

# Retirement Career Job Interview Questions And Answers



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## Retirement Career Interview Questions And Answers Guide.

### Question - 1:

Explain Phased Retirement?

#### Ans:

Employees participating in phased retirement will be paid for the part-time service they continue to provide the government and will receive additional credit for that service toward their full retirement. These employees will also begin receiving annuity payments, consistent with the retirement benefits they were entitled to prior to entering phased retirement status, pro-rated for the portion of the workweek they spend in retirement. When the Phased Retiree fully retires, the revised annuity calculation will provide pro-rated service credit for additional time worked during phased retirement. This law incentivizes participants with valuable experience to phase into retirement by providing phased retirees with more income than they would earn working part time, and more income than they would earn by fully retiring. Once these individuals fully retire, they will be entitled to a greater annuity than if they had fully retired at the time of transition to Phased Retirement, but less than if they had continued employment on a full-time basis during the period of Phased Retirement.

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### Question - 2:

Tell me what kind of salary do you need?

#### Ans:

A loaded question. A nasty little game that you will probably lose if you answer first. So, do not answer it. Instead, say something like, That's a tough question. Can you tell me the range for this position? In most cases, the interviewer, taken off guard, will tell you. If not, say that it can depend on the details of the job. Then give a wide range.

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### Question - 3:

What is Temporary officiating service?

#### Ans:

GOVT. service on temporary establishment who have rendered more than five years continuous temporary service shall count such service for the purpose of pension or gratuity. Temporary and officiating service followed by a confirmation shall also count for pension or gratuity. If a permanent post, on which a GOVT. servant holds his lien, is abolished under circumstances entitling him to get a compensation pension or gratuity, his service thereafter a temporary post under GOVT. qualifies for pension. Apprentices and probationers: one half of the period of apprenticeship qualifies for pension. The service of probationers who is subsequently confirmed in a permanent post without interruption qualified for pension.

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### Question - 4:

What is Extra-ordinary pension?

#### Ans:

Extra-ordinary pension means unfit medically or service less than 10 years. Full pension: Full pension means the amount of ordinary pension admissible including commuted portion of the pension, if any. Good conduct: Good conduct is an implied condition of every kind of pension. GOVT. may withhold or withdraw a pension or any part of it if the pensioner be convicted of serious crime or be found to have been guilty or gave misconduct either during or after the completion of his service.

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### Question - 5:

Retirement Career interview tips:

#### Ans:

- \* Practice types of job interview such as screening interview, phone interview, second interview, situational interview, behavioral interview (competency based), technical interview, group interview
- \* Send interview thank you letter to employers after finishing the job interview: first interview, follow-up interview, final interview.
- \* If you want more interview questions for entry-level, internship, freshers, experienced candidates, you can refer free ebook: 75 interview questions and answers.
- \* Prepare list of questions in order to ask the employer during job interview.
- \* Job titles related: administrative/clerk and secretary positions, customer service positions, marketing & advertising department, sales and account management positions, accounting/accounts receivable/accounts payable positions.

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**Question - 6:**

Do not hesitate if you have any questions to ask us?

**Ans:**

Never ask Salary, perks, leave, place of posting, etc. regarded questions. Try to ask more about the company to show how early you can make a contribution to your organization like "Sir, with your kind permission I would like to know more about induction and developmental programs?" OR Sir, I would like to have my feedback, so that I can analyze and improve my strengths and rectify my shortcomings.

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**Question - 7:**

Tell me what you can do for Retirement Security?

**Ans:**

this question will be asked collect your knowledge of the company and competence as well. Firstly you make sure that you have researched all information about the company before attending the interview and understand which tasks are waiting for you. You should offer examples to explain why your education, skills, and experience will be precious aspects for the employer. Also consider comparison in your goals to objectives of the company and hiring position. Remember to mention what achievement you have had in previous jobs. And you see yourself that the hiring position creates your special interest.

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**Question - 8:**

Tell me why should the Retirement Security hire you?

**Ans:**

This is the part where you link your skills, experience, education and your personality to the job itself. This is why you need to be utterly familiar with the job description as well as the company culture. Remember though, it's best to back them up with actual examples of say, how you are a good team player. It is possible that you may not have as much skills, experience or qualifications as the other candidates. What then, will set you apart from the rest? Energy and passion might. People are attracted to someone who is charismatic, who show immense amount of energy when they talk, and who love what it is that they do. As you explain your compatibility with the job and company, be sure to portray yourself as that motivated, confident and energetic person, ever-ready to commit to the cause of the company.

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**Question - 9:**

Tell me what you know about Retirement Security?

**Ans:**

Follow these three easy research tips before your next job interview:

- \* Visit the company website; look in the "about us" section and "careers" sections.
- \* Visit the company's LinkedIn page (note, you must have a LinkedIn account - its free to sign up) to view information about the company.
- \* Google a keyword search phrase like "press releases" followed by the company name; you'll find the most recent news stories shared by the company Remember, just because you have done your "homework", it does not mean you need to share ALL of it during the interview! Reciting every fact you've learned is almost as much of a turn off as not knowing anything at all! At a minimum, you should include the following in your answer: 1. What type of product or service the company sells 2. How long the company has been in business 3. What the company culture is like OR what the company mission statement is, and how the culture and/or mission relate to your values or personality

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**Question - 10:**

Explain your greatest weakness?

**Ans:**

This is a challenging question -- as if you have no weaknesses you are obviously lying! Be realistic and mention a small work related flaw. Many people will suggest answering this using a positive trait disguised as a flaw such as "I'm a perfectionist" or "I expect others to be as committed as I am." I would advocate a certain degree of honesty and list a true weakness. Emphasize what you've done to overcome it and improve. This question is all about how you perceive and evaluate yourself.

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**Question - 11:**

Tell me will I get interest on the lump sum payment of my retirement contributions?

**Ans:**

If you contributed to the Federal Employees Retirement System (FERS), you will get interest on the refund of those contributions if you worked more than one year. Interest is paid at the same rate that is paid for government securities. See the variable interest rates. If you contributed to the Civil Service Retirement System (CSRS) while you worked, interest will be included in the refund of those contributions if you have more than one but less than five years of service. Interest is paid at three percent.

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**Question - 12:**

Tell me will I be eligible for health and life insurance benefits when I begin receiving a deferred retirement benefit?

**Ans:**

Generally, since your coverage under these programs effectively ended when you left Federal service, you cannot continue the coverage into retirement when you receive a deferred annuity.

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**Question - 13:**



Tell me is my refund of retirement contributions taxable?

**Ans:**

Your retirement contributions are not taxable, but interest included in the payment is taxable.

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**Question - 14:**

Tell me how do I apply to have my retirement contributions returned to me in a lump sum payment?

**Ans:**

If you are leaving your Federal job and want a refund of your retirement contributions, you can get an application from your personnel office, complete it, and return it to them.

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**Question - 15:**

Suppose I left my Government job before becoming eligible for retirement. What are my options regarding my retirement contributions

**Ans:**

You can ask that your retirement contributions be returned to you in a lump sum payment. Or, you can wait until you are retirement age to apply for monthly retirement benefit payments. If you get a refund of your retirement contributions now, you will no longer be eligible to receive monthly payments when you reach retirement age.

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**Question - 16:**

Tell me can I roll over my refund of retirement contributions?

**Ans:**

You can roll over lump sum payments representing your retirement contributions, including voluntary contributions, and applicable interest. An eligible payment can be paid either to you or directly to an individual retirement account or other employee sponsored plan. Your choice will affect the amount of taxes you owe.

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