



CERN Pension Fund

Preparing for retirement



Retirement Pension

REMINDER:

	Member before 01.01.12	Member on or after 01.01.12
Official retirement age	65	67
Amount of retirement pension	2% last reference salary	1.85% average of the last 36 months of reference salary
Minimum years of membership	5	5
Maximum years of membership	35	37 years and 10 months

Anticipated Retirement Pension (Art. II 2.05)

a) For members who joined the Fund on or before 30 June 1987

Age at first payment of the anticipated retirement pension	Factor (%)
60 to 64	100.0
59	93.3
58	87.2
57	81.7
56	76.7
55	72.1
54	67.8
53	63.9
52	60.3
51	57.0
50	54.0

b) For members who joined the Fund between 1 July 1987 and 31 December 2011, inclusive

Age at first payment of the anticipated retirement pension	Factor (%)
64	92.3
63	85.8
62	80.0
61	74.9
60	70.3
59	66.1
58	62.1
57	58.5
56	55.1
55	51.9
54	49.0
53	46.2
52	43.7
51	41.3
50	39.1

c) For members who joined the Fund on or after 1 January 2012

Age at first payment of the anticipated retirement pension	Factor (%)
66	93.5
65	87.6
64	82.3
63	77.5
62	73.0
61	69.0
60	65.2
59	61.7
58	58.5
57	55.5
56	52.8
55	50.2
54	47.8
53	45.6
52	43.5

Deferred Retirement Pension

- End of contract before the applicable retirement age
- Retirement pension deferred to 65/67 years of age
- Anticipated retirement pension from the age of 50/52 onwards

Benefits / Contributions

Benefits that may be added to the basic pension (if applicable):

- + family allowance
- + child allowance

Contributions deducted from the basic pension (optional):

- health insurance (main premium + complementary for spouse)
- life insurance

Reminder:

Educational fees are not reimbursed to beneficiaries

Pensions payment

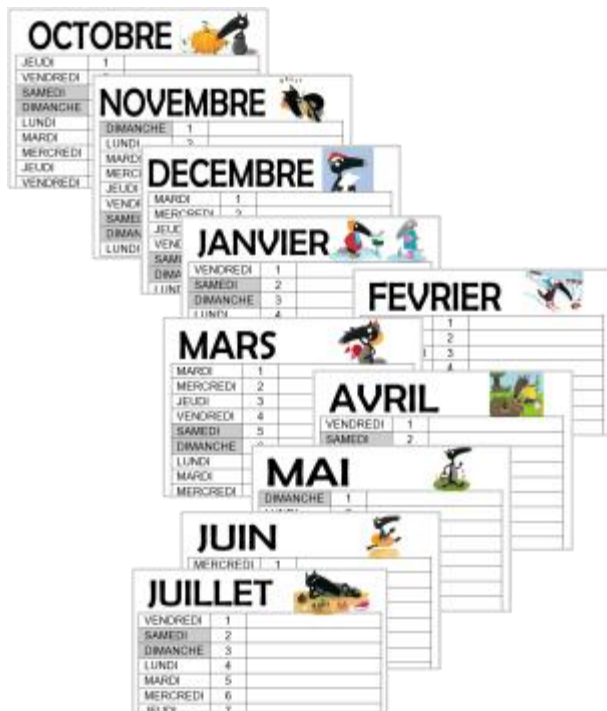
- Pensions are paid in CHF in Switzerland
- Between the 6th and the 8th of each month
- Payment dates can be found on our website and in the CERN Bulletin in December



Departure formalities

- Application for a pension
- Spouse Health Insurance & Professional Income Declaration (SHIPID) (if applicable)
- Life insurance (if applicable)

Annual communications



Monthly breakdown (January)

CAISSE DE PENSION DU CERN
CERN PENSION FUND
CH 1211 Geneve 23
Télécopie/Telefax: +41 22 767 69 95
Téléphone/Telephone:
+41 22 767 87 96
+41 22 767 91 94
+41 22 767 27 38
E-mail: pension-benefits@cern.ch
<http://pensionfund.cern.ch>

Mr

Geneva, 22/01/2016

Monthly breakdown from 01/01/2016 *(for information)*

BENEFITS

Pension	5'000.00 CHF
Orphan's pension	0.00 CHF
Family allowance	690.00 CHF
Dependent child allowance	491.00 CHF

TOTAL BENEFITS 6'181.00 CHF

CONTRIBUTIONS

Health insurance	-200.00 CHF
Spouse supplementary health insurance	-162.00 CHF
Life insurance	- 52.00 CHF

TOTAL CONTRIBUTIONS -310.00 CHF

NET AMOUNT 5'871.00 CHF

NB: as at 01/01/2016 your individual accumulated loss of purchasing power is of 1.51%



Statement for declaration of income (February)



CAISSE DE PENSIONS DU CERN
CERN PENSION FUND
CH 1211 Genève 23

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E-mail: pension-benefits@cern.ch
<http://pensionfund.cern.ch>

Genève, février 2018

ATTESTATION POUR VOTRE DECLARATION DE REVENUS 2017 STATEMENT FOR DECLARATION OF YOUR 2017 INCOME

Nous soussignés, Caisse de Pensions de l'Organisation Européenne pour la Recherche Nucléaire (CERN), certifions par la présente vous avoir versé les prestations suivantes du 01.01.2017 au 31.12.2017 :

We the undersigned, Pension Fund of European Organization for Nuclear Research (CERN), hereby certify that we have paid you the following benefits from 01.01.2017 to 31.12.2017:

