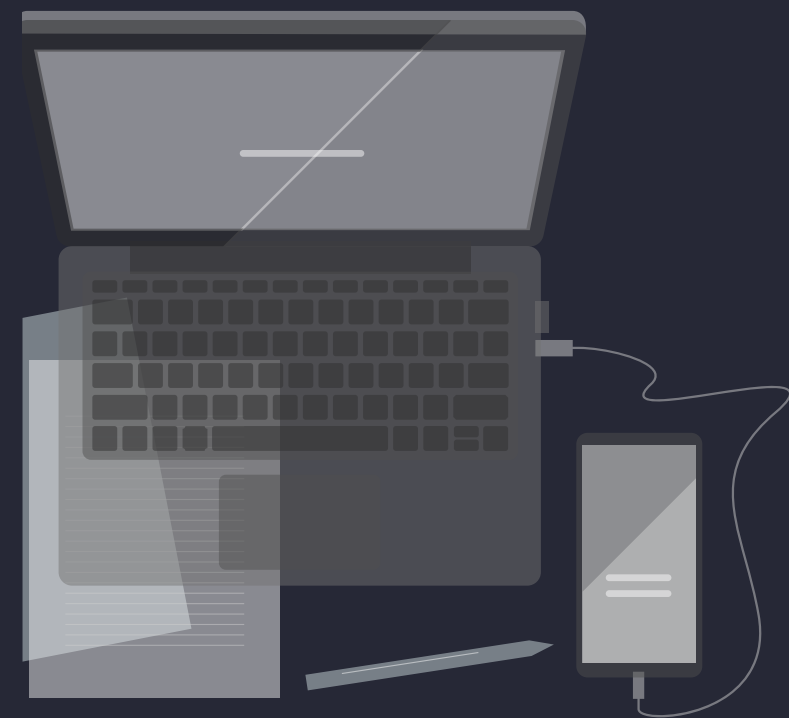


Important Milestones in the Lifecycle of Your Occupational Benefits



New joiner? Welcome!

Pension:

- ✓ Access the online account(s)
- ✓ Discover how your pension plan works and get your statement
- ✓ Transfer your pension fund from previous Swiss employment («vested benefits»)

Accident cover: with Zurich insurance

Active member of the scheme

- Inform HR of any material changes to your personal circumstance. This includes address, civil status changes such as marriage and health changes such as an incapacity to work (illness / accident)
- Check options of cover during unpaid leave prior to your time off
- Access and file your pension statement regularly (go to the online portal(s))
- Access and find your coverages for accident and long-term illness
- Optional: saving choices 1.1., finance homeownership / mortgages, buybacks (additional lump sum contributions)
- Did you know? If you are not married, you can notify the pension fund of your domestic partner

Leaving the scheme



- Decide on next steps regarding your accident / salary replacement cover? Learn more here: [Special agreement insurance Zurich](#)
- Pension: advise where to send your vested benefits within 6 months of leaving.
- It is your responsibility to ensure that your wishes are activated. Learn more here: [Unclaimed vested benefits \(admin.ch\)](#)
- Update the pension fund/insurances regularly in the case of an incapacity to work

Disclaimer and General Advice Warning

We have prepared this overview from the original documents to the best of our knowledge and belief. The information contained in this presentation is general in nature and should not be relied on as advice (personal or otherwise) because your personal needs, objectives and financial situation have not been considered.

Confidentiality Notice

Information contained in this document is confidential. It must not be disclosed to any third parties, or otherwise be reproduced, stored or transmitted, other than as permitted by law or with our prior written approval.

Privacy Notice

Aon has always valued the privacy of personal information. Aon has taken reasonable care in the production of this document and the information contained in it has been obtained from sources that Aon reasonably believes to be reliable. Aon however, does not make any representation as to the accuracy of any information received from third parties and is unable to accept any liability for any loss incurred by anyone who relies on the contents of this document to the extent permitted by law. The recipient of this document is responsible for their use of it.

AON

Swiss hHSM team members

Employee information session

Nov 2024

Claudia Truschzinski, Aon Suisse SA

EBBNyon@aon.com / t +41 58 266 83 83

Silvia Jacinto, Aon Suisse SA

Silvia.jacinto@aon.com / t +41 58 266 87 16



Agenda

1

Introduction
Swiss social security

2

Pillar 1
State benefits
Retirement

3

Pillar 2
Occupational benefits
Personal lines

4

Pillar 2
Occupational benefits
Retirement

Three Pillar System Background information

1st pillar

Social security

OASI (AHV / AVS)
(Federal old-age and survivors Insurance)

FDI (IV / AI)
(Federal disability insurance)

ICS (EO / PC)
(Income Compensation Scheme)

UI (ALV / chômage)
(Unemployment insurance)

2nd pillar

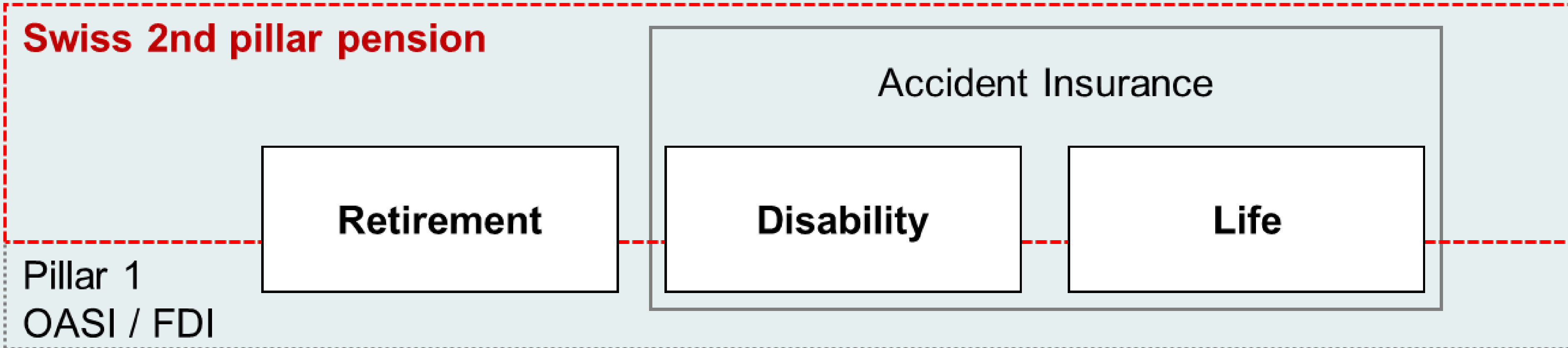
Employees benefit plans

Mandatory	Additional
<p>LPP / BVG Company pension plan</p>	<p>Complementary Company pension plan</p>
<p>LAA / UVG Accident insurance</p>	<p>Accident compl.</p>
	<p>PGM / KTG Short term disability</p>

3rd pillar

Individual provision

3a: bound	3b: unbound
<p>Individual retirement benefits/ savings</p>	<p>Individual retirement and risk benefits /savings</p>



At the age of retirement:

