

**This is based on the aggregation of periods of air crew employment** for a member who has worked in France plus one or more other coordination-eligible European states<sup>1</sup> in order to **claim CRPN pension entitlements under European coordination rules.**

### The European coordination principle

CRPN is required to coordinate with Europe's other retirement pension schemes under the provisions of European regulation No. 883/2004 (in line with regulation No. 1408-71) in accordance with the following principles:

- ⇒ The coordination of national Social Security legislations,
- ⇒ The aggregation of all periods taken into account under each national legislation when benefits are calculated or claimed,
- ⇒ The receipt of all old-age benefit entitlements accrued in each member State.

CRPN, a professional scheme, only coordinates periods accrued **as an air crew member** in other European states. These periods will be coordinated for any air crew member who has paid contributions both to CRPN and to other retirement pension schemes in other EU countries<sup>(1)</sup>.

**CLEISS** (France's Center for European and International Social Security Coordination) is the authority which coordinates CRPN with Europe's other retirement pension funds. **CLEISS** assists CRPN when it encounters such difficulties as identifying which authority to liaise with, and also translates foreign-language documents.

### Aggregation of the European periods

On receipt of the request to examine the aggregation of European periods, the CRPN will ask the pension applicant to provide:

- ⇒ a statement of their periods accrued under each European retirement pension scheme to which they have belonged (in days, weeks or months) and, where possible, type of employment
- ⇒ a certificate of employment for each employer (or all employer-generated documents showing the start and end date for each contract and type of employment).

For help locating the pension authority in the country of employment, a European directory of institutions is available on CLEISS' website.

### Submitting a claim

Air crew members submit their pension claim to the institution that covers their place of residence (or alternatively, to the institution of their choice). The date on which the application is submitted to the first institution will be used as the submission date for the other institutions to which the member has belonged.

<sup>1</sup> States in which the European regulations apply: European Union member States, Iceland, Liechtenstein, Norway, Switzerland, and the United Kingdom

## Assessing eligibility

### RULES FOR CLAIMING A PENSION

- ⇒ The rules that apply to pension claim submissions in France are those set forth by the French Transportation and Civil Aviation codes.
- ⇒ Eligibility is assessed with regard to all periods: those accrued under the CRPN scheme plus all periods of air crew employment accrued under other European retirement pension schemes.

### HOW ELIGIBILITY IS ASSESSED

To assess a member's eligibility and calculate entitlements:

- ⇒ The member's European career that is used to assess a member's eligibility under CRPN rules is put together by aggregating the periods that have been credited to their CRPN account plus their periods of air crew employment accrued under one or more other European retirement pension schemes, provided that these periods do not overlap.
- ⇒ CRPN pension entitlements are assessed on the effective date of the member's claim, on the basis of their European career, in accordance with the pension claim rules set forth by the French Code of Civil Aviation<sup>2</sup>
- ⇒ When entitlements are calculated, the member's days of contribution-generating European employment (not accrued under CRPN) are assessed according to the average indexed daily earnings ("SQM") for their CRPN career.

*Example: Mr. A. is 56 years old. He paid 27 years of air crew employment contributions in Belgium, followed by 4 years of CRPN contributions. He applies to claim his CRPN pension.*

CRPN CAREER			BELGIAN CAREER		COORDINATED CAREER	
year	days	indexed earnings	days	reconstructed indexed earnings	days	Indexed earnings
Years 1 to 27	0	0	9,720	147,841	9,720	147,841
Year 28	330	5,020			330	5,020
Year 29	360	5,475			360	5,475
Year 30	360	5,475			360	5,475
Year 31	300	4,564			300	4,564
<b>TOTAL</b>	<b>1,350</b>	<b>20,534</b>	<b>9,720</b>	<b>147,841</b>	<b>11,070</b>	<b>168,375</b>
Average daily CRPN earnings		15.21	Average daily CRPN earning basis	15.21		

<sup>2</sup> **Remark: special case of an air crew member paying topped-up-rate contributions**

When a pension is coordinated, periods accrued in another member State are not treated as if they had generated CRPN contributions. Example: the member paid CRPN contributions at the topped-up rate for 4 years. They will have accrued 6 years. They also paid contributions for 12 years in another member State. The pension will be coordinated on the basis of 6 + 12 = 18 years of contributions.

*In this example, Mr. A. has aggregated more than 30 years under European coordination rules. This makes him eligible to claim a full-rate CRPN pension under European coordination rules.*

## **CALCULATING ENTITLEMENTS**

Pensions claimed under European rules are calculated based on a comparison between two calculations which are performed on the date of the European claim:

- ⇒ A calculation of the CRPN pension (pension + temporary top-up + bonus) based only on the member's CRPN career, under the calculation rules set forth by the French Code of civil aviation,
- ⇒ A calculation of the European pension under European coordination rules (pension + temporary top-up + bonus) based on the member's coordinated career under the calculation rules set forth by the French Code of Civil Aviation. The pension amount resulting from this calculation is prorated using the factor number of CRPN years/ total number of coordinated years.

The member's pension is then awarded and paid using the more advantageous calculation.

Going back to the example of Mr. A.:

- ⇒ **Calculation No. 1** based on his CRPN pension: he is 56 years old and has accrued 1,350 days to his account. He is not eligible to claim his CRPN pension entitlement. This puts his pension amount at **0**.
- ⇒ **Calculation No. 2** based on his coordinated career: he is eligible to claim his pension entitlements at the full rate. If he claims in 2021, his pension under European coordination rules will amount to 8,145 euros, prorated using a factor of 1,350/11,070, which would bring his gross monthly CRPN pension to **993** euros. This calculation rule also applies to temporary top-ups and to pension bonuses.

The pension awarded to Mr. A. is the higher of the two calculations, i.e. the one based on his coordinated career (**calculation No. 2**).