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Private retirement: increase in pension

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In certain situations, your pension may be increased. This is the case if you continue to work beyond the age of 62 or if you have had at least 3 children. Your retirement may also be increased if you are disabled and require the assistance of a third party to perform the ordinary acts of life. This is also the case if you have an early retirement for disability. You must meet certain conditions each time.

Activity beyond legal age

Beneficiaries

If you continue to work beyond [the legal retirement age \(https://www.service-public.fr/particuliers/vosdroits/F14043?lang=en\)](https://www.service-public.fr/particuliers/vosdroits/F14043?lang=en), the amount of your general pension is increased if you meet the following 2 conditions:

- You meet the insurance term requirement to benefit from [full-rate pension \(https://www.service-public.fr/particuliers/vosdroits/F14044?lang=en\)](https://www.service-public.fr/particuliers/vosdroits/F14044?lang=en). This condition must be met even if you have already reached the age of the full automatic rate (set between 66 and 7 months and 67 years depending on your year of birth).
- You must not have applied for your retirement from the general plan yet.

In this case, the increase is called *override*.

Only those quarters that have been contributed beyond the legal retirement age and the insurance term required to qualify for full-rate retirement are taken into account in determining the rate of the surcharge.

Overquote Rate

For each completed quarter entitled to a pension increase, the pension shall be increased by 1.25% per quarter taken into account (up to 4 quarters per year).

 **Please note :** the surcharge is calculated before the 10% for children.

Children

Beneficiaries

Your pension is increased if you have had at least 3 children.

Children are those you have had and the dependent or dependent children of your spouse that you have raised for at least 9 years before they turn 16.

If the children have a direct relationship with you, you must provide one of the following:

- Birth certificate
- Family booklet with names of children
- Lifeless Child Act (child who died at birth)
- Medical Certificate of Birth (child who died at birth)
- Full adoption act or judgement
- Judgement (action in search of paternity)
- Notarial act or judgement establishing possession of state
- Act notarized or drawn up by a civil registrar (recognition *a posteriori*)

If you have raised children who are not directly related to you, you must provide one of the following:

- If this is your spouse's children: proof of marital status indicating your marriage to the child's parent and children's civil status documents indicating their parentage
- If the children have been entrusted to you following a court order: supporting documents of children's civil status and copy of the court decision

In other situations, you must provide any supporting evidence that the child has been dependent on you (Caf (), CPAM (), notice of taxation mentioning the number of shares, proof of common residence, electricity bill, rent receipt, ...). This is the case for the following children:

- Children you raise without a court order
- Children of your partner or Civil partnership partner
- Children of your spouse if your marriage does not cover the entire period of education of 9 years before 16 years.

In this case, you must also provide a signed and dated declaration of honour.

This statement must specify that you have **educated** these children have assumed the responsibilities of protecting their health, morality and safety.

It should also specify that you have **assumed** of these children, i.e. provided material care and financial support to the children.

Finally, it should specify **duration for which you met these 2 conditions** (at least 9 years before the children turn 16).

Rate of increase

The increase is equal to 10% the amount of the pension.

If you receive a surcharge, the 10% is calculated on the amount of your pension plus the surcharge.

Effective date of markup

The increase for children shall be awarded on the same date as the pension if, on that date, the conditions for the award are met.

If the conditions are not met by that date, the increase shall be awarded on 1st day of the month following the date on which the conditions are met.

Constant help from a third party

Beneficiaries

You can receive an increase in your pension for constant assistance from a third party if you meet the following 2 conditions:

- You are disabled and obliged to seek the help of a third person to perform the ordinary acts of life
- You are receiving a retirement from unfit for work

You may have been awarded a disability pension for your disability pension.

Third-party assistance is a condition that must be met on or before the date of your retirement pension and before the age of automatic receipt of a pension full-rate pension (<https://www.service-public.fr/particuliers/vosdroits/F14044?lang=en>).

Amount

The amount of the mark-up shall be 40% the amount of your pension.

It is €13,760.22 minimum per year €1,146.68 per month).

This increase shall be granted if the conditions for the award are met, irrespective of the period of insurance completed.

Effective date of markup

The increase shall be allocated on the same date as the retirement pension if, on that date, the conditions for the award are met.