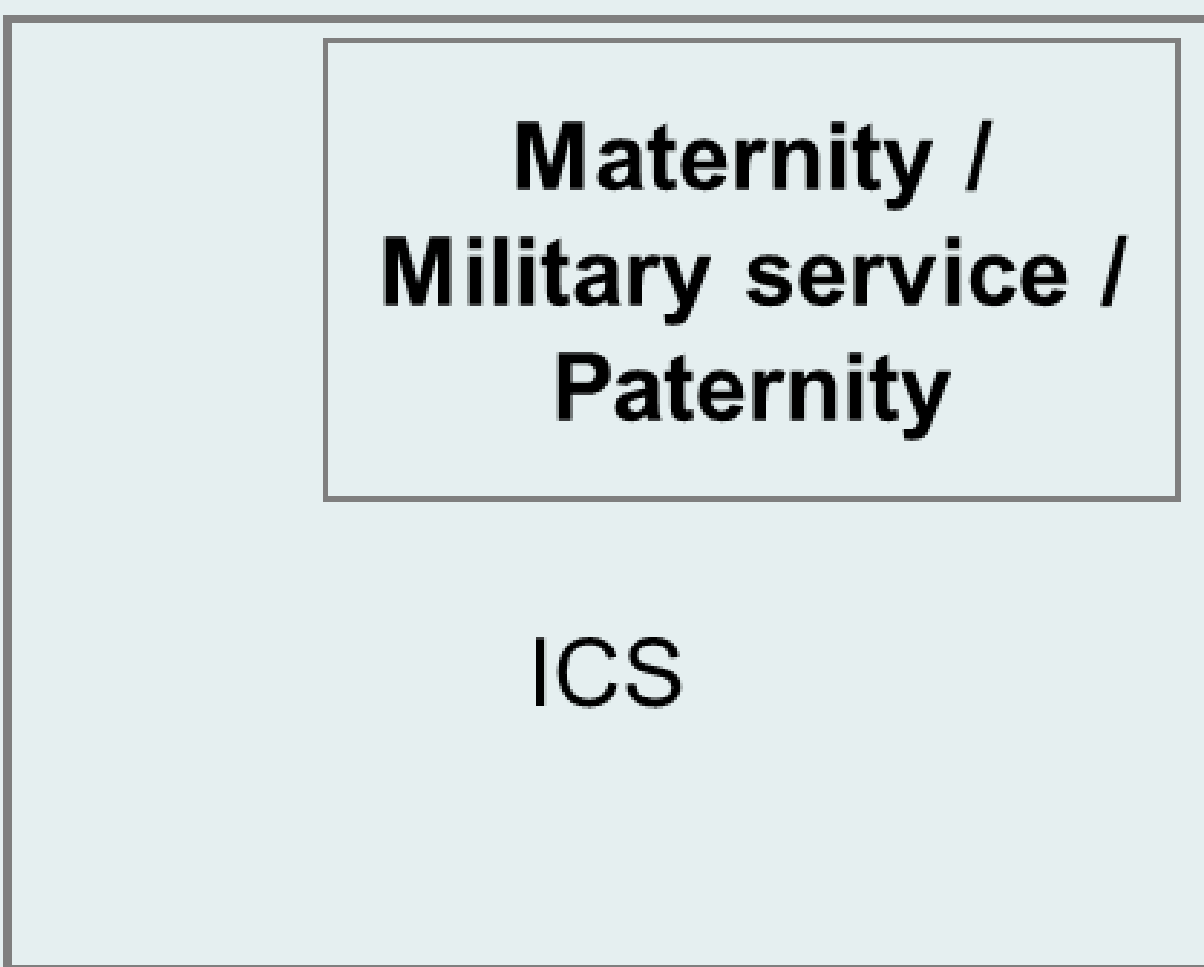
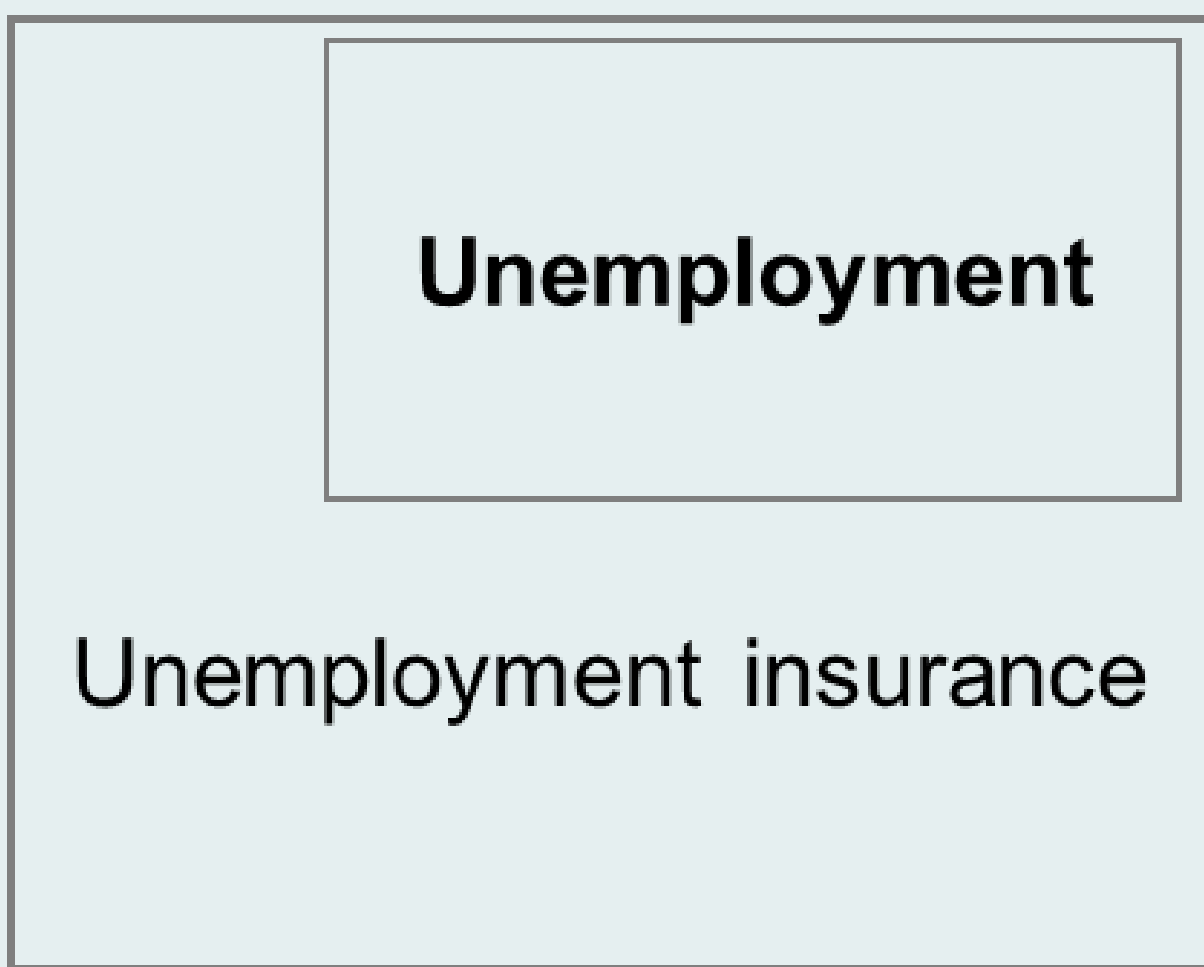
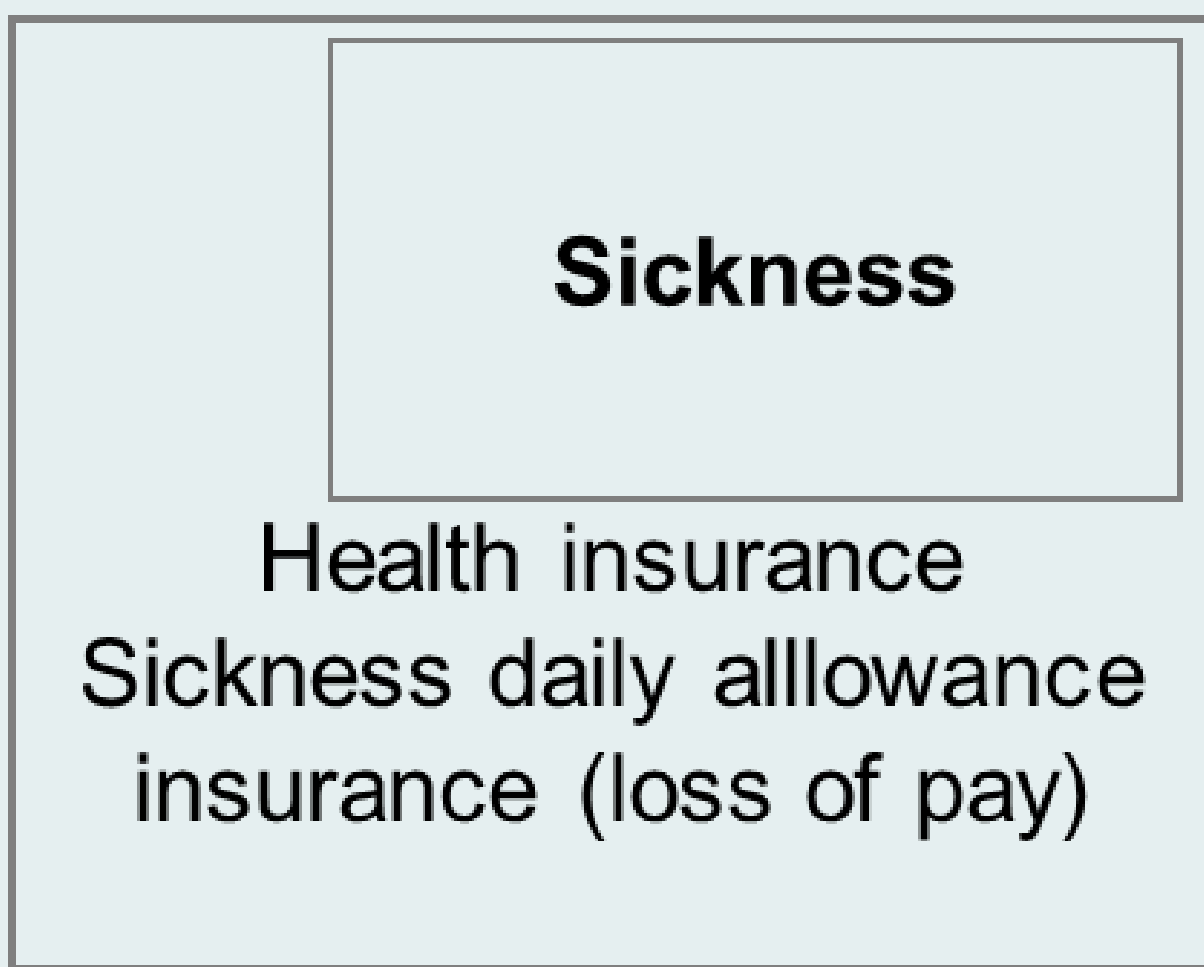
In case of definitive disability:

In case of death:

1st pillar OASI + 2nd pillar pension (LPP / BVG)

