

Tarif de rachat - Assurés (Hommes)

(articles 17 et 18 du règlement)

Age à la date du Rachat	Plan standard			PLAN + 1		PLAN + 3	
	Compte-épargne maximal possible (art.17)	Financement de la retraite anticipée (art. 18)	Financement du suppl. temporaire (art. 18)	Compte-épargne maximal possible (art.17)	Financement de la retraite anticipée (art. 18)	Compte-épargne maximal possible (art.17)	Financement de la retraite anticipée (art. 18)
	(en % du traitement cotisant)	(en % du traitement cotisant)	(en % de la RAVS max)	(en % du traitement cotisant)	(en % du traitement cotisant)	(en % du traitement cotisant)	(en % du traitement cotisant)
22	6.6%	301.7%	409.6%	7.1%	316.4%	8.1%	345.9%
23	19.7%	306.3%	415.7%	21.3%	321.2%	24.3%	351.0%
24	33.1%	310.9%	421.9%	35.7%	326.0%	40.7%	356.3%
25	46.7%	315.5%	428.3%	50.3%	330.9%	57.4%	361.7%
26	60.5%	320.2%	434.7%	65.2%	335.9%	74.4%	367.1%
27	76.3%	325.0%	441.2%	81.9%	340.9%	93.3%	372.6%
28	92.2%	329.9%	447.8%	99.0%	346.0%	112.5%	378.2%
29	108.4%	334.9%	454.6%	116.3%	351.2%	132.0%	383.8%
30	124.8%	339.9%	461.4%	133.8%	356.5%	151.8%	389.6%
31	141.5%	345.0%	468.3%	151.6%	361.8%	171.9%	395.4%
32	160.1%	350.2%	475.3%	171.4%	367.2%	193.9%	401.4%
33	179.0%	355.4%	482.4%	191.5%	372.7%	216.4%	407.4%
34	198.2%	360.8%	489.7%	211.8%	378.3%	239.1%	413.5%
35	217.7%	366.2%	497.0%	232.5%	384.0%	262.2%	419.7%
36	237.4%	371.7%	504.5%	253.5%	389.8%	285.6%	426.0%
37	259.2%	377.2%	512.0%	276.5%	395.6%	311.1%	432.4%
38	281.3%	382.9%	519.7%	299.8%	401.6%	337.0%	438.9%
39	303.7%	388.6%	527.5%	323.5%	407.6%	363.2%	445.5%
40	326.4%	394.5%	535.4%	347.6%	413.7%	389.9%	452.2%
41	349.5%	400.4%	543.5%	372.0%	419.9%	416.9%	458.9%
42	374.7%	406.4%	551.6%	398.5%	426.2%	446.1%	465.8%
43	400.2%	412.5%	559.9%	425.4%	432.6%	475.7%	472.8%
44	426.1%	418.7%	568.3%	452.6%	439.1%	505.7%	479.9%
45	452.4%	425.0%	576.8%	480.3%	445.7%	536.2%	487.1%
46	479.1%	431.3%	585.5%	508.4%	452.4%	567.1%	494.4%
47	507.9%	437.8%	594.3%	538.7%	459.1%	600.2%	501.8%
48	537.1%	444.4%	603.2%	569.3%	466.0%	633.8%	509.3%
49	566.7%	451.0%	612.2%	600.5%	473.0%	667.9%	517.0%
50	596.8%	457.8%	621.4%	632.1%	480.1%	702.6%	524.7%
51	627.4%	464.7%	630.7%	664.2%	487.3%	737.7%	532.6%
52	660.1%	471.6%	640.2%	698.4%	494.6%	775.1%	540.6%
53	693.3%	478.7%	649.8%	733.2%	502.0%	813.0%	548.7%
54	727.0%	485.9%	659.5%	768.5%	509.6%	851.5%	556.9%
55	761.2%	493.2%	669.4%	804.3%	517.2%	890.6%	565.3%
56	795.9%	500.6%	679.5%	840.7%	525.0%	930.2%	573.8%
57	832.9%	508.1%	689.7%	879.3%	532.8%	972.2%	582.4%
58	870.4%	515.7%	700.0%	918.5%	540.8%	1014.8%	591.1%
59	908.4%	442.6%	600.0%	958.3%	464.1%	1058.0%	507.3%
60	947.1%	369.5%	500.0%	998.7%	387.5%	1101.9%	423.5%
61	986.3%	296.5%	400.0%	1039.6%	310.9%	1146.4%	339.8%
62	1026.0%	222.8%	300.0%	1081.2%	233.6%	1191.6%	255.3%
63	1066.4%	148.8%	200.0%	1123.4%	156.0%	1237.4%	170.5%
64	1107.4%	74.6%	100.0%	1166.3%	78.2%	1284.0%	85.4%
65	1149.0%	0.0%	0.0%	1209.8%	0.0%	1331.3%	0.0%

