

# RETIREMENT



OCP is committed to provide sustainable and attractive retirement benefits for all its associates and actual retirees.

OCP is affiliated to the Régime Collectif d'Allocation de Retraite "RCAR", a pension scheme, viable and ensured by the State, as a mandatory basic scheme for all of its associates in order to provide them with lasting pensions after their retirement.

Indeed, it is offered by a trusted third party and historic operator in the management of provident funds and retirement plans, the Caisse de Dépôt et de Gestion "CDG".

Associates can also optionally subscribe to the complementary plan Retraite complémentaire « RECORE » managed by the CNRA.

- **RCAR:** The "RCAR" basic pension plan is made up of a General Defined Benefit Plan and a supplemental points plan. The RCAR provides old-age, invalidity and death pensions. In addition, in the event of the death of a retired employee, a reversion pension is granted to surviving beneficiaries (spouse, orphans).

The pensions provided by the "RCAR" are revalorisable annually. As an indication, during the last 10 years, the average revaluations have been greater than 3%.

- **RECORE:** OCP offers the possibility of subscribing to a supplementary pension scheme with the "RECORE" plan managed by the CNRA. RECORE is a funded plan that allows its members to benefit from a Capital and/or a pension on retirement date.
- Post-employment defined benefit plans are also offered. Under these plans, the Group provides a certain level of benefits to its retired employees in respect of all post-employment benefits, which includes, in particular, a lump sum retirement allowance and medical plans for retired employees.

## 100% OF EMPLOYEES COVERED BY THE MANDATORY PENSION PLAN & THE OPTIONAL PENSION PLAN

### Pension Plan



% of employees covered by the mandatory pension plan & the optional pension plan

OCP's contribution to the pension plan

### Number of retirees and survivors' entitlements