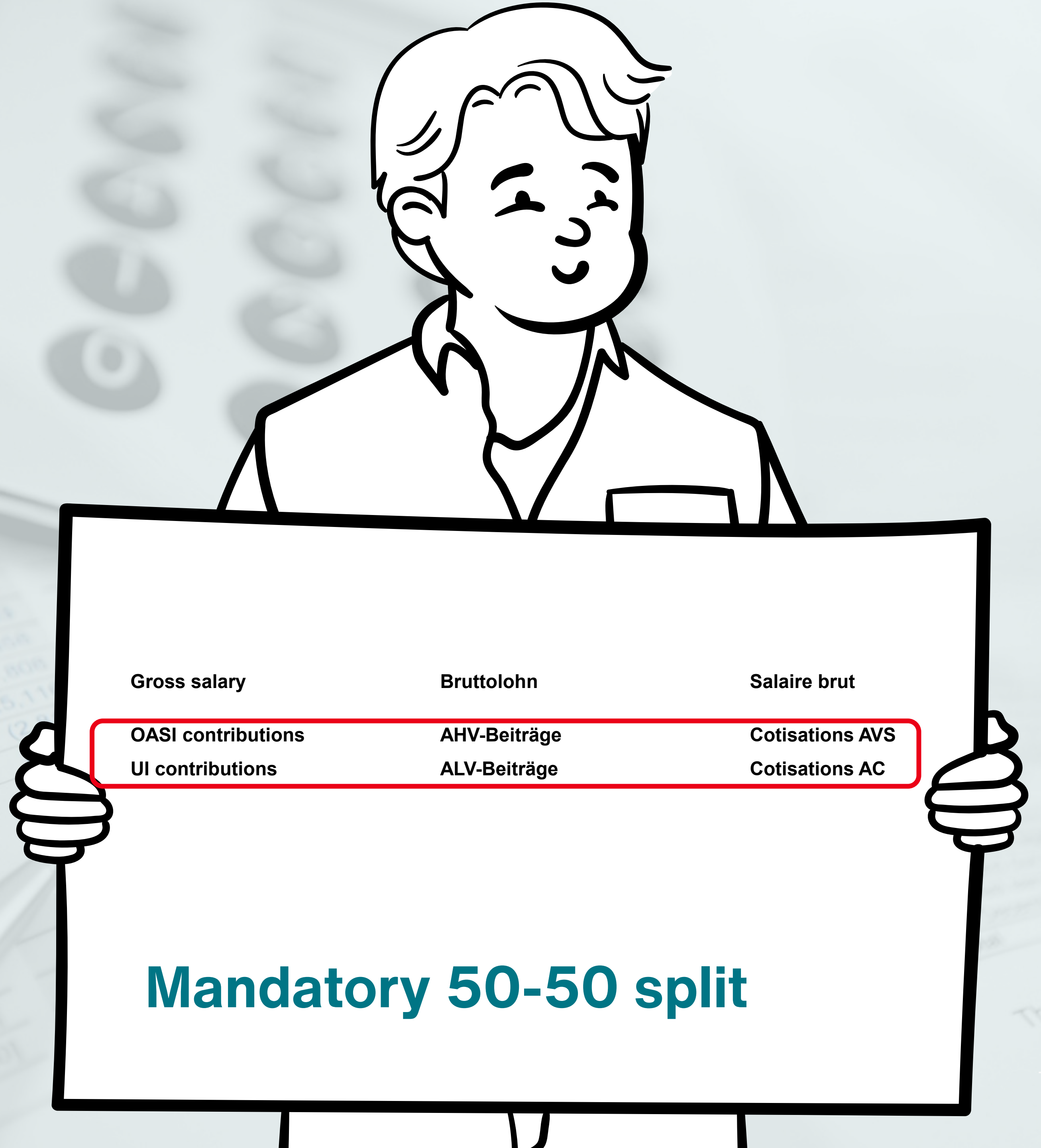
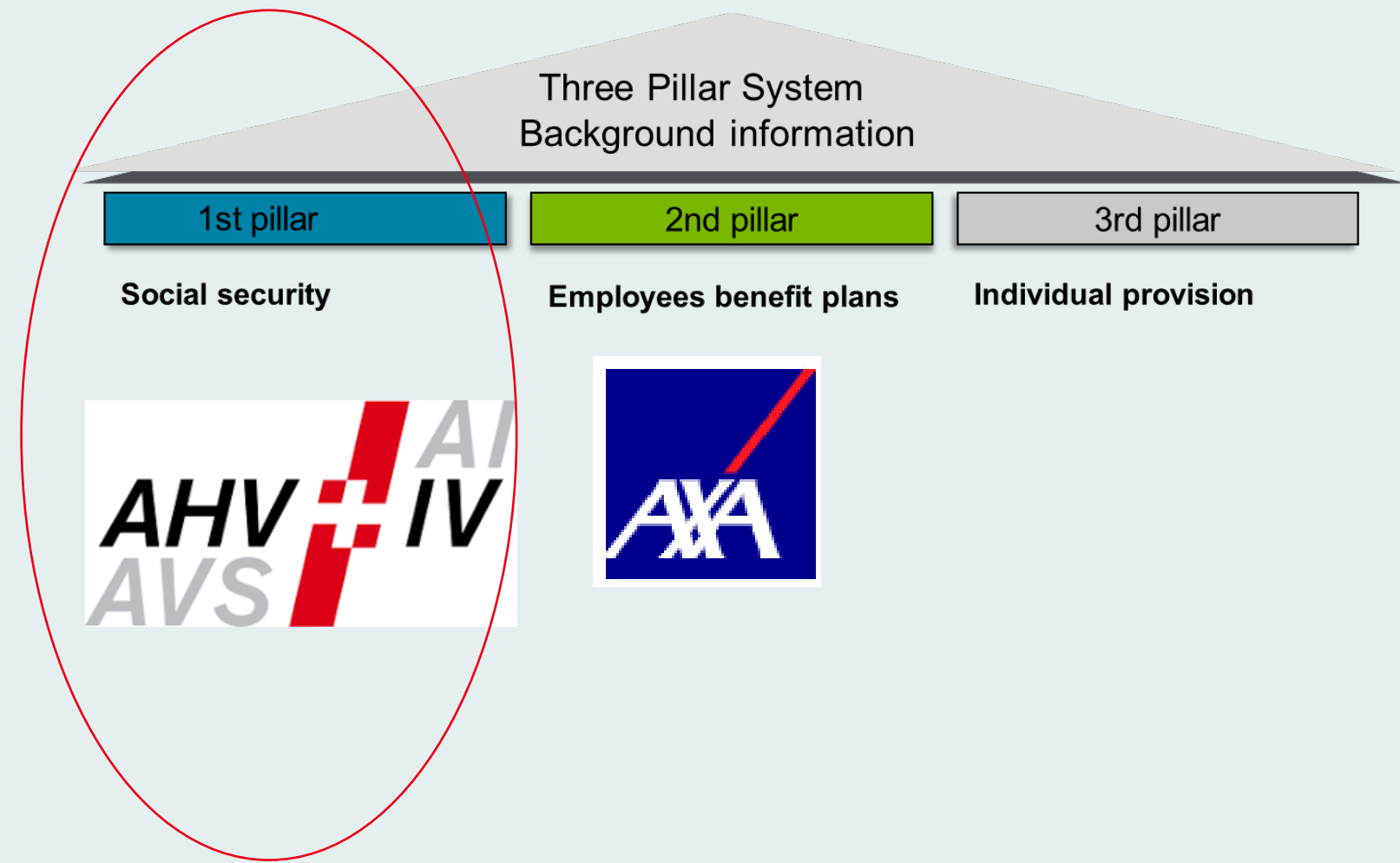
1st pillar FDI + 2nd pillar pension / accident cover

1st pillar OASI + 2nd pillar pension / accident cover



2

OASI pension



Gross salary	Bruttolohn	Salaire brut
OASI contributions	AHV-Beiträge	Cotisations AVS
UI contributions	ALV-Beiträge	Cotisations AC

Mandatory 50-50 split

OASI- Contributions, Benefits



	ER /EE (each)	Total
OASI	4.35%	8.70%
FDI	0.70%	1.40%
ICS	0.25%	0.50%
UI ¹⁾	1.10%	2.20%
Total	6.4%	12.80%

Benefits	Max. per year	Min. per year	Requirements (not exhaustive)
OASI old age pension	CHF 30,240 Couple pension: CHF 45,360	CHF 15,120	44 Years of contributions Max pension: average salary CHF 90,720, parenting credits are taken into account
Widow's-/Widower's pension	CHF 24,192	CHF 12,096	For max pension: Full contribution years + average salary 90K or above Widow: presence of children or at least 45 years old and married for 5 years Widower: presence of children under 18
Long-term disability	CHF 30,240	CHF 15,120	For max pension: Full contribution years + average salary 90K or above Degree of disability: Minimum 70%, Partial pension starting from degree of disability of 40%
Children pension (old age / disability / orphan)	CHF 12,096	CHF 6,048	Until age 18, in education until age 25

Individual account / pension calculation



Fonction	10.05.1985	Hemitelesat / Etat d'origine / Status d'origine: 100	Adressé(e) ou Employeur / Employeur ou genre de Dation de la sécurité générale			
No casier	1	2	3	4	5	6
8	36 299 980 098	1	01-12	08	29'000	Indemnite de chômage
8	123 456	1	01-12	10	98'000	ABCODEFO SA
8	456 123	1	06-12	11	29'780	ABCODEFO SA
8	456 123	1	01-10	12	35'000	XYZZ SARL
9	121 589	3	02-12	13	80'000	Indépendant
9	121 589	3	01-12	14	80'000	Indépendant
9	456 321	4	01-12	15	4'000	Personne sans activité lucrative
9	111 111 111 111	5	01	15	0	Beneficiaire pour tâches d'...
Revenu total						318'530