L'âge de l'assuré correspond à la différence entre l'année en cours et l'année de naissance

Selon l'Art. 1b OPP 2, les prestations versées ne devront pas dépasser de plus de 5% l'objectif réglementaire

Exemple de calcul : Le rachat maximal (art. 17) d'un assuré de 30 ans selon le plan standard, avec un traitement cotisant de 50'000 et un compte-épargne acquis de 25'000, se détermine ainsi : $(124.8 \% * 50'000) - 25'000 = 37'400$

Tarif de rachat - Assurées (Femmes)

(articles 17 et 18 du règlement)

Age à la date du Rachat	Plan standard			PLAN + 1		PLAN + 3	
	Compte-épargne maximal possible (art.17)	Financement de la retraite anticipée (art. 18)	Financement du suppl. temporaire (art. 18)	Compte-épargne maximal possible (art.17)	Financement de la retraite anticipée (art. 18)	Compte-épargne maximal possible (art.17)	Financement de la retraite anticipée (art. 18)
	(en % du traitement cotisant)	(en % du traitement cotisant)	(en % de la RAVS max)	(en % du traitement cotisant)	(en % du traitement cotisant)	(en % du traitement cotisant)	(en % du traitement cotisant)
22	6.6%	252.5%	351.1%	7.1%	264.9%	8.1%	289.5%
23	19.7%	256.3%	356.3%	21.3%	268.8%	24.3%	293.9%
24	33.1%	260.2%	361.7%	35.7%	272.9%	40.7%	298.3%
25	46.7%	264.1%	367.1%	50.3%	277.0%	57.4%	302.8%
26	60.5%	268.0%	372.6%	65.2%	281.1%	74.4%	307.3%
27	76.3%	272.1%	378.2%	81.9%	285.3%	93.3%	311.9%
28	92.2%	276.1%	383.9%	99.0%	289.6%	112.5%	316.6%
29	108.4%	280.3%	389.6%	116.3%	294.0%	132.0%	321.3%
30	124.8%	284.5%	395.5%	133.8%	298.4%	151.8%	326.2%
31	141.5%	288.8%	401.4%	151.6%	302.9%	171.9%	331.0%
32	160.1%	293.1%	407.4%	171.4%	307.4%	193.9%	336.0%
33	179.0%	297.5%	413.5%	191.5%	312.0%	216.4%	341.0%
34	198.2%	302.0%	419.7%	211.8%	316.7%	239.1%	346.2%
35	217.7%	306.5%	426.0%	232.5%	321.4%	262.2%	351.4%
36	237.4%	311.1%	432.4%	253.5%	326.3%	285.6%	356.6%
37	259.2%	315.7%	438.9%	276.5%	331.2%	311.1%	362.0%
38	281.3%	320.5%	445.5%	299.8%	336.1%	337.0%	367.4%
