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INFORMATION SHEET

Enquiry to the 2nd Pillar Central Office about Occupational Benefit Plans

Introductory remarks

The purpose of this information sheet is to give you general details of occupational benefits (also referred to as the 2nd Pillar or LOB) in Switzerland.

The information will also show whether and to what extent you may have acquired a credit balance under an occupational benefits scheme.

The history of occupational benefits in Switzerland

Introduction of the compulsory provision in 1985

A statutory insurance obligation for occupational benefits exists in Switzerland since 1 January 1985. Prior to 1985, occupational benefit schemes were voluntary. However, occupational benefit schemes were already introduced in some branches of the economy through collective employment agreements prior to 1985. A number of employers also set up occupational benefit arrangements for employees prior to 1985.

Entitlements from the period prior to 1972

On termination of an employment activity in Switzerland prior to 1972, occupational benefit entitlements were generally paid out at the end of the employment contract with the last salary statement. For employment relationships which definitively ended before 1972, no retirements assets therefore exist today. Any enquiry in this regard will receive a negative answer. Exceptions to this rule exist only if the insured person can prove the existence of retirements assets.

Which persons have occupational benefit insurance?

Insurance is only compulsory for employees that are older than 24 whose annual income is equal to or greater than CHF 19,350 (as 2005/2006). This limit has been increased continuously over the years. In 1985, the limit stood at CHF 16,560 and in 2003 at CHF 25,230.--. With effect from 2005, the affiliation threshold was reduced from CHF 25,800.—under the old rules to CHF 19,890.—(2007).

Exceptions to the insurance obligation are possible. They concern persons who work for less than three months or whose permanent employment is not in Switzerland on condition that the person concerned has an equivalent insurance abroad.

How can you find out whether you have/had occupational benefit insurance?

You can check on your salary statement whether deductions have been made for an occupational benefits scheme. You should receive a certificate from the appropriate occupational pensions schemes or vested benefits foundation (insurance certificate, policy) giving you information about the benefits accruing to you.

Both the employer and the occupational pensions schemes concerned are required to provide appropriate information to you. If you know the address of the occupational benefits scheme, please apply to them directly.

Enquiry to the 2nd Pillar Central Office

If you do not know the address of your occupational pensions schemes in Switzerland, you may send an enquiry to the 2nd Pillar Central Office.

The form submitted by you will be compared with reports received from the occupational pensions schemes at the 2nd Pillar Central Office. If corresponding information is found, both you and the occupational pensions scheme will be informed. Any claims must then be addressed directly to the occupational pensions scheme, which has sole power to decide on entitlement and a possible outpayment.

The 2nd Pillar Central Office does not itself administer any credits and cannot decide either on entitlements to claims.

Please send enquiries to the following address:

**2nd Pillar Central Office
LOB Guarantee Fund
Business office
PO Box 1023
3000 Bern 14**

Further information is also available from that Office on the following telephone number +41 31 380 79 75. Our e-mail address is: info@zentralstelle.ch.

Where enquiries concern employment relationships which ended before 1972, documents showing the existence of the credit balances must be produced. The enquiry cannot be processed without them.

To facilitate searches, you are urged to forward uncertified copies of documents in your possession (AHV identity document, salary statement, employment contract, 2nd pillar insured person's identity document, employment confirmation, death certificate). However, there is no need to submit confirmations of residence, marital status, family certificates and similar papers.

Finally, you are asked not to address the enquiry to different offices at the same time.

**2nd Pillar Central Office
LOB Guarantee Fund
Business office**