

For the purposes of the table set out below :

SMIC = French Minimum Wage (**1,466.62 €** gross per month in 2016)

P= « *plafond de sécurité sociale* » or annual social security ceiling

(**€38,616** as from January 2016)

Regime	Overall rate (%)	Employer (%)	Employee (%)	Basis
1. URSSAF (Organisation for the payment of social security and benefit contributions)				
Sickness insurance (sickness, maternity, disability, death)	13.59	12.84	0.75	Whole salary (paid in 2016)
Long-term care insurance	0.3	0.3		
Family allowance (Salary > 3.6 times SMIC)	5.25	5.25		
Family allowance (Salary < 3.6 times SMIC)	3,45	3,45		
Old age insurance	2.2	1.85	0.35	
Workplace accidents	Rate can vary depending on the company	Rate can vary depending on the company		
Union Contribution	0.016	0.016		
Housing Contribution (employers with at least 20 employees)	0.5	0.5		
CSG (Universal Social Security Contribution)	7.5		7.5	
CRDS (Social Debt Repayment Contribution)	0.5		0.5	
Old age insurance	15.45	8.55	6.90	Salary limited to one times P
Housing allowance (employers with less than 20 employees)	0.1	0.1		Salary limited to one times P
Unemployment	6.4	4	2.4	Salary limited to four times P
AGS (National Insolvency Insurance Fund)	0.25	0.25		

2. Additional retirement systems

Executive workers Pension Funds	Overall rate (%)	Employer (%)	Employee (%)	Basis
Arrco TA	7.75	4.65	3.10	Salary limited to one times P
Compulsory death insurance	1.5	1.5		
Agff TA	2	1.2	0.8	
Agirc TB	20.55	12.75	7.8	Salary between one and eight times P
Agff TB +TC	2.2	1.3	0.9	
Apec	0.06	0.036	0.024	Salary limited to four times P
Agirc TC	20.55	Free distribution	Free distribution	Salary between four and eight times P
Exceptional temporary contribution (CET)	0.35	0.22	0.13	Up to eight times P
Non-executive workers Pension Funds	Overall rate (%)	Employer (%)	Employee (%)	Basis
Arrco T	7.75	4.65	3.10	Up to one times P
Agff T1	2	1.2	0.8	
Arrco T2	20.25	12.15	8.10	Salary between one and three times P
Agff T2	2.2	1.3	0.9	

3. Taxes

Construction (employers with at least 20 employees)	0.45	0.45		Whole salary
Apprenticeship/Part-time working	0.68	0.68		
- Training - Companies with 20 or more employees	1.6	1.6		
-Training - Companies with 11 – 19 employees	1.00	1.00		
-Training - Companies with less than 11 employees	0.55	0.55		

The contents of this update are not intended to serve as legal advice related to individual situations or as legal opinions concerning such situations nor should they be considered a substitute for taking legal advice.