As a former XL Airways or Aigle Azur air crew member, you may have noticed that your periods of employment for 2019 have not been credited to your CRPN account or have been taken into account at a level that is below your contribution-liable earnings. Likewise, periods of unemployment in 2020 that qualify for crediting have not yet been added to your career.

We know just how worrisome and frustrating this situation can be for you, and please be assured that we feel exactly the same. At this point, we would like to take the opportunity to provide an update on where we are currently at in processing these periods along with some additional information regarding your CRPN pension entitlements.

We would like to begin with a reminder that the statutory and compulsory retirement pension scheme which CRPN administers comes under the French transportation code with regard to legislative components while the regulatory components come under the French code of civil aviation. No exceptions can be made to rules and regulations of this type which apply universally, including to CRPN, with no leeway whatsoever, and require us to perform numerous verifications when processing information and entitlements.

## Crediting employment for 2019 to your accounts

Under normal circumstances, days and earnings for any given year on which all applicable contributions have been paid are credited to our members' accounts over the summer of the following year. Before we can credit your accounts, we must have received all information from your employers, entered it in to our applications, performed a large number of consistency checks, and communicated back and forth with employers with regard to certain special circumstances.

Your employment for 2019 came to an abrupt end when your employer was liquidated by court order. This has required us, from the outset, to go through the court-appointed liquidator to get the information we need to credit employment to your accounts.

**For Aigle Azur**, the payroll reports we received in 2019 (DSN) could not be used to automatically piece together the information we need, due to settings issues with your former employer's payroll software. As a result, we have requested all of your payslips from the court-ordered liquidator so that we can manually enter each month's information for each air crew member (this means analyzing approximately 500 payslips for each month of the year). We received the most recent batch of payslips in April 2021.

**For XL Airways**, we have been able to piece together the information we need from the payroll reports (DSN) we received in 2019 for the period of January through September 2019. In June 2021, the court-appointed liquidator sent us the payslips for the months after September 2019 to allow us to process them manually (this means analyzing approximately 500 payslips for the final months of the year).

When all of the data have been put together, the months for which all contributions (both the employee's and the employer's share) have been paid in full will be differentiated out from those for which payment is missing or incomplete. Periods with missing or incomplete contributions will then be credited in full in terms of days, and for the amount of salary withholdings (approximately 1/3 of earnings for the period) with regard to earnings.

Please be aware that these periods can only be credited collectively, for all of a company's air crew members, and not individual by individual.

All of these steps, which must be completed manually, are very time-consuming on top of our everyday business in a particularly busy period of time. This explains why employment for 2019[1] has not yet been collectively credited to Aigle Azur et XL Airways air crew members' accounts.

However, you can count on the fact that all of us at CRPN have been working on this since 2019 and are doing our utmost to finish up processing as soon as we can and update your career accounts by mid-October

## Crediting periods of unemployment to your accounts

Periods of unemployment for air crew members with CRPN membership are processed according to the same schedule each year: UNEDIC contributions are received over the summer (for air crew members whom UNEDIC identifies as CRPN members or who have submitted their yearly certificate for their supplementary retirement pension fund to CRPN) and then periods are credited during the 4<sup>th</sup> quarter of the year, once we have performed a number of consistency checks.

Periods for 2020 will need to undergo additional checks due to employment for 2020 not having been posted for certain employers, **but we will be able to keep to our usual schedule.** 

N.B.: Any periods of unemployment in 2019 and/or 2020 that were not billed to UNEDIC due to CRPN not having received the yearly certificates for these periods will be able to be billed in 2022 once these certificates have been received.

## Your CRPN entitlements

Please be assured that this drawn-out collective crediting process will not affect the payment of your pension if you should claim your entitlements now (no delays in processing pension claims or payments, attributable to CRPN).

In addition, when they appear on the business and wage cessation certificate which was issued at our request by the court-appointed liquidator as part of the liquidation proceedings, the totality of all periods for 2019, plus a portion of the year's earnings as a precautionary measure, will be credited on a provisional basis for the purpose of your claim without waiting for the collective crediting process to conclude and will be revised retroactively at a later date going back to your pension effective date.

We obviously don't have room to cover all possible circumstances in this memo. We would, however, like to remind you that a <u>summary table of pension claim rules</u> is available online under CRPN's <u>Downloads section</u>, as are our retirement date calculator and pension simulator, which apply "standard" pension claim rules (full-rate pensions, reduced-rate pensions, and pension claims that are postponed to age 60) when you log in to your personal account.

Most of you will soon have exhausted your unemployment entitlements. However, you may be eligible for a special program that allows qualifying members to claim their pension entitlements with no rate reduction once their unemployment entitlements have run out. You can check out the eligibility requirements for this program on CRPN's website, with a lot of information to be found in our Flash Questions.

If you qualify to claim your entitlements, or believe you meet the requirements if your employment for 2019 and/or unemployment in 2020 are taken into account, <u>make sure to apply to claim your pension entitlements through your personal area no later than the month prior to the effective date you have chosen for your pension.</u>

Informational step-by-step guides to claiming your CRPN pension are available on our website and describe the process of claiming your entitlements. A certificate of cessation of employment, which will be one of the components of your pension application, will be issued directly by the court-appointed liquidator at our request.

[1] Exception: some provisional information, based on the periods and earnings reported by the court-appointed liquidator, has been taken into account for members who have applied to claim their entitlements. Earnings reported in this manner have been reduced to take account of unpaid contributions. As described above, this calculation will be revised retroactively, going back to their pension effective date, at the time that these members' employment is definitively credited to their account.