

When a member dies, regardless of whether they were working or retired, CRPN needs to be notified as soon as possible. We need to receive a death certificate or, if one is not yet available, we can get to work once we have received a simple written notification by email or letter.

This will keep us from making any undue pension payments and also means that we can start examining pension entitlements for any beneficiaries immediately.

All claims are processed in accordance with the rules that were applicable on the date of the member's death. **The information below applies to member's deaths occurring on or after January 1st, 2012 (or on or after January 1st, 2013, for the pension rate that applies to children with disabilities who have lost both parents).**

Please contact CRPN if you need information regarding a member's death that occurred prior to January 1st, 2012.

Who is a beneficiary when a (working, not working, or retired) member dies?

Beneficiaries' eligibility for a pension is assessed of the (working or retired) member's date of death.

Beneficiaries are:

- ⇒ The member's widowed spouse who is not deceased*,
- ⇒ The member's ex-spouses who are neither remarried nor deceased*,
- ⇒ The member's dependent children, i.e. those under age 21 who pass an income test, or with no age limit for qualifying children over age 21 with a disability (they must have a disability that precludes them from earning a living which must have been recognized prior to the child's 21st birthday, or prior to their 25th birthday if enrolled in school at the time).

** only marriage is recognized by CRPN. Neither French civil unions ("PACS"), common-law partnerships ("concubinage"), nor conjugal relationships ("vie maritale") are covered under CRPN rules.*

When does a survivor begin drawing their pension?

- ⇒ If the deceased member was in CRPN-scheme employment or drawing a CRPN pension at the time of death, entitlement to a survivor's pension is immediate.
- ⇒ In all other cases, entitlement to a survivor's pension is postponed to the date on which the member would have turned 60. This entitlement is immediate if the deceased member had at least one dependent child at the time of death.

How do I apply for a pension as a beneficiary?

To begin drawing a pension, the beneficiary or their guardian must submit a **claim for entitlements** to CRPN:

- ⇒ either by filling out the dedicated online form available on www.crpm.fr under Pensioner/Informational Guides and Forms/survivor's pension/Survivor's and orphan's pension (deaths occurring on or after January 1st, 2012)
- ⇒ or, alternatively, on a separate sheet of paper.

If CRPN has not already received the member's death certificate, it must be submitted along with your claim.

How long do I have to claim a CRPN survivor's pension?

CRPN needs to receive your **claim** within a maximum of **6 months** following the member's death.

Otherwise, the pension will only become payable on the first day of the month following receipt of your claim.

A **complete application** will then need to be submitted to CRPN within a maximum of **2 years** following the date on which the pension became payable.

To avoid delays in processing your claim, make sure that, at the same time you submit your pension claim to CRPN, you request the following documents from the local authorities where each beneficiary as well as the deceased member were born:

- ⇒ a birth certificate, with all annotations, for the deceased member,
- ⇒ a birth certificate, with all annotations, for each beneficiary.

How much will a beneficiary's pension be?

For the qualifying spouse or spouses:

The survivor's pension is awarded at a rate of **60%** of the member's personal pension at the time of death (pension, plus any top-up or supplement).

When there is only one qualifying spouse (widowed spouse, or ex-spouse through divorce), they will be entitled to the full amount of the survivor's pension (60% of the member's personal pension).

If, at the time of the member's death, there is more than one qualifying spouse, the survivor's pension amounting to 60% of the member's entitlement is divided among them in strict proportion to the duration of each marriage.

When an awardee's survivor's pension entitlement amounts to less than 2% of France's Social Security ceiling, it is awarded as a single lump-sum payment.

***N.B.:** if the awardee is drawing a personal CRPN pension on the basis of their own air crew employment, they can also be awarded a survivor's pension following the death of a spouse who was also an air crew pensioner. In this case, they will receive two pension payments each month.*

For children under age 21

Each dependent child can be awarded a child's pension amounting to:

- ⇒ 12% of the member's personal entitlements at the time of death (pension plus any top-up and supplement),
- ⇒ 50% of the above if the child has lost both parents.

For children over age 21 with a disability

A child with a disability (who qualifies for a pension) can be awarded a child's pension amounting to:

- ⇒ 12% of the member's personal entitlements at the time of death (pension plus any top-up and supplement),
- ⇒ 72% of the above if the child with a disability has lost both parents.

Caps on pension amounts

Survivor's and children's pensions cannot add up to more than 100% of the member's pension. If this occurs, the pension awarded to each of the member's beneficiaries is proportionally reduced.

What withholdings will be taken out of my pension?

CRPN pensions are liable to French social security (health insurance contributions, general social contributions ("CSG"), social debt repayment contributions ("CRDS"), additional solidarity contribution for autonomy ("CSG)) and tax withholdings.

They can also be liable to specific, residency-based withholdings or withholdings on the basis of individual court rulings (third-party or government garnishment, child support withholdings, etc.)

