

WELCOME TO THE CERN PENSION FUND

This guide explains the essentials: your contributions, your benefits, and what happens when your contract ends.

1 KEY FACTS



Automatic affiliation

You join the Fund automatically when your ESO contract starts



Your pension rights are calculated according to the Pension Fund Rules based on your average CHF reference salary and years of service



Contribution

12.64% of your monthly reference salary is deducted each month to build your pension rights



For contributions

Monthly reference salary

EUR basic salary * CHF annual exchange rate * C factor



For benefits

Average reference salary

EUR basic salary * Average CHF exchange rate * C factor

2 DURING YOUR CONTRACT

OPTIONAL



Already have pension rights elsewhere?

You may be able to transfer them into the CERN Pension Fund before your contract ends.

3 AT THE END OF YOUR CONTRACT

Two months before your contract end date, you will be asked to complete your end of contract formalities.

When you leave ESO, you take your pension with you in the form of a transfer value (lump sum)

= 14.7% of your average reference salary per year of service

Payable to either
(paid during the month following the end of your contract)



New employer's pension scheme



Your personal bank account
Tax may apply

i If your career continues as member of personnel at ESO then you will remain a member of the Fund — [see our member guide](#)

4 OTHER BENEFITS



In case of disability

If you become unable to work due to a disability, you may be entitled to benefits.



In case of death

Benefits may be paid to your spouse, partner or dependent children in case of your death.



NEED HELP?

CERN Pension Fund
Benefits Service
1211 Genève 23
Switzerland

Opening hours:
Tuesday, Wednesday, Thursday
9.30 to 11.30 a.m. / 2.30 to 4.30 p.m.

Appointment
By videoconference,
by telephone or in person

<https://pensionfund.cern.ch>

pension.benefits@cern.ch

+ 41 22 767 88 11