



ASSOCIATION DE PREVOYANCE DU PERSONNEL NAVIGANT

82 Avenue François Mitterrand
91200 ATHIS-MONS

TEMPORARY LOSS OF LICENCE

MONTHLY ALLOWANCE E12	MONTHLY PREMIUM below 25 years	MONTHLY PREMIUM below 30 years	MONTHLY PREMIUM 30 - 40 years	MONTHLY PREMIUM above 40 years	MONTHLY PREMIUM above 45 years
1 000 €	14 €	14 €	15 €	17 €	22 €
1 500 €	20 €	21 €	22 €	24 €	33 €
2 000 €	27 €	29 €	30 €	33 €	44 €
2 500 €	33 €	35 €	37 €	41 €	55 €
3 000 €	41 €	43 €	45 €	50 €	66 €
3 500 €	47 €	49 €	52 €	57 €	77 €
4 000 €	54 €	57 €	60 €	66 €	88 €
4 500 €	60 €	64 €	67 €	74 €	100 €
5 000 €	68 €	71 €	75 €	83 €	111 €
5 500 €	74 €	78 €	82 €	90 €	122 €
6 000 €	81 €	86 €	90 €	99 €	133 €
6 500 €	87 €	92 €	97 €	107 €	144 €
7 000 €	95 €	100 €	105 €	116 €	155 €
7 500 €	101 €	106 €	112 €	123 €	166 €
8 000 €	108 €	114 €	120 €	132 €	177 €
8 500 €	114 €	121 €	127 €	140 €	188 €
9 000 €	122 €	128 €	135 €	149 €	199 €
9 500 €	128 €	135 €	142 €	156 €	210 €
10 000 €	135 €	143 €	150 €	165 €	221 €
10 500 €	141 €	149 €	157 €	173 €	232 €
11 000 €	149 €	157 €	165 €	182 €	243 €
11 500 €	155 €	163 €	172 €	189 €	254 €
12 000 €	162 €	171 €	180 €	198 €	265 €

Note: Above the age of 45 years all insured members will move into the column of "above 45 years" and for those who joined between 40 and 45 years a surcharge of 10% of the original premium will be applied. A 20% surcharge to the premiums will be applicable for members who are joining with the age of 45 years.

The waiting period after which the monthly allowance will start: 28 days

	1st month	2nd month	3rd month	4th month	5th month	25th month
APPN	NIL	50 %	50%	50 %	100 %	75%
E12	<i>Note: No double income possible according the insurance T&Cs</i>	<i>Note: Payout will start after the 29th day of medical unfitness</i>			up to 24th month	up to 36th month



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PERMANENT LOSS OF LICENCE

<u>CAPITAL</u>	MONTHLY PREMIUM	MONTHLY PREMIUM	MONTHLY PREMIUM	MONTHLY PREMIUM	MONTHLY PREMIUM
	Below 25 years	Below 30 years	30 - 40 years	Above 40 years	Above 45 years
200.000 €	30 €	31 €	33 €	36 €	66 €
220.000 €	32 €	34 €	36 €	40 €	73 €
240.000 €	36 €	38 €	40 €	44 €	80 €
260.000 €	39 €	41 €	43 €	47 €	86 €
280.000 €	41 €	44 €	46 €	51 €	93 €
300.000 €	45 €	48 €	50 €	55 €	100 €
320.000 €	48 €	50 €	53 €	58 €	106 €
340.000 €	50 €	53 €	56 €	62 €	113 €
360.000 €	53 €	56 €	59 €	65 €	120 €
380.000 €	57 €	60 €	63 €	69 €	126 €
400.000 €	59 €	63 €	66 €	73 €	133 €
420.000 €	62 €	66 €	69 €	76 €	139 €
440.000 €	66 €	69 €	73 €	80 €	146 €
460.000 €	68 €	72 €	76 €	84 €	153 €
480.000 €	71 €	75 €	79 €	87 €	159 €
500.000 €	75 €	79 €	83 €	91 €	166 €
520.000 €	77 €	82 €	86 €	95 €	173 €
540.000 €	80 €	85 €	89 €	98 €	179 €
560.000 €	83 €	87 €	92 €	101 €	186 €
580.000 €	86 €	91 €	96 €	106 €	193 €
600.000 €	89 €	94 €	99 €	109 €	199 €

Note: Above the age of 45 years all members will move into the column of "above 45 years" and for those who joined between 40 and 45 years a surcharge of 10% of the original premium will be applied. A 20% surcharge to the premiums will be applicable for members who are joining with the age of 45 years. A cover equal to 4 years of net salary appears to be an advisable standard. The maximum joining capital is 340.000 €.



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LIFE INSURANCE

It is very important to be covered in case of death, especially if you have a family to support. Many companies do take such insurance for their employees, but these covers end as soon as you leave the company retirement, or any other reason. Getting older, it becomes increasingly difficult to find a new life insurance. For this reason, we recommend having a personnel life insurance, even if your employer already covers you. With the APPN contract, you are covered up to 65 years old, with a possibility to extend it up to 75 years with some limits. No extra medical consultation for check up is required as a standard procedure by other insurance providers. Only a valid medical class 1. The maximum starting capital is 330.000 €. The life insurance provider is AXA/Generali. Your insurance policy will be managed by APPN.

CAPITAL	MONTHLY PREMIUM	CAPITAL	MONTHLY PREMIUM
111.000 €	28 €	477.000 €	119 €
138.000 €	35 €	513.000 €	123 €
165.000 €	41 €	549.000 €	137 €
195.000 €	49 €	579.000 €	145 €
222.000 €	56 €	597.000 €	149 €
249.000 €	62 €	606.000 €	152 €
276.000 €	69 €	624.000 €	156 €
303.000 €	76 €	642.000 €	161 €
330.000 €	83 €	660.000 €	165 €
387.000 €	97 €	690.000 €	173 €