If there has been an overpayment to the deceased member's personal pension, the overpaid amount can be deducted from any survivor's pensions that have been awarded.

What happens if a surviving spouse remarries or dies?

When a survivor's pension claimant remarries, they permanently lose their survivor's pension entitlement. Likewise, when they die, their pension payments will also be stopped.

Does CRPN help with funeral expenses?

CRPN rules do not specifically provide for help with funeral expenses. However, CRPN's social programs can help the member's widowed spouse, or the member's or deceased widowed spouse's children, with funeral expenses if they qualify on the basis of age, length of career generating the entitlement, and income. To learn more, please refer to the special page on this topic on CRPN's website: [I am a pensioner/ To learn more/ Our social programs/ First-level social programs](#) and click on the [To learn more](#) link.

What are the required supporting documents when applying for this pension?

Once a pension claim has been received, the beneficiary or their guardian is sent a complete pension application. This complete application must be filled out and returned to CRPN within the following 2 years, accompanied by the following supporting documents or additional information:

- ⇒ a death certificate (if not yet submitted at this time),
- ⇒ a fully copy of all French family record books ("livrets de famille"),
- ⇒ a copy of the beneficiary's ID card or passport,
- ⇒ birth certificates with all annotations (that of the former air crew member plus a birth certificate for each possible beneficiary), all issued within the past 3 months,
- ⇒ an official banking information slip ("RIB") for each beneficiary,

- ⇒ a dated and signed career history record (“relevé de carrière”) will need to be included with the application if the deceased member was not yet drawing a pension,
- ⇒ if the deceased member was employed at the time of death, a certificate of cessation of employment and wages will need to be filled out by their employer and included with the application,

Plus, as determined by the claimant's or claimants' circumstances:

- ⇒ a birth certificate showing parents' information, issued within the past 3 months, for each of the member's children under the age of 21,
- ⇒ a certificate of school enrollment for each dependent child between the ages of 16 and 21,
- ⇒ a signed statement regarding any paid employment, for each child over the age of 16,
- ⇒ contact information for the notary's office (“notaire”) in charge of settling the estate,
- ⇒ Contact information for the court of protection (“juge des tutelles”),
- ⇒ Any divorce decree,
- ⇒ A report on the circumstances and conditions of an accident. In general, this must be requested from the B.E.A (Bureau of Investigations and Analyses) - Bâtiment 153 – 10 rue de Paris – Zone Sud – Aéroport du Bourget – 93352 LE BOURGET cedex, France,
- ⇒ The 48 payslips prior to the member's death,
- ⇒ A signed statement that the applicant was neither divorced nor legally separated from the member on the date of the member's death.

Special case: children with disabilities

For a disabled child's pension, the child or their guardian must also submit the following along with the pension application:

- ⇒ a medical certificate⁽¹⁾ stating that the child has a permanent disability that precludes them from earning a living

and

- ⇒ Either their Mobility Inclusion card (“Carte Mobilité Inclusion”/ CMI) or a notice from the Committee for the Rights and Self-dependency of Disabled Persons (CDAPH, formerly known as COTOREP),
- ⇒ Or a certificate of entitlement or notice of award of a disability, industrial accident, or work-related illness pension from their French Social security fund. The document submitted will need to state the date of onset of the applicant's disability. Otherwise, an additional document showing that date will need to be sent to CRPN.

To continue drawing the pension, the following must be submitted each year:

- ⇒ For each of the 5 years following the initial award, the applicant must submit a medical certificate⁽¹⁾ stating that they have a permanent disability that precludes them from earning a living.
- ⇒ Beyond this 5-year period, the applicant or their guardian or legal representative must submit a sign statement attesting to the applicant's inability to earn a living.

(1) The medical certificate that is listed for the circumstances specified above is not required for children who have been awarded benefits for an indefinite period of time and have a disability severity rating of at least 80% (Disabled Adult's Allowance (“Allocation Adulte Handicapé”/ AAH, Caregiving allowance (“Allocation Compensatrice pour Tierce Personne), Mobility Inclusion Card (“CMI”) card marked “invalidité” (disability).

The main instruments which govern survivor's and children's pensions

For members' deaths occurring on or after January 1st, 2012, or on or after January 1st, 2013, for certain provisions of article R. 426-19 of the French code of civil aviation:

- ⇒ Article L.6527-7 of the French transportation code
- ⇒ Article R.426-19 of the French Code of Civil Aviation: the survivor's and orphan's pension (section III, paragraph 3 is applicable for members deaths occurring on or after January 1st, 2013), **version applicable to pensions with an effective date on or before May 6, 2018, and version applicable to pensions with an effective date on or after May 7, 2018**
- ⇒ Article R.426-20 of the French Code of Civil Aviation: dependent children amended by decree 2011 - 1500
- ⇒ Article R.426-21 of the French Code of Civil Aviation: qualification requirements for spouses amended by decree 2011 - 1500
- ⇒ Decision 2011-34-01 by the Board of Directors: How the survivor's pension is divided up
- ⇒ Decision 2011-34-05 by the Board of Directors: Cap on the total amount of pensions for beneficiaries

N.B.: The applicable rules are those in force on the date of death.