39	303.7%	325.3%	452.2%	323.5%	341.2%	363.2%	372.9%
40	326.4%	330.2%	458.9%	347.6%	346.3%	389.9%	378.5%
41	349.5%	335.1%	465.8%	372.0%	351.5%	416.9%	384.2%
42	374.7%	340.1%	472.8%	398.5%	356.7%	446.1%	390.0%
43	400.2%	345.2%	479.9%	425.4%	362.1%	475.7%	395.8%
44	426.1%	350.4%	487.1%	452.6%	367.5%	505.7%	401.7%
45	452.4%	355.7%	494.4%	480.3%	373.0%	536.2%	407.8%
46	479.1%	361.0%	501.8%	508.4%	378.6%	567.1%	413.9%
47	507.9%	366.4%	509.4%	538.7%	384.3%	600.2%	420.1%
48	537.1%	371.9%	517.0%	569.3%	390.1%	633.8%	426.4%
49	566.7%	377.5%	524.8%	600.5%	395.9%	667.9%	432.8%
50	596.8%	383.2%	532.6%	632.1%	401.9%	702.6%	439.3%
51	627.4%	388.9%	540.6%	664.2%	407.9%	737.7%	445.9%
52	660.1%	394.8%	548.7%	698.4%	414.0%	775.1%	452.6%
53	693.3%	400.7%	557.0%	733.2%	420.2%	813.0%	459.3%
54	727.0%	406.7%	565.3%	768.5%	426.5%	851.5%	466.2%
55	761.2%	412.8%	573.8%	804.3%	432.9%	890.6%	473.2%
56	795.9%	419.0%	582.4%	840.7%	439.4%	930.2%	480.3%
57	832.9%	425.3%	591.1%	879.3%	446.0%	972.2%	487.5%
58	870.4%	431.6%	600.0%	918.5%	452.7%	1014.8%	494.8%
59	908.4%	360.6%	500.0%	958.3%	378.2%	1058.0%	413.4%
60	947.1%	289.4%	400.0%	998.7%	303.5%	1101.9%	331.7%
61	986.3%	217.7%	300.0%	1039.6%	228.3%	1146.4%	249.5%
62	1026.0%	145.7%	200.0%	1081.2%	152.8%	1191.6%	167.0%
63	1066.4%	73.2%	100.0%	1123.4%	76.8%	1237.4%	83.9%
64	1107.4%	0.0%	0.0%	1166.3%	0.0%	1284.0%	0.0%
65	1149.0%	0.0%	0.0%	1209.8%	0.0%	1331.3%	0.0%

L'âge de l'assuré correspond à la différence entre l'année en cours et l'année de naissance

Selon l'Art. 1b OPP 2, les prestations versées ne devront pas dépasser de plus de 5% l'objectif réglementaire

Exemple de calcul : Le rachat maximal (art. 17) d'une assurée de 30 ans selon le plan standard, avec un traitement cotisant de 50'000 et un compte-épargne acquis de 25'000, se détermine ainsi : $(124.8 \% * 50'000) - 25'000 = 37'400$

Tarif de rachat - Membres de la Police (Hommes)

(articles 17 et 18 du règlement)

