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Income Tax - Reporting Life Annuities

Verified 01 janvier 2022 - Legal and Administrative Information Directorate (Prime Minister)

i 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.

Life annuities are subject to income tax. Taxation varies depending on the type of annuity.

Life annuities paid without consideration (free of charge)

You must declare free annuities received as a result of a donation or a will.

They are taxed as pensions.

The tax authority automatically applies a abatement of 10% on the total amount of pensions declared.

The amount of the allowance shall be in the following range:

- Minimum: €400 per pensioner
- Maximum: €3,912 by tax centre

The 2021 reporting period of the revenues has ended. The 2022 income tax return for the year 2021 will take place in April 2022.

Lifetime annuities paid out of retirement savings proceeds

Lifetime annuities paid out of a retirement savings product must be reported.

They are taxed as pensions.

These are annuities paid on the termination of one of the following retirement products:

- Popular Retirement Savings Plan (Perp)
- Prefect
- Madelin Agreement
- Compulsory Retirement Savings Plan (PERO)
- Individual Retirement Savings Plan (PERIN)
- Group company Retirement Savings Plan (PERECO)

The tax authority automatically applies a abatement of 10% on the total amount of pensions declared.

The amount of the allowance shall be in the following range:

- Minimum: €400 per pensioner
- Maximum: €3,912 by tax centre

The 2021 reporting period of the revenues has ended. The 2022 income tax return for the year 2021 will take place in April 2022.

Lifetime annuities paid with consideration (for consideration)

The life annuities for consideration are to be reported.

Part of the life annuities for consideration is subject to income tax. This part varies according to your age at the time of the 1st payment of the annuity.

The share that is taxable is:

Taxable share of pension by age on first payment of pension

Your age at 1 st payment	Taxable share
Under 50	70%
50 to 59 years	50%
60 to 69 years	40%
Over 69	30%

On your tax return, you must show the gross amount of the life annuities for consideration received in 2021 by your members tax centre.

The tax authority will calculate the taxable share.

The 2021 reporting period of the revenues has ended. The 2022 income tax return for the year 2021 will take place in April 2022.

Statute and miscellaneous references

- General tax code: Articles 156 to 163w [↗](https://www.legifrance.gouv.fr/codes/section_lc/LEGITEXT000006069577/LEGISCTA000006191588/) (https://www.legifrance.gouv.fr/codes/section_lc/LEGITEXT000006069577/LEGISCTA000006191588/) *Taxation of life annuities for consideration (Article 158)*
- Bofip-Taxes n°BOI-RSA-PENS-10-40 on the taxation of life annuities free of charge or for a fee [↗](https://bofip.impots.gouv.fr/bofip/366-PGP.html/identifiant=BOI-RSA-PENS-10-40-20140502) (https://bofip.impots.gouv.fr/bofip/366-PGP.html/identifiant=BOI-RSA-PENS-10-40-20140502) *Taxation of life annuities free of charge or for a fee*
- Bofip-Taxes No. BOI-RSA-PENS-30-20 on the taxation of life annuities for consideration [↗](http://bofip.impots.gouv.fr/bofip/369-PGP) (http://bofip.impots.gouv.fr/bofip/369-PGP)

Online services and forms

- Taxes: access your Home [↗](https://www.service-public.fr/particuliers/vosdroits/R3120?lang=en) (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) (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) (https://www.service-public.fr/particuliers/vosdroits/R1281?lang=en) *Form*
- Calculator for 2021: 2020 income tax [↗](https://www.service-public.fr/particuliers/vosdroits/R2740?lang=en) (https://www.service-public.fr/particuliers/vosdroits/R2740?lang=en) *Simulator*

For more information, please contact

- Tax Site [↗](https://www.impots.gouv.fr/portail/) (https://www.impots.gouv.fr/portail/) *Ministry of Finance*
- 2021 Practice Brochure - 2020 Income Tax Return [↗](https://www.impots.gouv.fr/portail/www2/fichiers/documentation/brochure/jir_2021/accueil.htm) (https://www.impots.gouv.fr/portail/www2/fichiers/documentation/brochure/jir_2021/accueil.htm) *Ministry of Finance*
- Income tax: information leaflets [↗](https://www.impots.gouv.fr/portail/node/11603) (https://www.impots.gouv.fr/portail/node/11603) *Ministry of Finance*