

# PEOPLE LIVING OUTSIDE FRANCE

and the supplementary pension scheme



● RETRAITE COMPLÉMENTAIRE  
**agirc et arrco**

SERVICE DES RÉSIDENTS  
HORS DE FRANCE

# Contents

The Department for people living outside France  
Le Service des résidents hors de France (SRHF)

European coordination

The French pension system

Organisation of the supplementary pension scheme

Arrco and Agirc supplementary pension points

Conditions to be entitled to the supplementary pension scheme

The Arrco pension file and the Agirc pension file

Arrco and Agirc retirement pensions

Survivor's pensions

Contacts



# The Department for people living outside France

## Le Service des résidents hors de France (SRHF)

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You have been employed in France and in one or more countries of the European Economic Area or Switzerland. Currently you are no longer living in France, but you live in one of these States.

This leaflet is for you. It particularly concerns you if you are planning to take your pension or if you have already begun to take steps.

Your salaried work in France entitles you to a pension from the French Social Security system and to the supplementary pension scheme.

The Agirc and Arrco department for people living outside France (SRHF) gives you free information about the supplementary pension scheme. It gives guidance as to the steps to take in order to be entitled to it.



### EUROPEAN ECONOMIC AREA

Germany, Austria, Belgium, Bulgaria, Cyprus, Denmark, Spain, Estonia, Finland, France, Greece, Hungary, Ireland, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Norway, The Netherlands, Poland, Portugal, Czech Republic, Romania, United Kingdom, Slovakia, Slovenia, Sweden.

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# European Coordination

The conditions to be entitled to a retirement pension vary from one European state to another. These differences must not hinder the free circulation of workers. This is why European regulation 1408/71\* provides for coordination between the Social Security schemes of the different States.

This coordination makes it possible to add together all periods taken into account by the different national legislations. Thus, workers can be entitled to a retirement pension by way of each of the national schemes under which they were insured. This system means migrant workers are not penalised.

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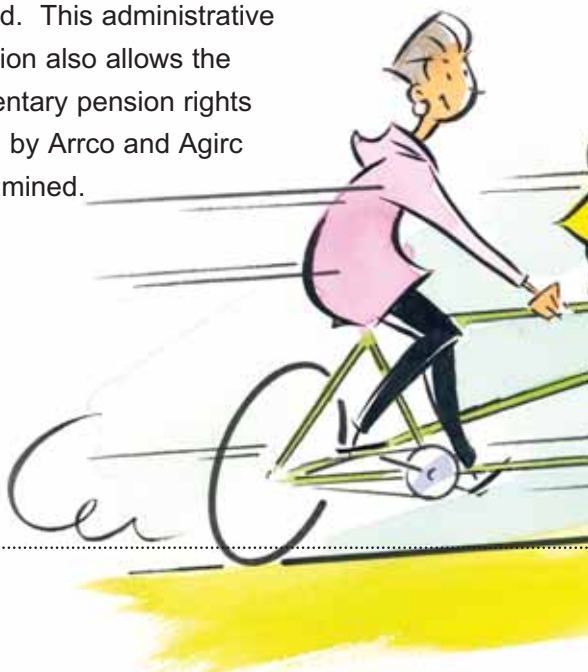
\*A new regulation will shortly be substituted for regulation 1408/71 with the aim of simplifying and clarifying Community rules that refer to the coordination of the Social Security systems of the member States.



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**In France, the European coordination concerns the pension schemes managed by the Social Security system, and the supplementary pension schemes managed by Arrco and Agirc. The European coordination makes it possible to take into account periods of work undertaken in another state for the calculation of pension rights in France.**

The administrative coordination simplifies the process for migrant workers. One single pension application allows the Social Security pension rights to be examined in all countries concerned. This administrative coordination also allows the supplementary pension rights managed by Arrco and Agirc to be examined.





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### **Three situations:**

- You fulfil the conditions to be entitled to the pension in the state in which you live and the French pension.
- You do not fulfil the conditions to be entitled to the pension in the state in which you live, but you have the right to the French pension.
- You fulfil the conditions to be entitled to the pension in the state in which you live, but you do not fulfil the conditions for the French pension.






