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Income tax - Retirement savings contributions (deduction)

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Income tax: 2022 income tax return for 2021

This page is updated for the 2021 tax return.

However, forms, online services and information documents are not yet available for the 2022 campaign and will be posted as soon as they become available.

Some retirement savings products allow you to deduct contributions from your total net income. To qualify, you must indicate the amount of contributions made on your tax return.

What products are involved?

These are retirement savings products, so long-term savings products.

You will have to wait for your retirement (except [exceptional release \(https://www.service-public.fr/particuliers/vosdroits/F31622?lang=en\)](https://www.service-public.fr/particuliers/vosdroits/F31622?lang=en)) to touch life annuity or capital. [These amounts will then be taxable \(https://www.service-public.fr/particuliers/vosdroits/F2613?lang=en\)](https://www.service-public.fr/particuliers/vosdroits/F2613?lang=en).

You may qualify, subject to conditions, for the deduction of contributions you made for the following retirement savings products:

- [Individual Retirement Savings Plan \(https://www.service-public.fr/particuliers/vosdroits/F34982?lang=en\)](https://www.service-public.fr/particuliers/vosdroits/F34982?lang=en)
- [Company Retirement Savings Plan \(https://www.service-public.fr/particuliers/vosdroits/F34982?lang=en\)](https://www.service-public.fr/particuliers/vosdroits/F34982?lang=en) (Pere)
- [Group company Retirement Savings Plan \(https://www.service-public.fr/particuliers/vosdroits/F34982?lang=en\)](https://www.service-public.fr/particuliers/vosdroits/F34982?lang=en) (Pereco)
- [Compulsory company retirement savings plan \(https://www.service-public.fr/particuliers/vosdroits/F34982?lang=en\)](https://www.service-public.fr/particuliers/vosdroits/F34982?lang=en) (Pero)
- [Popular Retirement Savings Plan \(https://www.service-public.fr/particuliers/vosdroits/F10259?lang=en\)](https://www.service-public.fr/particuliers/vosdroits/F10259?lang=en) (Perp)
- [Group retirement savings plan \(https://www.service-public.fr/particuliers/vosdroits/F10260?lang=en\)](https://www.service-public.fr/particuliers/vosdroits/F10260?lang=en) (Perco)
- Optional schemes Prefon, Corem and CGOS

⚠ Warning : certain contributions made as a result of self-employment shall be deductible only from the professional income concerned (industrial and commercial benefits - BIC or non-commercial profits for example).

Deductible contributions are those you voluntarily make as an individual.

➡ **FYI :** contributions made to redeem retirement quarters are deductible under special conditions.

What are the deduction limits?

Amounts paid in a year are deductible from the taxable income of the year concerned, subject to a ceiling set for each member of the tax centre.

For example, amounts paid in 2021 are deductible from your 2021 taxable income (reported in 2022). Amounts paid in 2022 will be deductible from your 2022 taxable income (reported in 2023).

➡ **FYI :** the limit available for contributions made in 2022 is shown on your 2021 tax notice.

You're salaried

The maximum is equal to the greater of

- 10% of 2020 professional income (net of social contributions and professional expenses) with a maximum deduction of €32,909
- €4,114

➡ **FYI :** payments in PER () Wage savings (interest, participation, employer contributions) are exempt from income tax.

You are independent

The maximum is equal to the greater of

- 10% of the taxable benefit of 2021, up to €329,088 + 15% of the taxable benefit €41,136 and €329,088
- €4,114 + 15% of the taxable benefit €41,136 and €329,088

How to report?

Contributions paid must be indicated in the *Deductible expenses (retirement savings)* of your tax return.

Statute and miscellaneous references

- General tax code: Article 163w [↗](http://www.legifrance.gouv.fr/affichCodeArticle.do?idArticle=LEGIARTI000026949156&cidTexte=LEGITEXT000006069577) (<http://www.legifrance.gouv.fr/affichCodeArticle.do?idArticle=LEGIARTI000026949156&cidTexte=LEGITEXT000006069577>)
Maximum amount of deduction for premiums paid into retirement savings plans
- Bofip - Tax No. BOI-IR-BASE-20-50 on the deductibility of retirement savings contributions [↗](http://bofip.impots.gouv.fr/bofip/1098-PGP) (<http://bofip.impots.gouv.fr/bofip/1098-PGP>)

Online services and forms

- Taxes: access your Home (<https://www.service-public.fr/particuliers/vosdroits/R3120?lang=en>)
Online service
- 2021 Online 2020 Income Statement (<https://www.service-public.fr/particuliers/vosdroits/R1280?lang=en>)
Online service
- Income tax return (paper) (<https://www.service-public.fr/particuliers/vosdroits/R1281?lang=en>)
Form
- 2021 Income Tax Return 2020: tax reductions and tax credits (<https://www.service-public.fr/particuliers/vosdroits/R32008?lang=en>)
Form
- Calculator for 2021: 2020 income tax (<https://www.service-public.fr/particuliers/vosdroits/R2740?lang=en>)
Simulator

For more information, please contact

- Taxation of retirement savings contributions [↗](https://www.impots.gouv.fr/portail/particulier/epargne-retraite) (<https://www.impots.gouv.fr/portail/particulier/epargne-retraite>)
Ministry of Finance
- Income Tax Return - Deduction of Contributions and Retiring Savings Premiums [↗](https://www.impots.gouv.fr/portail/node/8883) (<https://www.impots.gouv.fr/portail/node/8883>)
Ministry of Finance
- 2021 Practice Brochure - 2020 Income Tax Return [↗](https://www.impots.gouv.fr/portail/www2/fichiers/documentation/brochure/ir_2021/accueil.htm) (https://www.impots.gouv.fr/portail/www2/fichiers/documentation/brochure/ir_2021/accueil.htm)
Ministry of Finance