Article R.426-19 of the French Code of Civil Aviation

- I. - If a member dies while employed, while drawing a pension, or with a deferred pension entitlement, the qualifying surviving spouse and each of the member's dependent children who are considered as such under R. 426-20 of the above-cited code are respectively entitled to a survivor's pension and an orphan's pension under the rules set forth by the above-cited article.
- II. - The survivor's pension that is awarded to the qualifying surviving spouse amounts to 60% of the member's pension.

If the deceased spouse was employed or drawing a pension, entitlement to a survivor's pension is immediate.

In all other cases, entitlement to a survivor's pension is postponed until the date on which the member would have reached the age listed under article R. 426-12. This entitlement is immediate if the deceased member had at least one dependent child on the date of death.

The survivor's pension becomes payable on the date of entitlement, provided that **the fund received the awardee's written application within the six months following the date of entitlement.**

The member's pension which is used to calculate the above-mentioned survivor's pension is the one appearing under article R. 426-16-1, paragraphs one, two, and three, plus any top-ups pursuant to article R. 426-17.

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If the deceased member was employed or drawing a topped-up pension and had not reached the age mentioned under article L. 161-17-2 of the French social security code at the time of death, the member's pension that is used to calculate the survivor's pension will be topped up by 0.8% of the current monthly ceiling for the calculation of social security contributions, for each year credited to the member's account up to a maximum of 25.

This top-up will be factored into the pension calculation up to the date on which the deceased member would have reached the age listed under article L. 161-17-2 of the French social security code.

III. – The orphan's pension that is paid to each dependent child who is considered as such under article R. 426-20 amounts to 12% of the member's pension. However, this percentage increases to:

1° 50% for each child who has lost both parents;

2° 72% for each child who has lost both parents and suffers from a permanent disability as defined by article R. 426-20, paragraph 2.

Entitlement to an orphan's pension is immediate. The orphan's pension becomes payable on the date of entitlement, provided that **the fund received a written application from the awardee or the awardee's legal representative within the six months following the date of entitlement.**

The member's pension which is used to calculate the above-mentioned orphan's pension is the one appearing under article R. 426-16-1, paragraphs one, two, and three, plus any top-ups pursuant to article R. 426-17.

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If the deceased member was employed or drawing a topped-up pension and had not reached the age mentioned under article L. 161-17-2 of the French social security code at the time of death, the member's pension that is used to calculate the orphan's pension will be topped up by 0.8% of the current monthly ceiling for the calculation of social security contributions, for each year credited to the member's account up to a maximum of 25.

This top-up will be factored into the pension calculation up to the date on which the deceased member would have reached the age listed under article L. 161-17-2 of the French social security code.

IV. – The total of all survivor's and orphan's pensions awarded cannot exceed 100% of the member's pension. If that amount is exceeded, the pension awarded to each beneficiary shall be proportionally reduced.

Article R.426-20 of the French Code of Civil Aviation

For the purposes of this code, dependent children are those under the age of 21 whose parentage is either legally established pursuant to book 1, title VII of the French civil code or results from a full adoption, if they are not in paid employment, unless the wages generated by said employment are lower than those used as the basis to calculate family benefit entitlements.

Children aged 21 or older who have a permanent disability that prevents them from earning a living are treated as dependent children assuming that the disability appeared before their 21st birthday, or before their 25th birthday if they were enrolled in secondary or higher education.

Article R.426-21 of the French Code of Civil Aviation

A surviving spouse will be disqualified in the event of remarriage.

If, upon the member's or pensioner's death, there is a qualifying surviving spouse plus one or more qualifying ex-spouses, the survivor's pension will be prorated based on the respective length of each marriage and divided between the surviving spouse and the ex-spouse(s).

Decision No. 2011-34-01 from the Board of Directors

The board of directors holds that, for the purposes of articles R. 426-19 and R. 426-21 of the French code of civil aviation, the survivor's pension that is to be divided between the surviving spouse and ex-spouses shall be calculated based on the full amount of entitlements which the member had accrued on the date of death.

Decision No. 2011-34-05 from the Board of Directors

For the purposes of article R. 426-19 as amended by decree No. 2011-1500, the board holds that, when the total of the derivative pensions exceeds 100% of the member's entitlements, requiring the percentage rates awarded to be proportionally reduced, these rates shall be recalculated each time a beneficiary is removed (death, a child's 21st birthday, etc.) until the maximum allowable percentage rates set forth by said article have been reached (12% for a child, 50% for a child who has lost both parents, 60% for a single qualifying spouse, 60% share for a jointly qualifying spouse), in such a way that the initial reduction is progressively decreased or canceled out.