Pension de Retraite Retirement Pension	xxxx CHF
Allocation de famille Family allowance	+ xxxx CHF
Allocation pour enfant(s) à charge Dependent child(ren)'s allowance	+ xxxx CHF
Cotisation à la caisse maladie Health insurance contribution	- xxxx CHF
Cotisation à l'assurance décès Life insurance contribution	- xxxx CHF

Matthew Eyton-Jones
Administrateur de la Caisse de Pensions du CERN
Chief Executive Officer, CERN Pension Fund

Declaration of intent (June/July)

To ensure continued entitlement to a dependent child allowance you are required to:

- complete the «declaration of intent» sent in June/July
- send the relevant proof of enrollment

In case of failure to return this form/certificate, payment of child allowance will be suspended



To be returned by **27 July 20xx** to: CERN Pension Fund, Benefits Service, 1211 Genève 23, Switzerland

SCHOOL YEAR 20xx/20xx

Last name:

First name:

Date of birth:

Marital status: **single**

MY CHILD CONTINUES STUDYING

◇ Full-time (at least 20 hours per week)

Name of school/university Term begins on

Please provide us with the relevant school certificate:

- ❖ For secondary school, by **14 September 20xx** at the latest
- ❖ For higher/further education, by **19 October 20xx** at the latest

NB: if the student holds an employment contract of 50% or more, she/he is considered as formally employed. Consequently, the child allowance and membership of the health insurance scheme cease.

◇ Apprenticeship or sandwich courses

Name of school/university Term begins on

Please provide us with the relevant school and employer certificates by **14 September 20xx** at the latest.

MY CHILD STOPS STUDYING

End of studies on

MY CHILD IS NO LONGER CONSIDERED AS A DEPENDENT CHILD (work, marriage/partnership, etc.)

End of entitlement on

I, the undersigned, «Nom» «RetraitePrenom», certify that all the information given above is correct and complete. If any changes occur, I will inform the Pension Fund without delay.

Date:

Signature:

Life certificate (December)

This questionnaire is sent each year in December just before CERN end-of-year closure.

It has to be returned by 31 January at the latest.

In case of failure to return this form, payments will be suspended.

IMPORTANT :

If absent during this period, please contact us before you go away.

Formulaire à retourner à / Form to be returned to

CASSE DE PENSIONS DU CERN / CERN PENSION FUND SERVICE DES PRESTATIONS / BENEFITS SERVICE 1211 GENEVE 23 SUISSE / SWITZERLAND Bureaux / offices 015-019 016-021 016-023 ☎ +41 22 767 67 98 Fax +41 22 767 69 98		Mr XXXX Rue du CERN 1211 GENEVE 23
au plus tard le 31.01.2015 / at the latest on 31.01.2015		
Données personnelles "certificat de vie" au 01.01.2015 Personal data "life certificate" at 01.01.2015		
* 440*		
Remplir la partie droite UNIQUEMENT EN CAS DE CHANGEMENTS Fill in the right side ONLY IN CASE OF CHANGES		
Adresse Address		
Rue/Street	Rue du CERN	
Pays, ville et code postal/Country, town and post code	1211 GENEVE 23	
Etat-civil Marital status		
Marié(e) / Married		
Tel. et/ou courriel Tel. and/or e-mail		
022 767 61 11		
Autres changements ou communications Other changes or communications		
Le non-retour de ce formulaire engendrera une suspension du versement de votre pension In case of failure to return this certificate, the payment of your pension will be suspended		
Lieu et date / Place and date :		
Signature du bénéficiaire / of beneficiary		Signature du conjoint / of spouse

Duty to provide information

IMPORTANT:

- Beneficiaries have to inform the Benefits Service, within 30 calendar days, of any change in their personal data (marital status, address, bank account,...)

In case of death

- the Benefits Service of the Pension Fund to be contacted as soon as possible
- **IMPORTANT :**
Surviving spouse's and/or orphan's benefits are paid in CHF into his/her bank account in Switzerland

Pension for Surviving Spouse

- **Entitlement to pension for surviving spouse:**
the spouse/partner of a beneficiary whose marriage/partnership dates from at least 5 years prior to the decease and was married prior to retirement
- **Amount:**
55% of the pension of the deceased beneficiary + a fixed sum of 564 CHF (on the basis of the maximum years of membership).
- **NB:** in the case of marriage/partnership to a beneficiary, the spouse/partner has no entitlement to a surviving spouse's pension (Art. II 5.08); however, the beneficiary can buy the right (Art. II 5.09).

Family allowance is not covered by the purchase of this right, nor can it be bought.

Divorced former spouse(s)

Entitled to pension if:

- the marriage had lasted 10 years or more

AND

- the ex-spouse was receiving an alimony

AND

- he/she is 45 years of age or more at the time of the death of the former spouse. This age limit shall not apply if the survivor has at least one dependent child at the time of decease.

The amount of the pension for surviving spouse cannot exceed the amount of the alimony

Orphan's Pension

- Due to a "dependent child" recognised by CERN before the end of contract
- It is paid up to the **age of 20** to children who are unmarried and not holders of a full-time employment.
It will be paid to children **over 20 and under 25 years of age** who are attending an educational establishment full time or are in vocational training.
- equal to:
 - 24%* for 1 orphan
 - 34%* for 2 orphans...
 - *of the last reference salary
- **NB:** Not applicable to children born after the 1st day of retirement (Art. II 6.09)



Other information

- pension-benefits@cern.ch
- Building 5, 5th floor
- Web site: <http://pensionfund.cern.ch>
 - Rules and Regulations of the CERN Pension Fund
 - Annual report and Financial statements
- Annual information meeting (October)