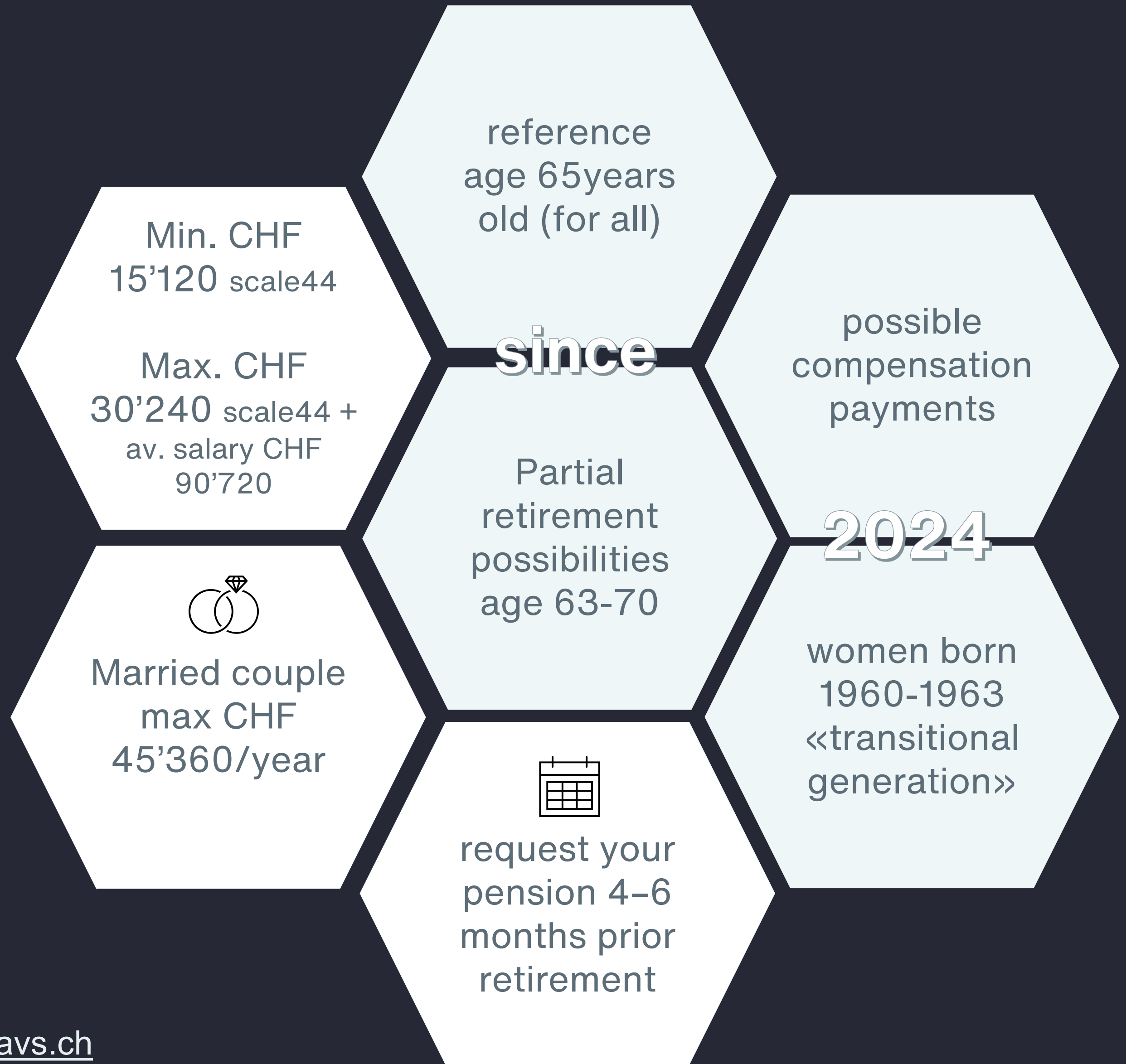
Individual account. More information: <https://www.ahv-iv.ch/p/1.01.f> (French) <https://www.ahv-iv.ch/p/1.01.d> (German)

- An overview of all entries to your pillar 1 pension (salaries / contribution period / care credits)
- Can be requested from any OASI compensation office, but preferably your current employer's one
- If there is an error, corrections must be notified to the compensation office within 30 days
- The statement is issued free of charge every five years

Pension projection / Pension estimation more information: <https://www.ahv-iv.ch/p/3.06.e>

- Information on the expected OASI-old age pension
- Calculation informative, i.e. not binding
- Order via the Internet or from the responsible OASI compensation office
- For married couples, it is advisable to submit the application jointly

OASI retirement: in a nutshell

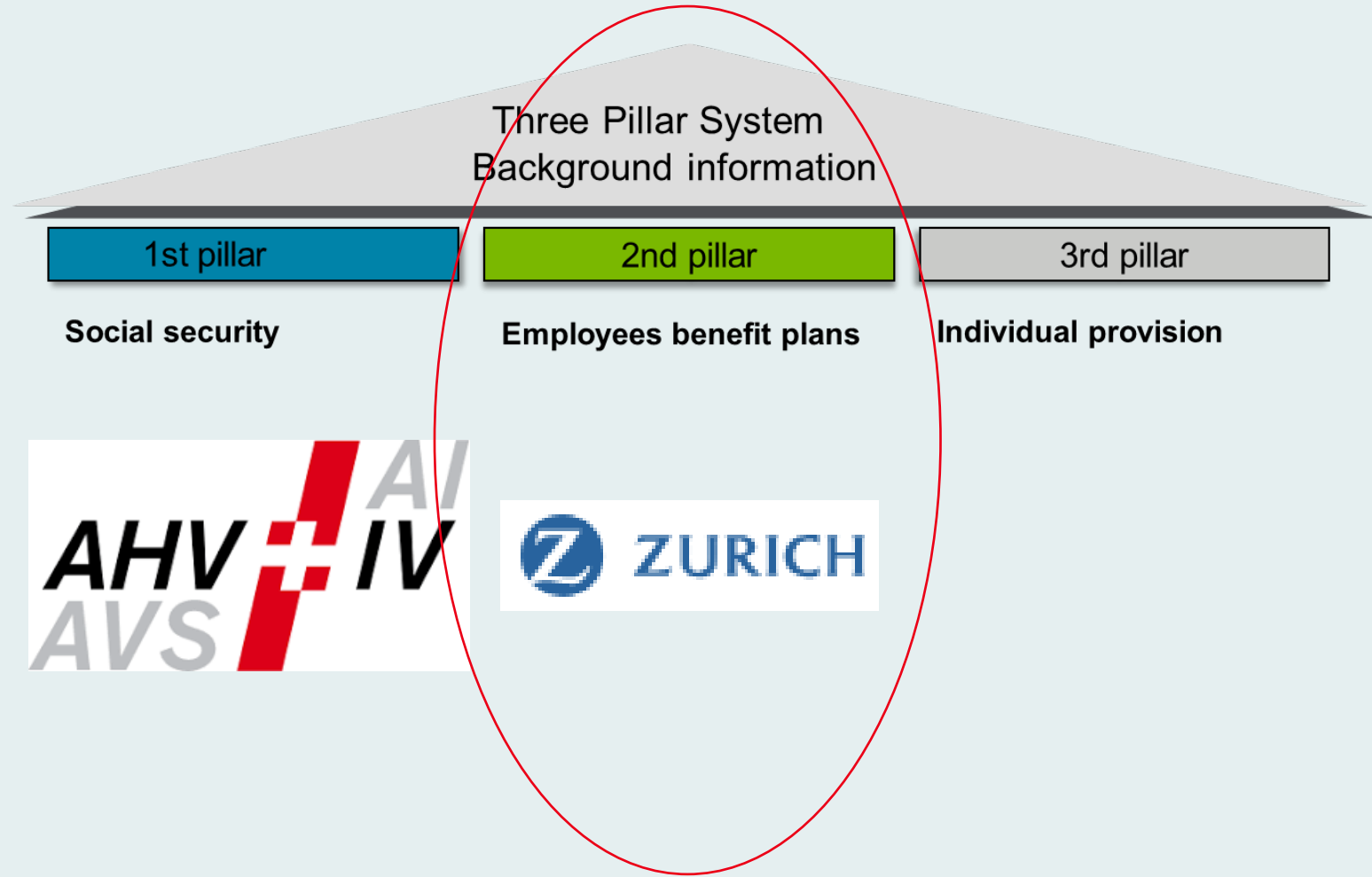


Information / simulation:

- www.ahv-iv.ch
- Your compensation office: HR request
- [ESCAL - Retirement OASI pensions calculation \(acor-avs.ch](http://ESCAL - Retirement OASI pensions calculation (acor-avs.ch)

3

Occupational Benefits



1st pillar

2nd pillar

3rd pillar

Social security

Employees benefit plans

Individual provision

OASI (AHV / AVS)

(Federal old-age and survivors Insurance)

FDI (IV / AI)

(Federal disability insurance)

ICS (EO / PC)

(Income Compensation Scheme)

UI (ALV / chômage)

(Unemployment insurance)

Mandatory

LPP / BVG

Company pension plan

LAA / UVG

Accident insurance

Additional

Complementary
Company pension plan

Accident compl.