Age à la date du Rachat	Plan standard			PLAN + 1		PLAN + 3	
	Compte-épargne maximal possible (art. 17)	Financement de la retraite anticipée (art. 18)	Financement du supplément temporaire (art. 18)	Compte-épargne maximal possible (art. 17)	Financement de la retraite anticipée (art. 18)	Compte-épargne maximal possible (art. 17)	Financement de la retraite anticipée (art. 18)
	(en % du traitement cotisant)	(en % du traitement cotisant)	(en % de la RAVS max)	(en % du traitement cotisant)	(en % du traitement cotisant)	(en % du traitement cotisant)	(en % du traitement cotisant)
22	7.8%	83.2%	234.0%	8.3%	86.8%	9.3%	94.1%
23	23.5%	84.4%	237.5%	25.0%	88.1%	28.0%	95.5%
24	39.5%	85.7%	241.1%	42.0%	89.4%	47.1%	96.9%
25	55.7%	87.0%	244.7%	59.2%	90.8%	66.4%	98.4%
26	72.1%	88.3%	248.4%	76.7%	92.1%	86.0%	99.8%
27	90.5%	89.6%	252.1%	96.2%	93.5%	107.6%	101.3%
28	109.1%	91.0%	255.9%	115.9%	94.9%	129.5%	102.9%
29	128.1%	92.3%	259.7%	136.0%	96.3%	151.7%	104.4%
30	147.3%	93.7%	263.6%	156.3%	97.8%	174.3%	106.0%
31	166.8%	95.1%	267.6%	176.9%	99.3%	197.2%	107.6%
32	188.3%	96.5%	271.6%	199.6%	100.8%	222.2%	109.2%
33	210.1%	98.0%	275.7%	222.6%	102.3%	247.5%	110.8%
34	232.3%	99.5%	279.8%	245.9%	103.8%	273.2%	112.5%
35	254.8%	101.0%	284.0%	269.6%	105.4%	299.3%	114.2%
36	277.6%	102.5%	288.3%	293.7%	106.9%	325.8%	115.9%
37	302.5%	104.0%	292.6%	319.8%	108.5%	354.4%	117.6%
38	327.7%	105.6%	297.0%	346.3%	110.2%	383.4%	119.4%
39	353.3%	107.1%	301.4%	373.1%	111.8%	412.8%	121.2%
40	379.3%	108.8%	306.0%	400.4%	113.5%	442.7%	123.0%
41	405.7%	110.4%	310.6%	428.2%	115.2%	473.1%	124.8%
42	434.2%	112.0%	315.2%	458.0%	116.9%	505.6%	126.7%
43	463.1%	113.7%	319.9%	488.2%	118.7%	538.6%	128.6%
44	492.4%	115.4%	324.7%	519.0%	120.5%	572.0%	130.5%
45	522.2%	117.2%	329.6%	550.2%	122.3%	606.0%	132.5%
46	552.5%	118.9%	334.6%	581.8%	124.1%	640.5%	134.5%
47	584.8%	120.7%	339.6%	615.6%	126.0%	677.2%	136.5%
48	617.7%	122.5%	344.7%	650.0%	127.9%	714.5%	138.5%
49	651.1%	124.4%	349.8%	684.8%	129.8%	752.3%	140.6%
50	684.9%	126.2%	355.1%	720.2%	131.7%	790.7%	142.7%
51	719.3%	128.1%	360.4%	756.1%	133.7%	829.6%	144.9%
52	755.9%	130.0%	365.8%	794.2%	135.7%	870.9%	147.0%
53	793.1%	132.0%	371.3%	832.9%	137.7%	912.7%	149.2%
54	830.7%	134.0%	376.9%	872.2%	139.8%	955.2%	151.5%
55	869.0%	136.0%	382.5%	912.1%	141.9%	998.4%	153.7%
56	907.8%	138.0%	388.3%	952.6%	144.0%	1042.1%	156.0%
57	949.0%	140.1%	394.1%	995.4%	146.2%	1088.3%	158.4%
58	990.7%	142.2%	400.0%	1038.8%	148.4%	1135.1%	160.8%
59	1033.1%	71.2%	300.0%	1082.9%	74.3%	1182.6%	80.5%
60	1076.1%	0.0%	200.0%	1127.7%	0.0%	1230.9%	0.0%

L'âge de l'assuré correspond à la différence entre l'année en cours et l'année de naissance

Selon l'Art. 1b OPP 2, les prestations versées ne devront pas dépasser de plus de 5% l'objectif réglementaire

Exemple de calcul : Le rachat maximal (art. 17) d'un assuré de 30 ans selon le plan standard, avec un traitement cotisant de 50'000 et un compte-épargne acquis de 25'000, se détermine ainsi : $(147.3 \% * 50'000) - 25'000 = 48'650$

Tarif de rachat - Membres de la Police (Femmes)

