Retirement scenarios — four assumptions compared

LINDBERGH FORMATION — 16 rue de Maillé, 91310 Montlhéry, France · Companies register (RCS) Evry 817 946 114

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Monthly amount, ten-year cumulative, crossing point · fictional document

Fictional document — demonstration example
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Fictional document, produced for the demonstration. **The four scenarios are quantified to the euro and to the quarter, with what separates them and what remains to be confirmed by document.** The choice belongs to the member — her health, her partner's situation and her plans appear on no career record. **The comparison itself is done.**

The four scenarios, on a single page

Scenario	Estimated monthly amount	First payment	What characterises it
Retirement at 63, as things stand	Basis of comparison	The month after the claim	**Reduction applicable, 8 quarters not yet validated**

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Scenario	Estimated monthly amount	First payment	What characterises it
Retirement at 63, correction obtained	**+€74 a month**	Identical	**The comparison that decides, and it existed nowhere**
Retirement at the full rate	Amount without reduction	On the date the conditions are met	**The number of months of waiting is written down**
Continuing to work one year beyond	Effect of the increment	One year later	What one additional year of contributions represents

What simulators forget — the ten-year cumulative

Element	What it shows	Why it matters
Cumulative amount over ten years	**What is actually received, not the monthly figure**	**Retiring later pays more each month and starts later**
Crossing point of the scenarios	**11 years and 4 months on this file**	**That is the answer to the question the member is really asking**
Effect of the correction on the cumulative	Applied to every scenario	A correction does not change only one scenario

The crossing point is an arithmetical fact, set out and dated: from 11 years and 4 months on, retiring later pays more. **It is the one thing no simulator gives the member, and she now has it before her appointment — the adviser comes to the conversation with the comparison already done.**

What the comparison page produced over the trial quarter

Measure	Before	After

Call-backs from members after receiving the estimate	Base 100	**−31%**
Question asked in those call-backs	**Always the same: « and if I retire later? »**	Answered in advance, in the attached page
Adding a fifth scenario by the adviser	A whole new calculation	**One sentence**

Fifth scenario requested by the member: ______

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