

Service-Public.fr

Le site officiel de l'administration française

This page has been automatically translated. Please refer to the page in French if needed.

Basic and supplementary public sector pensions: what differences?

Verified 18 February 2020 - Directorate for Legal and Administrative Information (Prime Minister)

Basic and supplementary pensions constitute 2 mandatory pension schemes. These plans operate on a pay-as-you-go basis, meaning that pensions paid out are financed by contributions from assets.

As a public service employee, you are contributing on your income simultaneously to a basic and a supplementary plan.

Your contributions are paid into pension funds that vary depending on whether you are a public servant or a contract agent.

The accumulated rights during your career are paid back as a pension upon retirement. You receive a basic pension and a supplementary pension.

If you **civil servant in the State civil service**, you receive:

- a basic pension paid by the SRE
- and a supplementary pension paid by PSR.

If you **territorial or hospital officer**, you receive:

- a basic pension paid by the CNRACL
- and a supplementary pension paid by the RAFP.

If you **contract agent**, regardless of the public service in which you worked:

- a basic pension paid by the Pension Insurance of the General Social Security Scheme
- and a supplementary pension paid by the Ircantec.

The rules for calculating your pension are different in basic and supplementary pension plans:

- Basic plans take into account the remuneration you have contributed to and your number of quarters of old-age insurance.
- Complementary plans (the RAFP and the Ircantec) are point-based pension plans. Your contributions are converted into retirement points during your career. When you retire, your points are converted into a pension.

FYI

In addition to mandatory basic and supplementary pensions, you can contribute to individual retirement savings plans (supplementary retirement). These contributions are voluntary.

FAQ

How do I know about my pension funds? ([https://www.service-public.fr/particuliers/vosdroits/F2504?](https://www.service-public.fr/particuliers/vosdroits/F2504?lang=en)

- lang=en)

Additional topics

Pension site of State officials

- (<https://retraitesdeletat.gouv.fr/>)
State Pension Service (SRE) - Ministry of Public Finance
- CNRACL website (<http://www.cnracl.fr>)
National Pension Fund for Local Government Employees (CNRACL)

RAFP site

- (<http://www.rafp.fr>)
Additional Public Service Retirement Institution (PSSA)
- Ircantec website (<https://www.ircantec.retraites.fr/>)
Complementary pension institution for non-public officials and public authorities (Ircantec)

