Our purpose is to insure our members, beneficiaries and members of their families against the economic consequences of disability, old age and death.

**PENSIONS PAYMENT AND CURRENCY**

- Benefits are paid:
  - in Swiss francs into a personal bank account in Switzerland.
  - between the 6th and the 8th of each month for the current month.
- Joint accounts are acceptable and could avoid any delay of surviving spouse’s pension payment following the death of the beneficiary.
- Payment dates are available on the Pension Fund website and in the December CERN bulletin.

**OFFICIAL COMMUNICATIONS**

You will receive by post:

- **January:** a statement of your monthly benefits, valid for the entire year (no monthly pay notification). An updated breakdown will be issued in case of a change to your personal situation.
- **February:** a statement of your income for tax declaration purposes.
- **June:** a “declaration of situation” (for beneficiaries with dependent children aged 20 to 25 years old) to be completed and returned.
- **December:** information on the annual adjustment and a “Life certificate” to be completed and returned.

**CHANGE OF DETAILS**

Important to inform the Fund of any change within 30 days.

- Address/email address: send, by post or email, a signed document with new details and the date at which the change should be made.
- Bank accounts: send, by post only, a document issued by your bank showing your name, IBAN and BIC. You should sign the document.
- Marital status: send, by post or email, a copy of the official relevant document.
- Child dependency status: send, by post or email, a copy of the official relevant document.

**IN THE EVENT OF DEATH**

- The Fund should be informed as soon as possible.
- The Fund will provide support on the process to follow.
- Surviving spouse and/or orphan pension(s) may be payable.

**SURVIVOR BENEFITS**

- Eligible spouses: a pension equal to 55% of the basic pension of the deceased beneficiary + a fixed sum of 564 CHF (reduced if not maximum membership). Eligibility can be procured if not automatic.
- Eligible divorced spouses: a pension equal to the maintenance defined by a judgement or the amount paid by the deceased beneficiary, if lower.
- Orphans: pension based on the beneficiary’s last indexed reference salary and using a rate depending on the number of dependent children at the time of death.
- Eligibility is established by the Rules.

**ANNUAL ADJUSTMENT OF BENEFITS**

- Pensions and allowances are adjusted annually in accordance with the method defined in Annex C (depending on the date you became a beneficiary).
- There is an under indexation mechanism in place linked to the Funding ratio of the Fund.

**TAX**

- Tax treatment depends on your country of residence.
- Benefits are paid without any privilege of tax exemption or deduction of any internal taxation.

**BENEFITS SERVICE**

- Available to answer any queries.
- Appointments possible in person or by Zoom, if you prefer.
- Tuesday / Wednesday / Thursday 9.30 to 11.30am / 2.30 to 4.30pm.