PGM / KTG

Short term disability

3a: bound

Individual retirement benefits/ savings

3b: unbound

Individual retirement and risk benefits /savings

Mandatory. Legal minimum.

Current employer

Personal choices

Second Pillar – Accident insurances

Accident means any unexpected and involuntary injury to the human body resulting from an extraordinary external cause which is harmful to physical, mental or psychological health or which leads to death.

Occupational accidents include accidents which occur to insured persons while they are carrying out their occupational duties. Accidents that occur during breaks or before or after work are also included under this heading insofar as the injured party was legitimately at his or her work place or in a danger zone related to his or her employment.

Non-occupational accidents include all accidents which cannot be defined as occupational accidents, in particular accidents which occur between the home and the work place and during leisure time, such as while playing sport, road accidents or accidents in the home.

HR should be contacted if employees perform any high risks sports such as Base-Jumping, Speedflying, Fullcontact contests, car races etc.



Salary continuation in case of accident and sickness

Wage continuation according to your employment terms. During the wage continuation, the employer is entitled to all insurance payments
After the wage continuation stops, the employee is entitled to the insurance payments.

Employer obligation:

100% of the salary for a certain period according to the service years according to Swiss Law (art. 324aCO)

Insurance cover:

80% until the recovery of the full capacity of work or recognized disability by IV, max. 730 days

Leaving the company

Accident insurances

- Coverage ends with the 31st day after the last wage entitlement
- Further extension is possible by special agreement with the provider. More information here [Zurich / insurance by special agreement](#)

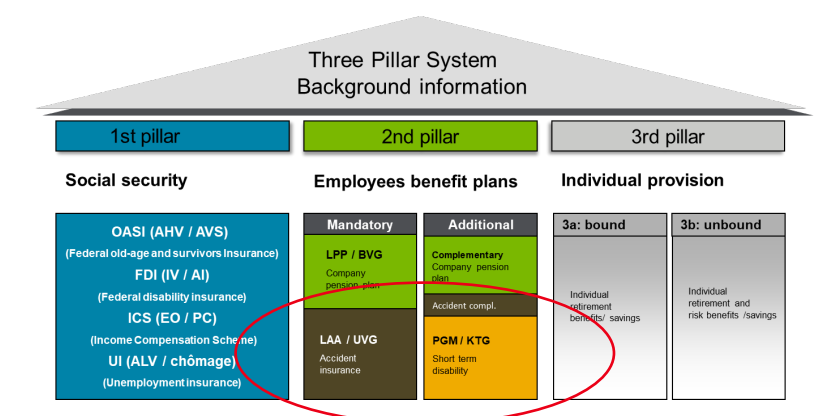
Sickness daily allowance insurance

- Coverage ends with the last wage entitlement
- Insureds residing in Switzerland have the right to transfer to individual insurance with the provider

Mandatory Accident Insurance	Zurich	<ul style="list-style-type: none"> • Insured maximum salary: Up to 148,200 CHF • Pension in case of disablement: 80% of the 148,200 CHF salary • Pension in case of death: Maximum 70% of the 148,200 CHF salary • Daily allowances: As of day 3 of disability: 80% of the 148,200 CHF salary
Supplementary Accident Insurance	Zurich	<ul style="list-style-type: none"> • Insured salary: Up to 400,000 CHF • Accidental death: 2x annual salary • Total Permanent Disability (TPD): 2x annual salary <ul style="list-style-type: none"> ◦ Hospital stay in private ward (needs to be approved by Zurich, the medical vendor, before the team member's planned operation) • As of day 3: 80% of insured salary exceeding 148,200 CHF • Benefit: <ul style="list-style-type: none"> ◦ From the first day of absence: S&P Global pays the team member 100% of base salary (declared to the Assurance-vieillesse et survivants / German Alters- und Hinterlassenenversicherung [AVS/AHV])
Short-term Disability	Zurich	<ul style="list-style-type: none"> • Insured salary: OASI (Swiss Social Security also known as AHV/AVS) salary up to 400,000 CHF • Waiting period: 30 days • Duration: 730 days • As of day 31: 80% of insured salary up to 400,000 CHF • Benefit: <ul style="list-style-type: none"> ◦ From the first day of absence: S&P Global pays the team member 100% of base salary (declared to the AVS/AHV)

2024-
unchanged
2025 -
insurance
cover at a
glance

Good to know about occupational benefits ≠ pension



ACCIDENT ZURICH

Your medical expenses are insured worldwide

- Medical treatment and hospitalisations in a private ward
- Travel and transport to the place of treatment
- Search and rescue operations

Insurance coverage according to policy

– Helpline 24-hour :

In Switzerland : 0800 80 80 80

From abroad : +41 44 628 98 98

– Report accident : [Report accident / illness of employees | Zurich](#)

Accident insurance	IHS Markit
Mandatory (LAA)	16.406.793
Complementary (LAAC)	16.406.794

Claims should be announced online asap by your employer. Please help them by providing the necessary information.

In case of illness

Day 1-3

medical certificate to employer ¹⁾

In case of justified doubt³⁾ on the medical certificate, a detailed document or visit the medical service might be requested by the employer

Day 1-30

The employer announces the case to the sickness daily allowance insurance

In case of a longer incapacity of work: provide monthly medical certificates to your employer

Sign the authorization letter of the sickness daily allowance insurer and return it within 7 days ²⁾

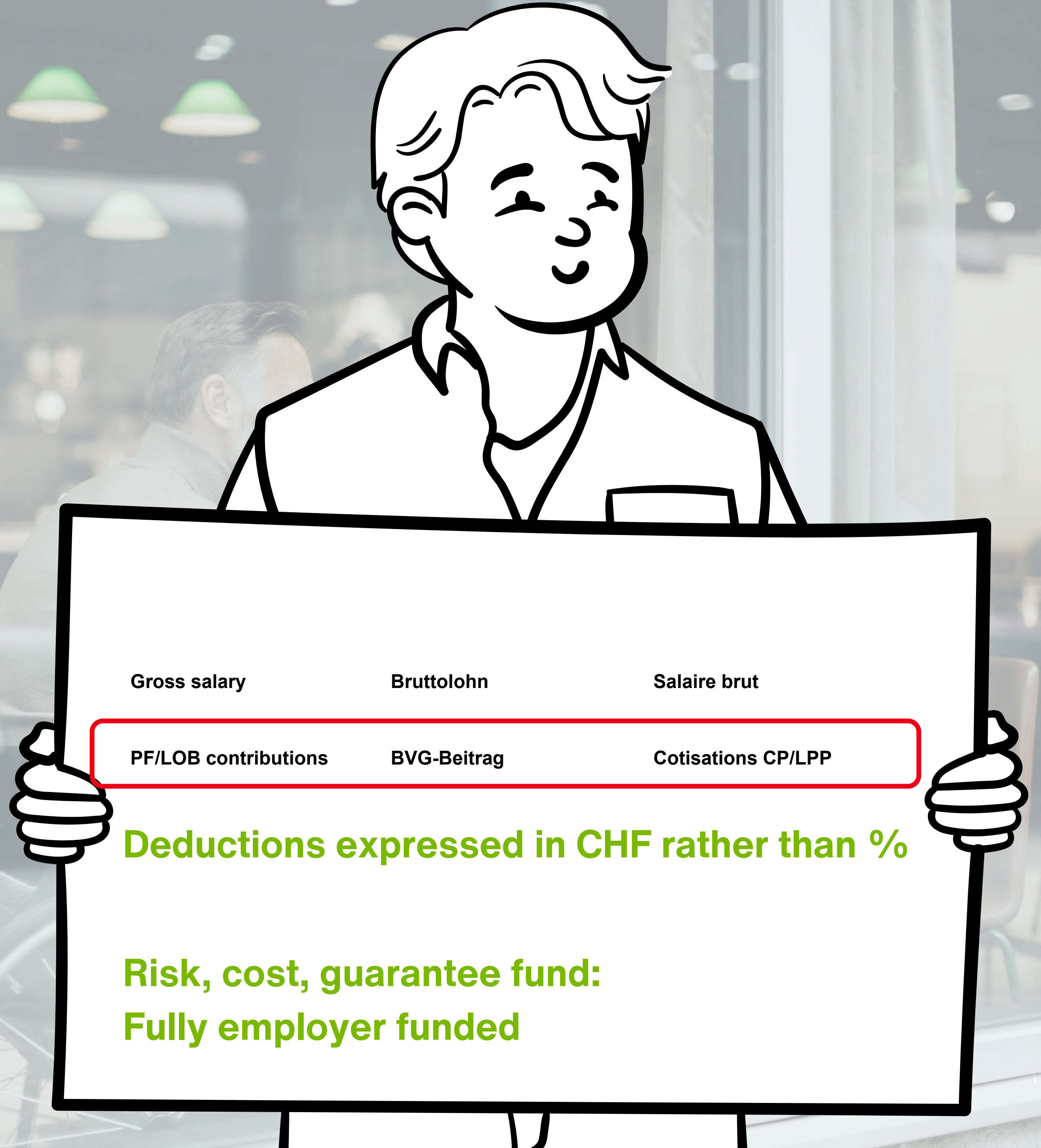
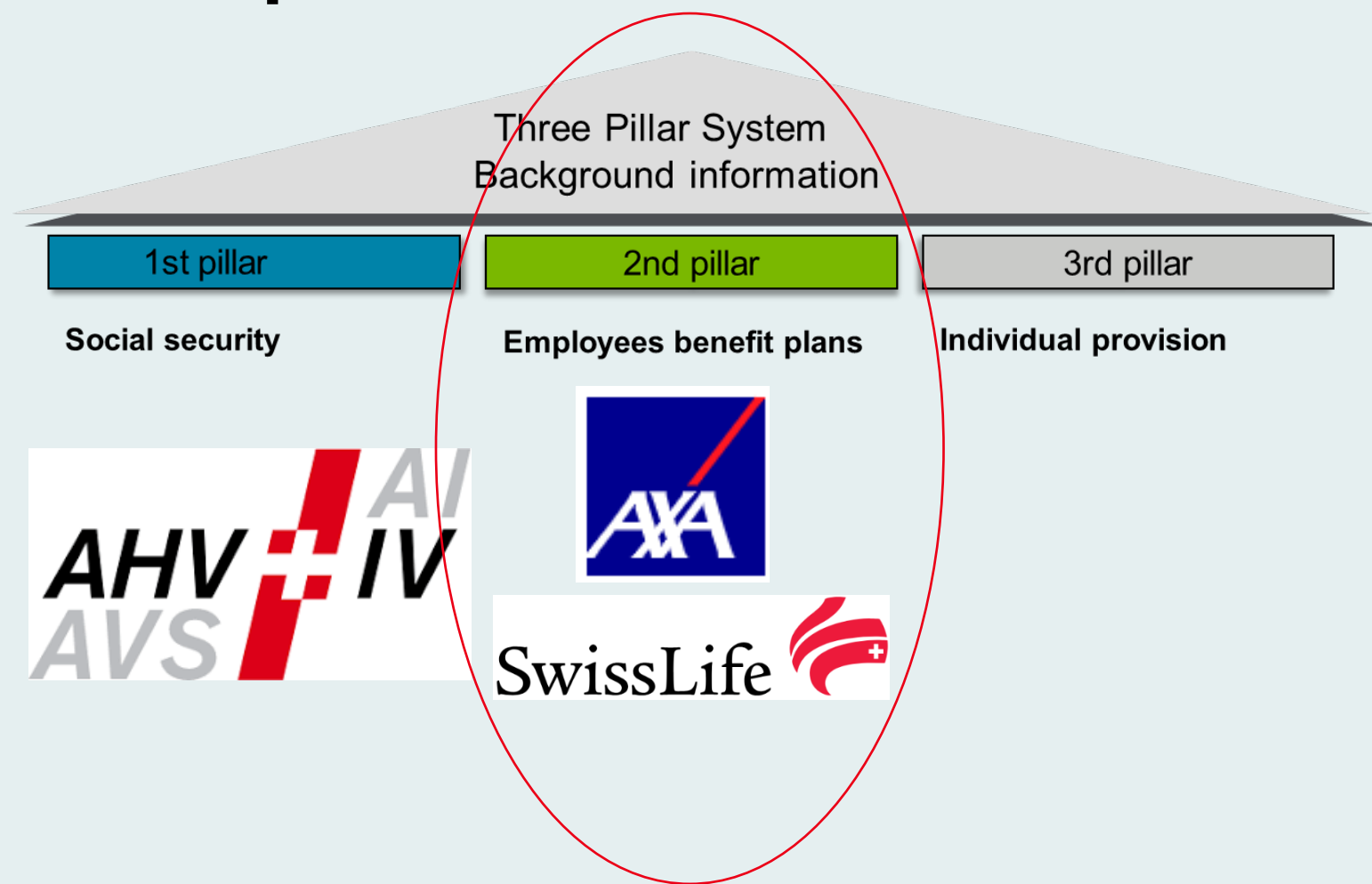
A stay in a foreign country during the sickness needs to be confirmed to the loss of income insurer 14 days in advance for a confirmation of coverage

