

France's supplementary retirement pension funds are required by law to withhold health insurance, General Social (CSG), Social Debt Repayment (CRDS), and Additional Autonomy Solidarity (CASA) contributions from the entitlements they pay to their members (*).

Depending on **your circumstances**, you may qualify for an exemption from one or more of these compulsory withholdings. Please review the table below and, if needed, submit the required document(s) (you may also be asked to supply additional documents). If you do not apply for an exemption, all of the withholdings below will be deducted from your pension. If you qualify for any of these exemptions at a later date, you will need to notify us of this in writing, attaching the required proof of exemption.

Your circumstances		You will be exempted from	Your withholdings will be	Required documents for 2026
You are a tax resident of a French department (including overseas departments)	1. Your reference tax income for 2024 ⁽¹⁾ is lower than or equal to threshold 1 ⁽²⁾	- Health insurance contributions - CSG and CRDS - CASA	/	The French tax authorities ("Direction Générale des Finances et de l'Impôt" / DGFIP) will notify us of your circumstances and tell us which exemptions, if any, to apply. In this case, you do not need to submit any paperwork to CRPN. If one of these 3 circumstances applies and you notice that your exemption(s) have not been taken into account, you can submit your notice of tax assessment on your income for 2024 ⁽¹⁾ and for 2023.
	2. Your reference tax income for 2024 ⁽¹⁾ is higher than threshold 1 ⁽²⁾ and lower than threshold 2 ⁽²⁾	- Health insurance contributions - CASA	- CRDS at a rate of 0.5% - CSG at a reduced rate of 3.8% These are both deductible from your taxable income	
	3. Your reference tax income for 2024 ⁽¹⁾ is higher than or equal to threshold 2 ⁽²⁾ and lower than or equal to threshold 3 ⁽²⁾	/	- Health insurance contributions at a rate of 1% (plus a top-up if you belong to the Alsace Moselle local scheme) - CSG at the median rate of 6.6%, including 4.2% which is deductible from your taxable income - CRDS at a rate of 0.5% - CASA at a rate of 0.3%	
You are a tax resident of a country other than France	4. You do not belong to France's compulsory health insurance scheme	- Health insurance contributions - CSG and CRDS - CASA	/	As a general rule, you will be required to submit proof of coverage from the health insurance scheme to which you belong + a signed statement of no coverage by a French health insurance scheme
	5. You belong to France's compulsory health insurance scheme and your tax residence is not in metropolitan France or in one of France's overseas departments	- CSG and CRDS - CASA	Health insurance contributions at a rate of 4.2%	Proof of tax residency (not physical residency) or proof of tax payment
None of situations 1 to 5 applies		/	- Health insurance contributions at a rate of 1% (plus a top-up if you belong to the Alsace Moselle local scheme) - CSG at a rate of 8.3%, including 5.9% which is deductible from your taxable income - CRDS at a rate of 0.5% - CASA at a rate of 0.3%	/

(1) Conditional upon the amount of your 2023 reference tax income (If you do not qualify on the basis of your income for 2024, we will check if you qualify on the basis of your income for 2023).

(2) Please refer to the table below

(3) Certain non-contributory benefits may entitle you to exemptions: the old-age solidarity fund ("fonds de solidarité vieillesse", formerly known as FNS), the allowance for old salaried and self-employed workers ("allocation aux vieux travailleurs salariés et non-salariés"), the mothers' allowance ("allocation aux mères de famille" / AMF), lifelong aid ("secours viager"), the agricultural old-age allowance ("allocation de vieillesse agricole"), the special old-age allowance ("allocation spéciale vieillesse"), and life-long aid for returnees ("allocation viagère aux rapatriés")

(*) + any applicable withholdings for CAFAT (Social Security institution for New Caledonia) or the local health insurance scheme for Alsace Moselle

THRESHOLDS FOR 2024 AND 2023 INCOME DECLARED IN 2025 AND 2024 (STATED IN EUROS)

Number of parts for your income tax calculation	Metropolitan France			Martinique, Guadeloupe, and Réunion Island			French Guiana		
	Threshold 1	Threshold 2	Threshold 3	Threshold 1	Threshold 2	Threshold 3	Threshold 1	Threshold 2	Threshold 3
1 part	13 048	17 057	26 472	15 437	18 661	26 472	16 141	19 546	26 472
1,5 part	16 532	21 612	33 538	19 269	23 668	33 538	20 147	24 783	33 538
2 parts	20 016	26 167	40 604	22 753	28 223	40 604	23 631	29 338	40 604
2, 5 parts	23 500	30 722	47 670	26 237	32 778	47 670	27 115	33 893	47 670
3 parts	26 984	35 277	54 736	29 721	37 333	54 736	30 599	38 448	54 736
> 3 parts, amount for each additional half-part	+ 3 484	+ 4 555	+ 7 066	+ 3 484	+ 4 555	+ 7 066	+ 3 484	+ 4 555	+ 7 066