

Law No. 99-15 establishing a pension scheme for professionals, self-employed workers and non-salaried persons

Reference: Dahir No. 1-17-109 of 16 Rabii I 1439 (5 December 2017) promulgating Law No. 99-15 establishing a pension scheme for professionals, self-employed workers and non-salaried persons carrying on a liberal profession

Practice areas: Employment law, Business law

Law 99-15 establishes a compulsory pension scheme, managed by the CNSS, for professionals, self-employed workers and non-salaried persons carrying on a liberal profession. It sets out registration, the contribution base and rate, and the conditions for entitlement to old-age, invalidity and survivors' pensions.

Scope and registration

- The scheme covers the categories of professionals and self-employed persons designated progressively by decree, profession by profession.
- Registration with the CNSS and payment of contributions are compulsory.
- The contribution base is either a flat amount or income-related, depending on the professional category.

Benefits

- Old-age pension subject to conditions of age and contribution period.
- Invalidity pension and pensions for dependants in the event of death.
- Periods without contributions may, under certain conditions, be bought back.

Points to watch

- Coverage depends on the decree specific to each profession: check the date of entry into force for yours.
- Unpaid contributions generate late-payment surcharges and block the award of the pension.
- This scheme operates alongside compulsory health insurance for the self-employed, without replacing it.

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General information document and unofficial English translation. Only the version published in the Official Bulletin of the Kingdom of Morocco is authoritative; the articles cited may have been amended since this sheet was written. Last updated : 13 October 2026.