Day 120

declaration to the state provided disability institution (AI / IV)

4

Occupational Benefits



LOB

Federal law on
Occupational Retirement,
Survivors' and Disability
Pension Plans

Loi fédérale sur la
prévoyance professionnelle
vieillesse,
survivants et invalidité

LPP

BVG

Bundesgesetz
über die berufliche Alters-,
Hinterlassenen-
und Invalidenvorsorge

AON



Risk benefits

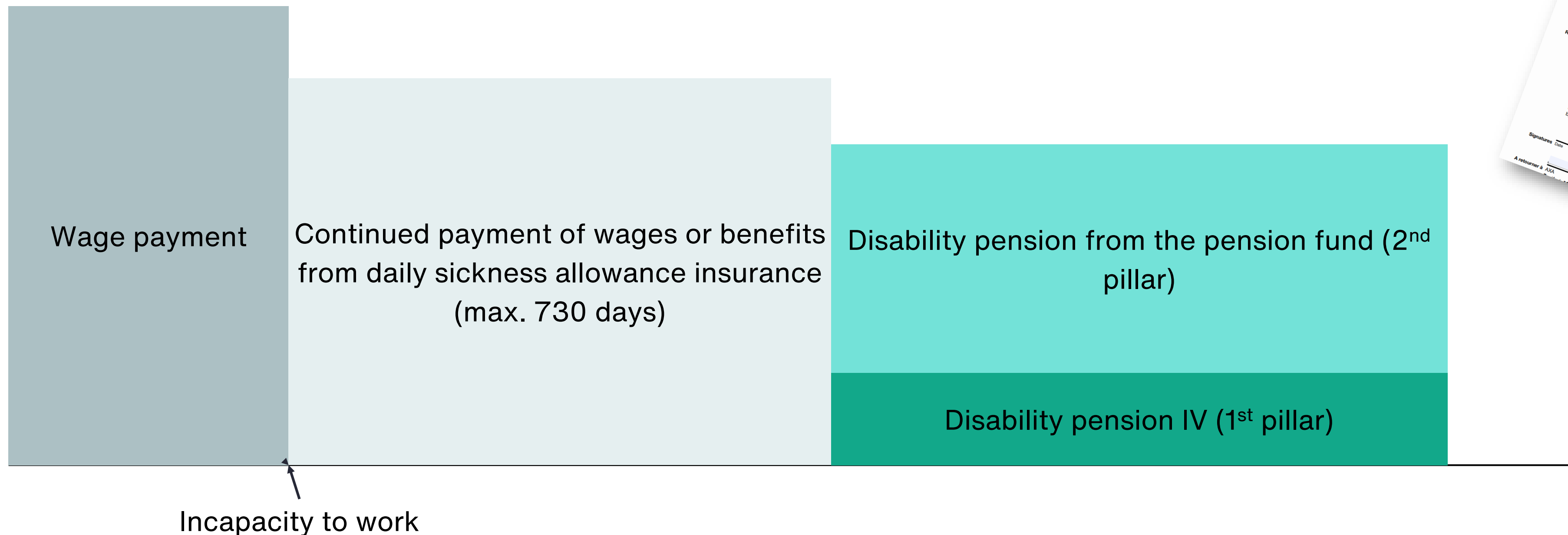
Benefits covered (illness):

- Disability pension *60% of insured salary* + children's pension *6% of ins. salary*
- Spouse's/partner's pension *40% of ins. salary* + orphan's pension *6% of ins. salary*

Coordination in case of disability / death due to an accident

Waiver of premium (waiting period 3 months illness&accident)

«Waiting period» for disability pensions:



[Unmarried partners can be announced to Axa: services28.bvg@axa.ch](mailto:services28.bvg@axa.ch)

The image shows a document titled "Confirmation de communauté de vie" (Confirmation of community of life) from Axa. The document is a form with several sections:

- Employeur:** Name of the employer.
- Personne assurée:** Name of the insured person.
- Partenaire:** Name of the partner.
- Communauté de vie:** A section for confirming the community of life, with checkboxes for "Oui" (Yes) or "Non" (No).
- Adresse actuelle:** Current address of the insured person.
- Confirmation de la communauté de vie:** A section for confirming the community of life, with checkboxes for "Oui" (Yes) or "Non" (No).
- Remarques:** A section for remarks.

Compulsory pension plan(s): no “opting-out”

Benefits:

- **At retirement** (regular age 65, earliest 58, latest 70): Retirement pension or lump sum payment
- **(Long-term) Disability:** Disability pension + children’s pension + waiver of premium
- **Death:** Spouse’s / partner’s pension + orphan’s pension

Financing of home ownership during employment possible.