(articles 17 et 18 du règlement)

Age à la date du Rachat	Plan standard			PLAN + 1		PLAN + 3	
	Compte-épargne maximal possible (art. 17)	Financement de la retraite anticipée (art. 18)	Financement du supplément temporaire (art. 18)	Compte-épargne maximal possible (art. 17)	Financement de la retraite anticipée (art. 18)	Compte-épargne maximal possible (art. 17)	Financement de la retraite anticipée (art. 18)
	(en % du traitement cotisant)	(en % du traitement cotisant)	(en % de la RAVS max)	(en % du traitement cotisant)	(en % du traitement cotisant)	(en % du traitement cotisant)	(en % du traitement cotisant)
22	7.8%	83.3%	234.0%	8.3%	87.0%	9.3%	94.2%
23	23.5%	84.6%	237.5%	25.0%	88.3%	28.0%	95.7%
24	39.5%	85.9%	241.1%	42.0%	89.6%	47.1%	97.1%
25	55.7%	87.2%	244.7%	59.2%	91.0%	66.4%	98.5%
26	72.1%	88.5%	248.4%	76.7%	92.3%	86.0%	100.0%
27	90.5%	89.8%	252.1%	96.2%	93.7%	107.6%	101.5%
28	109.1%	91.1%	255.9%	115.9%	95.1%	129.5%	103.0%
29	128.1%	92.5%	259.7%	136.0%	96.5%	151.7%	104.6%
30	147.3%	93.9%	263.6%	156.3%	98.0%	174.3%	106.2%
31	166.8%	95.3%	267.6%	176.9%	99.5%	197.2%	107.8%
32	188.3%	96.7%	271.6%	199.6%	100.9%	222.2%	109.4%
33	210.1%	98.2%	275.7%	222.6%	102.5%	247.5%	111.0%
34	232.3%	99.7%	279.8%	245.9%	104.0%	273.2%	112.7%
35	254.8%	101.1%	284.0%	269.6%	105.6%	299.3%	114.4%
36	277.6%	102.7%	288.3%	293.7%	107.1%	325.8%	116.1%
37	302.5%	104.2%	292.6%	319.8%	108.7%	354.4%	117.8%
38	327.7%	105.8%	297.0%	346.3%	110.4%	383.4%	119.6%
39	353.3%	107.4%	301.4%	373.1%	112.0%	412.8%	121.4%
40	379.3%	109.0%	306.0%	400.4%	113.7%	442.7%	123.2%
41	405.7%	110.6%	310.6%	428.2%	115.4%	473.1%	125.1%
42	434.2%	112.3%	315.2%	458.0%	117.1%	505.6%	126.9%
43	463.1%	113.9%	319.9%	488.2%	118.9%	538.6%	128.8%
44	492.4%	115.6%	324.7%	519.0%	120.7%	572.0%	130.8%
45	522.2%	117.4%	329.6%	550.2%	122.5%	606.0%	132.7%
46	552.5%	119.1%	334.6%	581.8%	124.3%	640.5%	134.7%
47	584.8%	120.9%	339.6%	615.6%	126.2%	677.2%	136.7%
48	617.7%	122.7%	344.7%	650.0%	128.1%	714.5%	138.8%
49	651.1%	124.6%	349.8%	684.8%	130.0%	752.3%	140.9%
50	684.9%	126.5%	355.1%	720.2%	132.0%	790.7%	143.0%
51	719.3%	128.4%	360.4%	756.1%	133.9%	829.6%	145.1%
52	755.9%	130.3%	365.8%	794.2%	136.0%	870.9%	147.3%
53	793.1%	132.2%	371.3%	832.9%	138.0%	912.7%	149.5%
54	830.7%	134.2%	376.9%	872.2%	140.1%	955.2%	151.8%
55	869.0%	136.2%	382.5%	912.1%	142.2%	998.4%	154.0%
56	907.8%	138.3%	388.3%	952.6%	144.3%	1042.1%	156.3%
57	949.0%	140.3%	394.1%	995.4%	146.5%	1088.3%	158.7%
58	990.7%	142.5%	400.0%	1038.8%	148.7%	1135.1%	161.1%
59	1033.1%	71.4%	300.0%	1082.9%	74.5%	1182.6%	80.7%
60	1076.1%	0.0%	200.0%	1127.7%	0.0%	1230.9%	0.0%

