

Transferring your pension rights: Think twice before deciding!

Whether or not to transfer to the Community pension scheme pension rights acquired under different schemes is an important decision, which is for you to take.

Within a deadline of **10 years and 6 months** since joining the Institutions, you may **request** the competent Human Resources department to transfer pension rights you have acquired before joining the EU Institutions.

This department, after having checked with your previous pension scheme organisms, converts your rights into pensionable years to be **credited** under the Community pension scheme.

The department will then make to you a **proposal** about the credit to be brought to your pensionable years. *It is only then that you are asked to decide* whether to accept the transfer or not.

Think twice before deciding, because your decision is irrevocable!

In cases of low level of salary or of a short period of service, there are chances that the application of the **minimum subsistence** mechanism makes any transfer of pension rights useless.

- An **Assistant** expecting to stay in the Institutions for a relatively short period might possibly have an interest in keeping his/her national pension rights in place rather than transferring them.
- **Contract Staff** will most probably have an interest in leaving their rights in their pension scheme of origin.

If in doubt, turn to EPSU-CJ for advice!