Increased retirement capital possible:

- Chose a higher saving choice option (if still possible)
- Voluntary additional contributions (buybacks / purchases of missing years of contributions) if individual calculations show a potential

When leaving the pension plan: Vested benefits to be transferred out

Since 2020: Art. 47a – add. options for leavers age 58+ (check conditions)

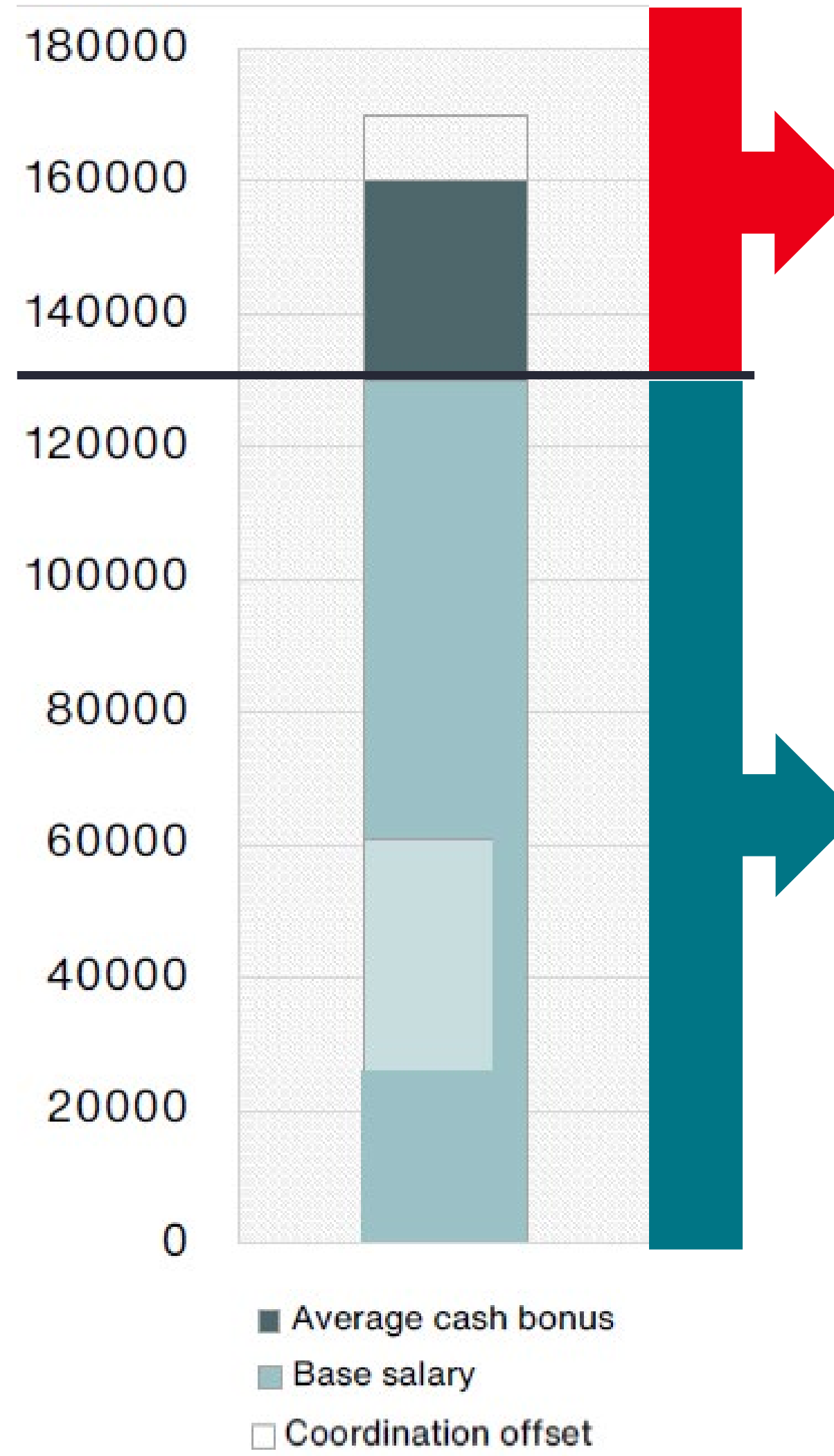


Provider: Axa & SwissLife

136'080 CHF
 4.5x max. pillar 1 pension
 = 30'240/year 2025

Both provide:

- 3 saving plan choices for team members each 1.1. and an 11% employer contribution
- Buybacks if potential remaining
- Financing of home ownership possible
- Online access to your statements
- English / French / German
- Quarterly premium payments / investments (you will continue to see monthly salary deductions)



Swiss Life Investment Foundation (new since 1.1.24)

- Investment strategies to be chosen by eligible team members based on their risk profile
- Low risk solution = saving insurance
- Max. 75% equities option
- More exposure to market: potential of return – risk of loss
- Default retirement benefit: capital (pension possible)
- Leaving before retirement age: investments are cashed in and become vested benefits

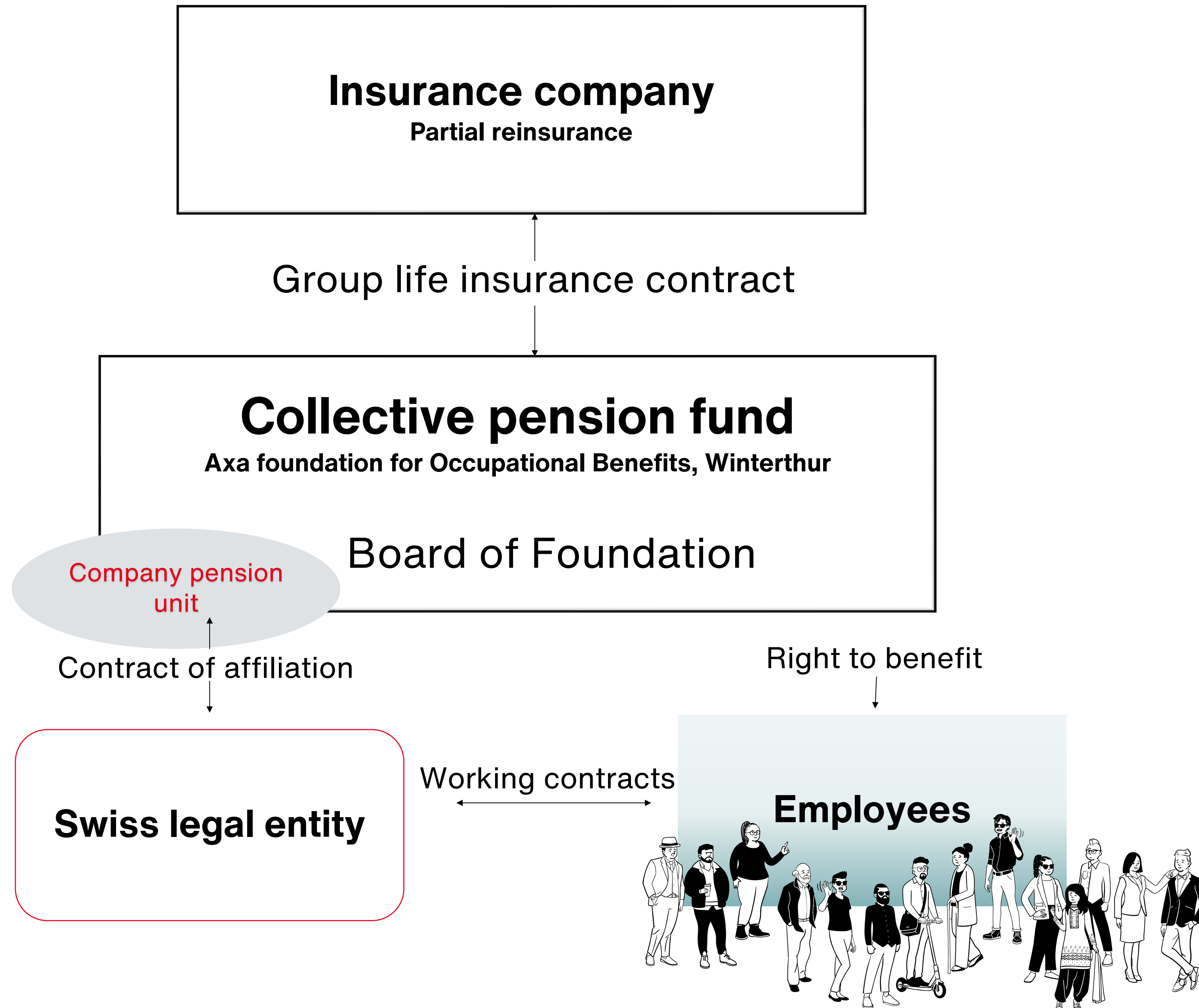
More information: www.swisslife.ch/premium

Axa LPP Foundation Suisse Romande (continuation with your historic provider)

- Investment managed by Axa. Interest paid decided by the foundation at the end of year based on their coverage ratio
- Collective risk exposure
 - Default retirement benefit: Retirement (lump sum / mix possible)
 - Leaving before retirement age: Vested benefits

More information about the foundation: <https://www.axa.ch/en/about-axa/company/foundations/lpp-foundation-suisse-romande/key-figures-news.html>

For employees (forms,...): <https://www.axa.ch/en/about-axa/company/foundations/lpp-foundation-suisse-romande/download-center-for-companies.html>