If the conditions are not met by that date, it shall be allocated from 1st day of the month following the date on which these conditions are met.

Handicap

Beneficiaries

The amount of your pension is increased if you meet the conditions for leaving early retirement for disability (<https://www.service-public.fr/particuliers/vosdroits/F16337?lang=en>).

Your pension is increased even if you do not apply for early retirement.

However, the premium is not awarded if you justify the length of insurance required to obtain a full-rate pension (<https://www.service-public.fr/particuliers/vosdroits/F14044?lang=en>).

Increase amount

The amount of the increase depends on how long you were disabled and how long you were insured under the general social security system.

It is calculated using the following formula:

(Term of insurance paid into the general scheme by being disabled / total duration of insurance in the general scheme by being or not disabled) x

The increase in the pension cannot provide a pension higher than the amount he would have received had he justified the length of insurance necessary to receive a full-rate pension.

If the amount of the increased pension is less than the amount of minimum contribution (<https://www.service-public.fr/particuliers/vosdroits/F15522?lang=en>), the minimum contribution is paid.

Dependent spouse (retirement before 2011)

The dependent spouse surcharge has been removed since 2011. However, it continues to be paid to you if you meet the following 2 conditions:

- You benefited as of December 31, 2010
- Your dependent spouse meets the required resource requirements (€10,391.64 per year, or €865.97 per month).

The increase shall be €609.80 per year.

Statute and miscellaneous references

- Social Security Code: Article L351-1-2 [↗](https://www.legifrance.gouv.fr/codes/article_lc/LEGIARTI000025014540/) (https://www.legifrance.gouv.fr/codes/article_lc/LEGIARTI000025014540/) *Surplus (Recipients)*
- Social Security Code: Article L351-12 [↗](https://www.legifrance.gouv.fr/codes/article_lc/LEGIARTI000006742643/) (https://www.legifrance.gouv.fr/codes/article_lc/LEGIARTI000006742643/) *Children's allowance (beneficiaries)*
- Social Security Code: Articles L355-1 to L355-3 [↗](https://www.legifrance.gouv.fr/codes/id/LEGISCTA000006156099/) (https://www.legifrance.gouv.fr/codes/id/LEGISCTA000006156099/) *Increase for constant third-party assistance (recipients)*
- Social Security Code: Article L351-1-3 [↗](https://www.legifrance.gouv.fr/codes/article_lc/LEGIARTI000028498841/) (https://www.legifrance.gouv.fr/codes/article_lc/LEGIARTI000028498841/) *Disability increase (beneficiaries)*
- Social Security Code: Item D351-1-4 [↗](https://www.legifrance.gouv.fr/codes/article_lc/LEGIARTI000023397575/) (https://www.legifrance.gouv.fr/codes/article_lc/LEGIARTI000023397575/) *Surplus (Rate)*
- Social Security Code: items D351-1-1 to D351-1-13 [↗](https://www.legifrance.gouv.fr/codes/id/LEGISCTA000006185553/) (https://www.legifrance.gouv.fr/codes/id/LEGISCTA000006185553/) *Articles D351-1-5 and D351-1-6 (Disability increase - amount)*
- Social Security Code: R351-30 [↗](http://www.legifrance.gouv.fr/affichCode.do?idSectionTA=LEGISCTA000006173401&cidTexte=LEGITEXT000006073189) (http://www.legifrance.gouv.fr/affichCode.do?idSectionTA=LEGISCTA000006173401&cidTexte=LEGITEXT000006073189) *Child surcharge (rate and effective date)*
- Social Security Code: R355-1 to R355-6 [↗](https://www.legifrance.gouv.fr/codes/id/LEGISCTA000006156619/) (https://www.legifrance.gouv.fr/codes/id/LEGISCTA000006156619/) *Increase for constant third-party assistance (amount and effective date)*

For more information, please contact

- Retirement Info [↗](http://www.info-retraite.fr) (http://www.info-retraite.fr) *Public interest group "Union retiree"*
- Social Security Pension [↗](https://www.lassuranceretraite.fr/portail-info/accueil) (https://www.lassuranceretraite.fr/portail-info/accueil) *Pension Insurance - Social Security Retirement*