# The French pension system

The French pension system is organised according to the worker's professional status: private sector employees, agricultural salaried and non-salaried workers, civil servants, and non-salaried workers. All employees are entitled to a basic pension from the Social Security system and a supplementary pension.

$$\begin{aligned} & \text{Employee's pension} \\ & = \\ & \text{Basic pension from the Social Security system} \\ & + \\ & \text{Arrco and Agirc supplementary pension} \end{aligned}$$

## **The Social Security pension**

For their basic pension, employees in the private sector come under the general scheme and agricultural employees come under the agricultural scheme. The general scheme and the agricultural scheme concern the Social Security pension, also called the basic pension.



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Pensions from the general scheme are paid by the Illness Regional Insurance Institutions (CRAM), the Old-Age National Insurance Institution (CNAV) or the Alsatian Regional Old-Age Insurance Institution (CRAV). The pensions of agricultural employees are paid by the Mutual Agricultural Insurance System (MSA).

Non-tenured public employees come under the general regime for their basic pension, and under the Supplementary Pension Institution for non-tenured civil servants and for local organizations' workers (IRCANTEC) for their supplementary pension: [www.Ircantec.fr](http://www.Ircantec.fr).

### **The Arrco and Agirc supplementary pension scheme**

The supplementary pension scheme concerns all employees of the private sector in France, regardless of:

- their sector of activity: industry, commerce, services and agriculture;
- their professional category: labourer, employee, technician, engineer or manager;
- their employment contract: permanent contract, fixed-term contract, apprenticeship;



- their working hours: full time, part time;
- their length of service: from a few hours to a few decades;
- their nationality.

All employees in the private sector obligatorily are entitled to the Arrco supplementary pension plan.

Management staff is also obligatorily entitled to the Agirc supplementary pension scheme.

The Arrco and Agirc supplementary pension is managed by distribution. The contributions deducted from the salaries of active employees finance the pensions of the pensioners.

In return for the contributions paid, the employees obtain pension points. These points give them the right, when the time comes, to a supplementary retirement pension. This will then be financed by the contributions of those who are working.

Payment of your supplementary pension is guaranteed because the contributions are compulsory.

The Arrco and Agirc supplementary pension is socially responsible because it is inter-generational and inter-professional.



# The organisation of the supplementary pension

The supplementary pension scheme for all employees in the private sector is managed by Arrco.

The supplementary pension scheme for management staff is managed by Agirc.

The Arrco and Agirc federations created the Department for people living outside France (SRHF) to meet the needs of people who no longer live in France.

The bodies that receive the contributions and pay the pensions are the supplementary pension institutions. These institutions are members of social protection groups which encompass, in addition to an Arrco institution and an Agirc institution, provident institutions, mutual funds and other bodies.



In 2007 the Arrco pension concerned 18,3 million employees and 11.4 million pensioners.

In 2007 the Agirc pension concerned 3,8 million employees and 2.3 million pensioners.

### Missions of Arrco and Agirc

Arrco and Agirc unite the supplementary pension institutions.

They have the mission of:

- defending the interests of the supplementary pension;
- coordinating the activity of the supplementary pension institutions;
- distributing the financial resources between the institutions;
- strengthening and harmonising the quality of service due to employees, pensioners and companies.

Arrco: Association for the Salaried Worker's Supplementary Pension

Agirc: Association of Management Staff Institutions





# Arrco and Agirc supplementary pension points

You were employed in the private sector in France. In this case, your employer has deducted contributions from your salary to finance the Social Security pension and the Arrco supplementary pension. If you held a management position, you also contributed to Agirc. It was your employer's responsibility to pay the contributions to the pension institution. In return for the contributions paid, the pension institution calculated your pension points. When the time comes, you will have the right to your Arrco supplementary pension, and also Agirc if applicable, regardless of the total duration of your activity in France and the amount of your contributions.



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### **Change of employer**

You changed employer during your salaried career in France. According to the situation, you may or may not have changed supplementary pension institution. The change of institution has no impact on the amount of your supplementary pension. The institution – new or otherwise – adds the points obtained in your new job to the points already obtained.

