37		

⁻ The yearly discount rate which applies to the top-up entitlement set forth by decision 201217: 2.80 %.



n° 2019-105

Pursuant to decision 2012-13, for the buyback of periods in education, the Board of Directors' members either present or represented unanimously adopted the table of weighting factors which will apply, for the year 2020, to the average earnings used as the calculation basis as provided by decision No. 2012-20:

The cost of a buyback of time and salary, stated as a percentage of revalued wages for the period, for buybacks of quarters in education

Age at buyback	Weighting factor
20	53,92%
21	54,46%
22	55,02%
23	55,57%
24	56,14%
25	56,70%
26	58,64%
27	60,60%
28	62,51%
29	64,59%
30	66,68%
31	68,80%
32	70,95%
33	73,12%
34	75,30%
35	77,51%
36	79,73%
37	81,96%
38	84,20%
39	86,43%

Age at buyback	Weighting factor
40	88,70%
41	90,97%
42	93,20%
43	95,40%
44	97,58%
45	99,74%
46	101,88%
47	103,95%
48	105,96%
49	107,91%
50	109,81%
51	111,69%
52	113,50%
53	115,26%
54	116,99%
55	118,70%
56	117,71%
57	116,69%
58	115,66%
59	114,60%