L'âge de l'assuré correspond à la différence entre l'année en cours et l'année de naissance

Selon l'Art. 1b OPP 2, les prestations versées ne devront pas dépasser de plus de 5% l'objectif réglementaire

Exemple de calcul : Le rachat maximal (art. 17) d'une assurée de 30 ans selon le plan standard, avec un traitement cotisant de 50'000 et un compte-épargne acquis de 25'000, se détermine ainsi : $(147.3 \% * 50'000) - 25'000 = 48'650$

Taux de conversion

(article 33 du règlement)

Pour les hommes

Age	Du 01.01.2019 au 31.01.2019	Du 01.02.2019 au 31.01.2020	Du 01.02.2020 au 31.01.2021	Du 01.02.2021 au 31.01.2022	Du 01.02.2022 au 31.01.2023	Dès le 01.02.2023
58	4.845%	4.762%	4.679%	4.597%	4.514%	4.431%
59	4.953%	4.872%	4.790%	4.709%	4.627%	4.546%
60	5.065%	4.985%	4.905%	4.825%	4.745%	4.665%
61	5.182%	5.103%	5.024%	4.946%	4.867%	4.788%
62	5.304%	5.227%	5.150%	5.072%	4.995%	4.918%
63	5.432%	5.356%	5.281%	5.205%	5.130%	5.054%
64	5.566%	5.492%	5.418%	5.344%	5.270%	5.196%
65	5.706%	5.634%	5.562%	5.489%	5.417%	5.345%
66	5.855%	5.784%	5.714%	5.643%	5.573%	5.502%
67	6.014%	5.945%	5.876%	5.808%	5.739%	5.670%
68	6.184%	6.117%	6.050%	5.984%	5.917%	5.850%
69	6.366%	6.301%	6.237%	6.172%	6.108%	6.043%
70	6.561%	6.499%	6.436%	6.374%	6.311%	6.249%

Pour les femmes

Age	Du 01.01.2019 au 31.01.2019	Du 01.02.2019 au 31.01.2020	Du 01.02.2020 au 31.01.2021	Du 01.02.2021 au 31.01.2022	Du 01.02.2022 au 31.01.2023	Dès le 01.02.2023
58	5.006%	4.913%	4.820%	4.728%	4.635%	4.542%
59	5.121%	5.029%	4.937%	4.844%	4.752%	4.660%
60	5.242%	5.150%	5.058%	4.967%	4.875%	4.783%
61	5.367%	5.276%	5.185%	5.094%	5.003%	4.912%
62	5.499%	5.409%	5.318%	5.228%	5.137%	5.047%
63	5.639%	5.549%	5.459%	5.369%	5.279%	5.189%
64	5.786%	5.697%	5.608%	5.518%	5.429%	5.340%
65	5.943%	5.854%	5.765%	5.677%	5.588%	5.499%
66	6.109%	6.021%	5.933%	5.844%	5.756%	5.668%
67	6.289%	6.201%	6.113%	6.026%	5.938%	5.850%
68	6.482%	6.395%	6.308%	6.220%	6.133%	6.046%
69	6.693%	6.606%	6.519%	6.433%	6.346%	6.259%
70	6.922%	6.836%	6.750%	6.663%	6.577%	6.491%

1. L'âge de l'assuré est calculé en années et en mois; pour les fractions d'année, le taux de conversion est calculé prorata temporis, plus de 15 jours comptant pour un mois.
2. Lors d'un passage à la retraite au 1er février, le taux applicable est celui au 31 janvier de la même année.