



# APPN ADMINISTRATIVE RULES

## MEMBERSHIP

The age limit to join APPN is:

- 45 years old for active pilots
- 45 years old for jobseeking pilots
- 35 years old for trainees

Jobseeker and trainee statuses shall not be held for more than 3 years.

Depending on the age at the time of the membership, we apply on the premiums:

|                  |  |
|------------------|--|
| <b>Discount</b>  | <ul style="list-style-type: none"><li>• - 10 % for any membership before the age of 25</li><li>• - 5 % for any membership from the age of 25 and before the age of 30</li></ul> On the 1 <sup>st</sup> of the month following the 30th birthday, the discount removed. |
| <b>Surcharge</b> | <ul style="list-style-type: none"><li>• + 10 % for every membership from the age of 40 and before the age of 45</li><li>• + 20% for any membership the month following the 45th birthday at latest</li></ul> No membership will be granted after the age of 45         |

## APPN's FEE

- + 3 € for members of an agreed union
- + 7 € for members of an IFALPA union
- + 13 € for members not being part of an IFALPA union or not being unionized

The APPN's fee is added to all the premiums of each chosen guarantee.

A proof of the union membership is required at the time of the subscription and a new one has to be sent every year to benefit from the APPN's fee discount.

## MAXIMUM AMOUNT OF THE GUARANTEES

|                           |  |
|---------------------------|--|
| <b>LIFE INSURANCE</b>     | Life insurance is limited to 330 000 € when subscribing.   |
| <b>DLOL<sup>(1)</sup></b> | With regards to the detailed memorandum, the Definitive Loss of Licence guarantee is limited to: <ul style="list-style-type: none"><li>• <b>5 times the yearly gross salary within the limit of 340 000 €</b> when subscribing or change of status trainee to active pilot, for the first 3 years of membership.</li><li>• <b>5 times the yearly gross salary within the limit of 700 000 €</b> reached when requesting modifications or with the automatic revisions increase, after 3 years of membership.</li></ul> <b>Specific case:</b> the member whom the yearly gross salary is 5 times lower than 200 000 €, will be able to ask for 200 000 € as maximum amount guarantee when subscribing or change of status from trainee to active pilot if he wished to. |
| <b>TLOL<sup>(2)</sup></b> | The monthly amount shall not be higher than your yearly gross salary minus 25 % divided by 12.   |

(1) Definitive Loss of Licence (2) Temporary Loss of Licence

## PAYMENT METHOD

**Eurozone:** Mandatory direct debit

**Non Eurozone:** Please refer to the document "bank charges on international transfers"