### **Disappearance of the company**


The company in which you worked no longer exists. Thanks to the solidarity between all professions, your supplementary pension rights are protected even if your former company closed.



### **Unemployment or sickness**

While being unemployed and paid by Assédic, pension points were still allocated to you. The same, in the event of sickness or maternity paid by Social Security.

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These periods of unemployment or sickness must interrupt a period of work during which you contributed to the supplementary pension.

We recommend that you keep the documentary evidence of these periods.





# Conditions for benefiting from the supplementary pension

The Arrco and Agirc supplementary pensions are awarded without condition of nationality or residence.

The conditions to be entitled to them are linked to the cessation of work and age.





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## **Cessation of work**


You must stop salaried work in order to be entitled to the supplementary pension, regardless of the country in which you are working.

### **Age**

You can be entitled to the Arrco and Agirc pensions from the age of 65 without condition.

You have the right to your Arrco and Agirc pension without reduction from the age of 60, providing you are entitled to the full-rate French Social Security pension

You can be entitled to the Arrco and Agirc pensions between the ages of 60 and 65 with a reduction\* if you are not entitled to your French Social Security pension at full rate.



\*Your pension institution will specify the terms of calculation of this reduction. This may be reduced, or even withdrawn, if your Social Security pension is recalculated to take into account the fact that a settlement of rights has taken place in another member State.




# The Arrco pension file and the Agirc pension file

1 – You fulfil the conditions to be entitled to the pension in the State in which you live and the French pension.

**or**

You do not fulfil the conditions to be entitled to the pension in the State in which you live, but you have the right to the French pension.






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2 – You fulfil the conditions to be entitled to the pension in the State in which you live, but you do not fulfil the conditions for the French pension.

In either case, the pension body of the State in which you live will send your file to the basic pension body in France. This will then send it to the Department for people living outside France, which will open your supplementary pension file and inform you about the conditions linked to your particular situation for accessing your rights.

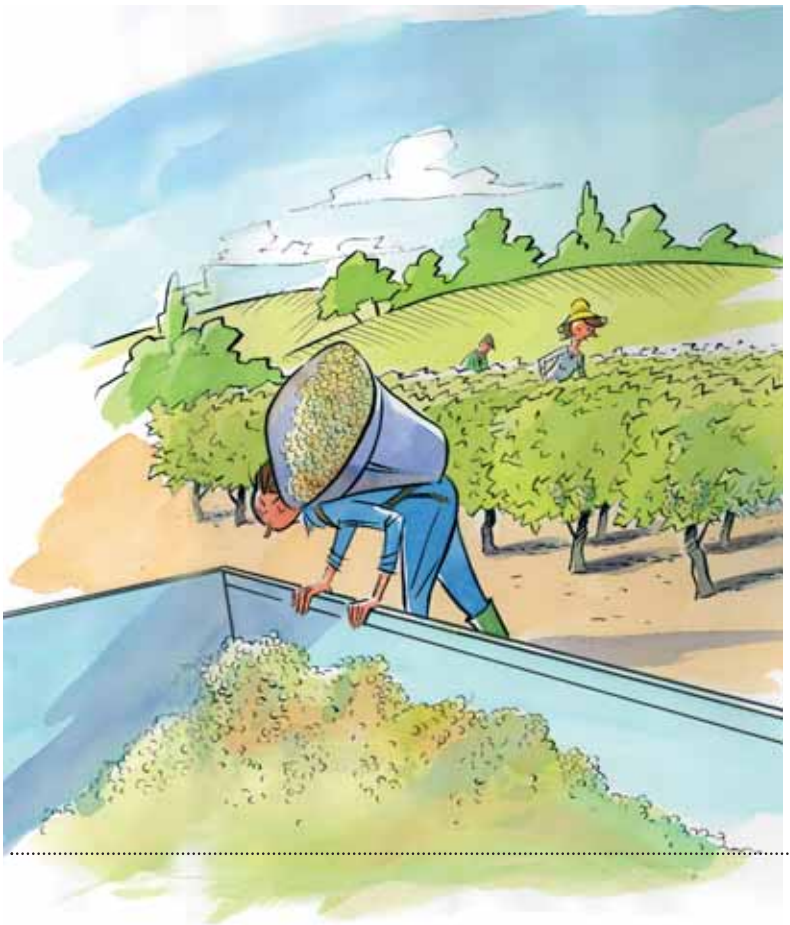


In all situations, the Arrco and Agirc Department for people living outside France (SRHF) will send you your “Reconstitution of career to be validated”. Once completed, you send back this document, accompanied by any documentary evidence concerning your French career, to the address indicated.



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After receipt of the forms and documentary evidence, your supplementary pension file is sent to your supplementary pension institution. This is then responsible for calculating your supplementary pension.





# Arrco and Agirc retirement pensions

Once your supplementary pension application is recorded, your pension institution calculates your rights and informs you of the result.

Your supplementary pension institution will send you three documents:

- the notification of supplementary pension which indicates the starting point of your pension;
- the Arrco reconstitution of career which lists all your periods of salaried employment. That of Agirc only lists the periods of employment as management employee;
- the payment breakdown which mentions the net amount of your pension and states the bank details for the account to which your supplementary pension will be paid.



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## **Deductions from your pension**

The net amount of your supplementary pension corresponds to the gross amount, less the social deductions.

As you live outside of France, you are exempt from the generalised social contribution (CSG) and the contribution to repayment of the social debt (CRDS).

If you benefit from the Swiss health insurance scheme, or that of a State of the European Economic Area other than France, you are exempt from the health insurance contribution.

## **Payment of your supplementary pension**

Your supplementary pension is paid at the beginning of each quarter. Payment is made by bank transfer to your account, in your name, in your country of residence or elsewhere.

## **Change of address or bank**

If you move house or change bank, don't forget to notify your pension institution.

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## Taxes

Your pension institution is obliged to take a deduction at source from the pensions of pensioners who are not living in France, except where there is a tax convention between your state of residence and France.

## Maintaining the pension

Your pension institution must be able to check that it is indeed you who is receiving your supplementary pension.

Don't be surprised if your pension institution asks you for a certificate of existence and residence. You must respond to this request, without which the payment of your supplementary pension may be suspended.





# Survivor's pensions

The conditions to be entitled to a survivor's pension apply to men and women.

In the event of death, some of the rights to the supplementary pension obtained by the employee or the pensioner are paid to the surviving spouse or ex-spouses.

The Arrco and Agirc survivor's pensions are awarded without condition of resources.

Arrco survivor's pensions are awarded from the age of 55.

Agirc survivor's pensions are awarded from the age of 60.

Widows, widowers or ex-spouses with at least two dependent or disabled children have the right to the Arrco and Agirc survivor's pension without condition of age.

### Orphans

Children who have lost their father and mother are entitled to a survivor's pension if they fulfil the specified conditions of age and if they are in full-time education.





# Contacts

## **The Department for people living outside France (SRHF)**

Arrco and Agirc created the department for people living outside France to respond to the questions of all those who have worked in France but who no longer live there. Don't hesitate to contact us – we are here to answer all your questions about Arrco and Agirc supplementary pension schemes.

You can contact us by telephone, email or post for any question concerning:

- your personal file;
- supplementary pension legislation;
- the option of meeting a pension advisor.





SRHF – Agirc et Arrco  
16-18 rue Jules César  
75592 Paris Cedex 12  
France

[dri.srhf@agirc-arrco.fr](mailto:dri.srhf@agirc-arrco.fr)

Our telephone information service:

00 33 1 71 72 13 00 Monday to Friday from  
09:30 to 12:00 and from 14:15 to 16:00.

### **Your supplementary pension institution**

If you already have a supplementary pension file with an institution, you must contact this institution.

To find out its contact details, visit:

[www.agirc-arrco.fr](http://www.agirc-arrco.fr)

### **CIPS**

If you live outside of the European Economic Area and Switzerland and you do not know your Arrco or Agirc institution, you can contact:

CIPS – Section étranger  
78 avenue Charles Péguy – BP1  
45805 St Jean de Braye Cedex  
France

● RETRAITE COMPLÉMENTAIRE  
**agirc et arrco**

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