Eligibility to the pension fund

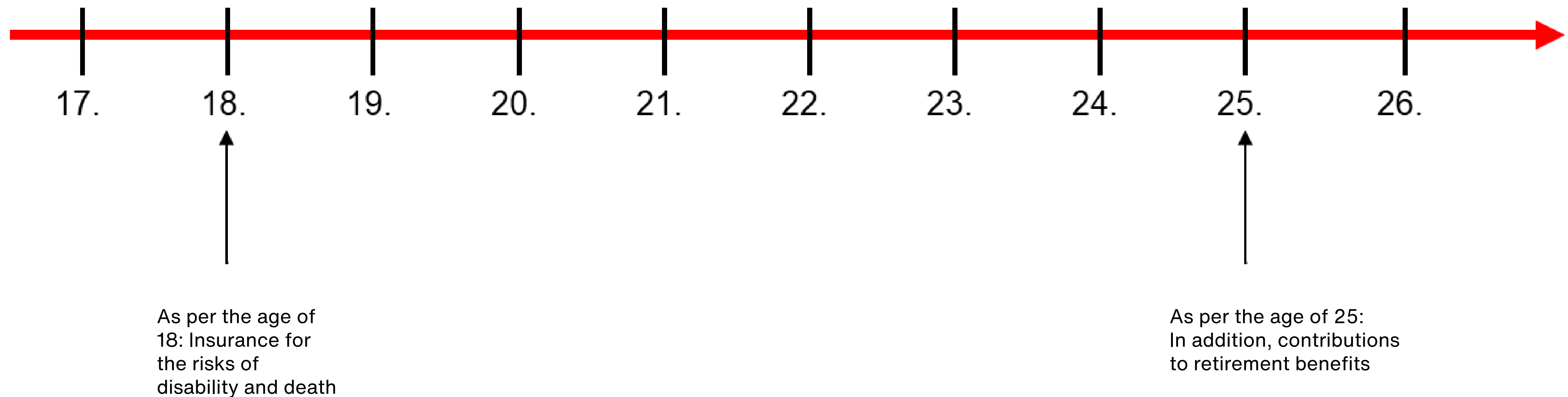
Enrollment in the occupational benefits plan takes place if:

You are insured under OASI

A work contract for at least three months and

An annual salary of at least CHF 22'680 (2025)

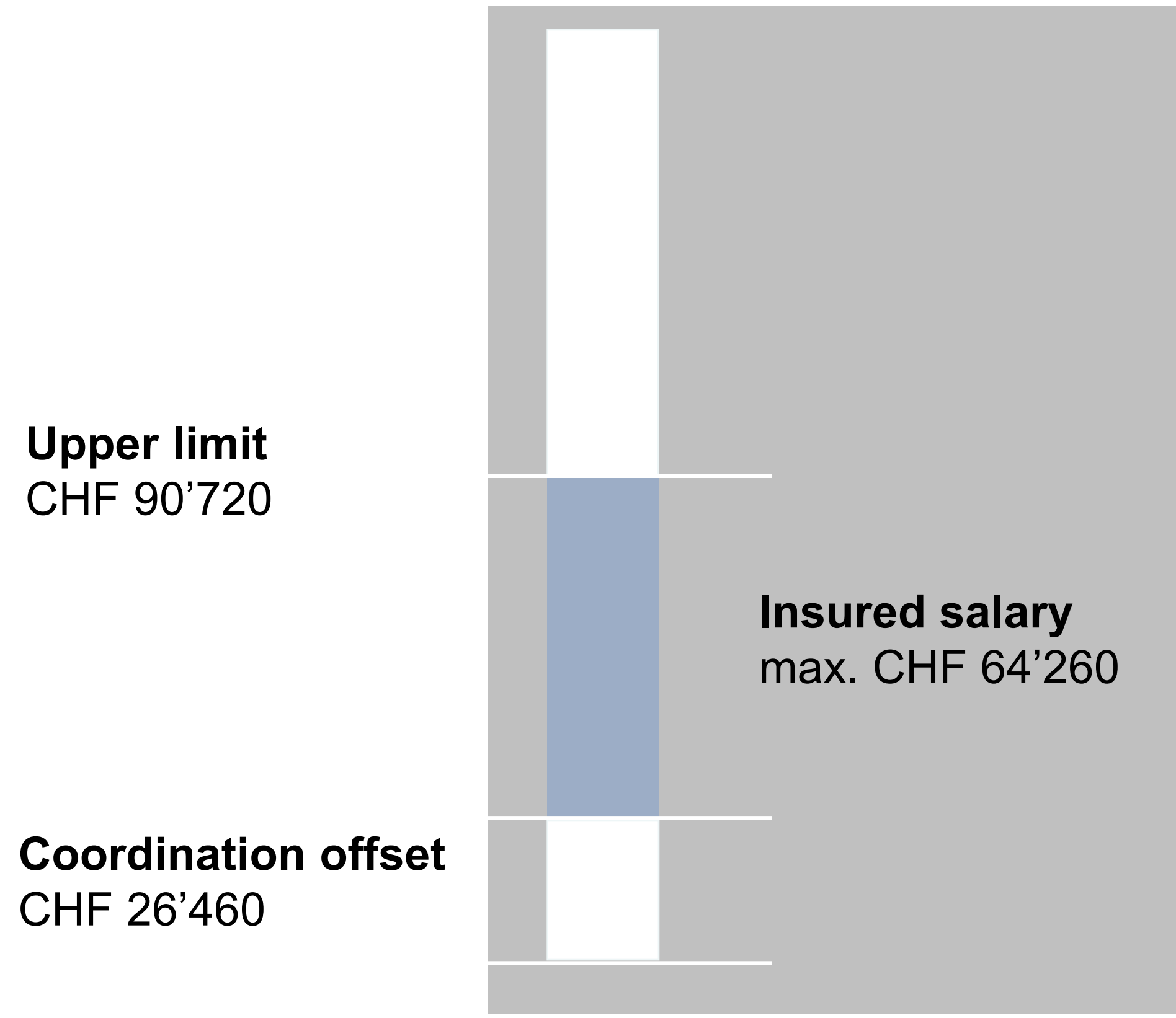
The regular Swiss retirement age has not been reached



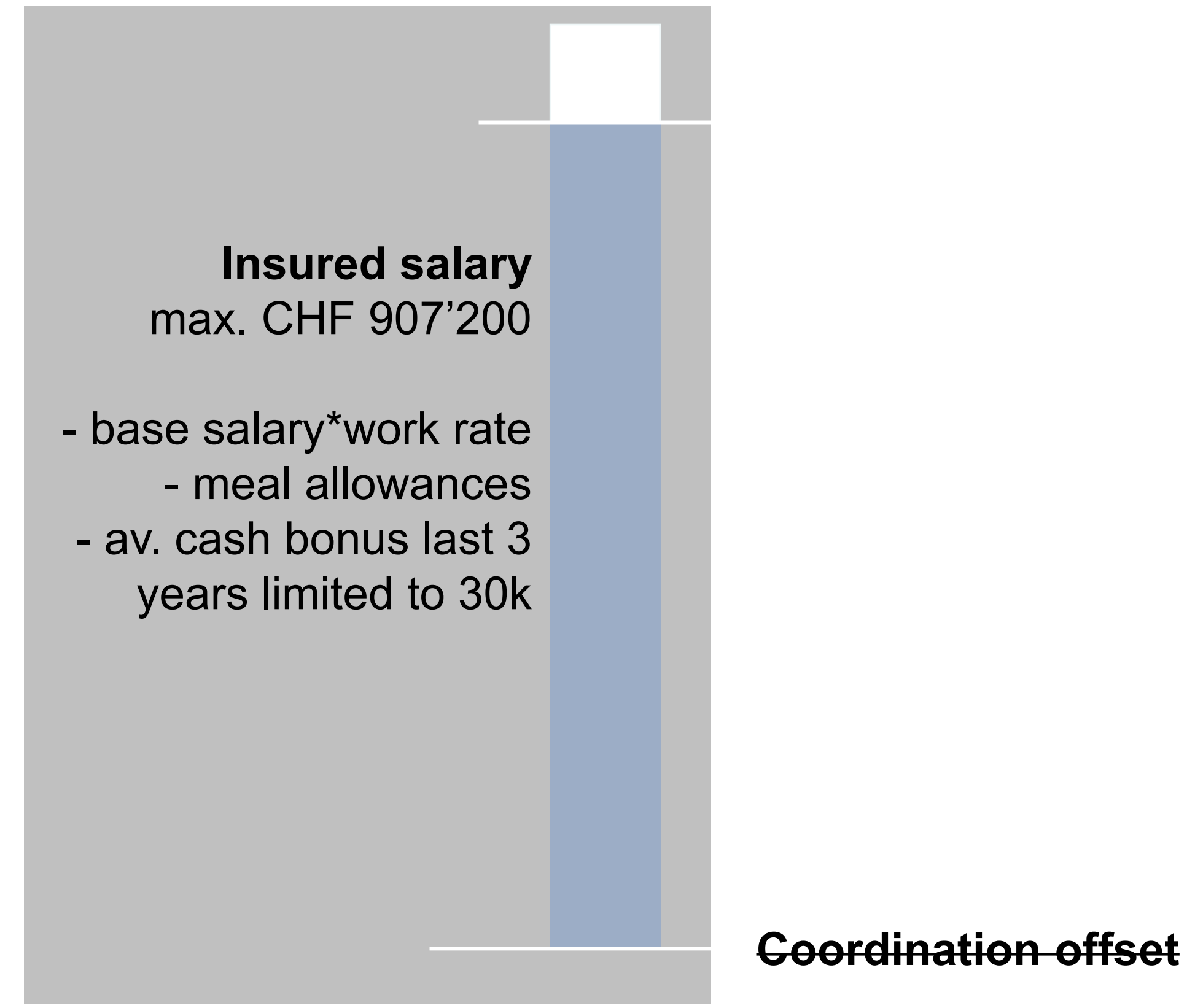
Good to know: a risk assessment may be necessary when joining the pension fund or in the event of a subsequent salary increase

Insured salary and saving scales

Legal minimum

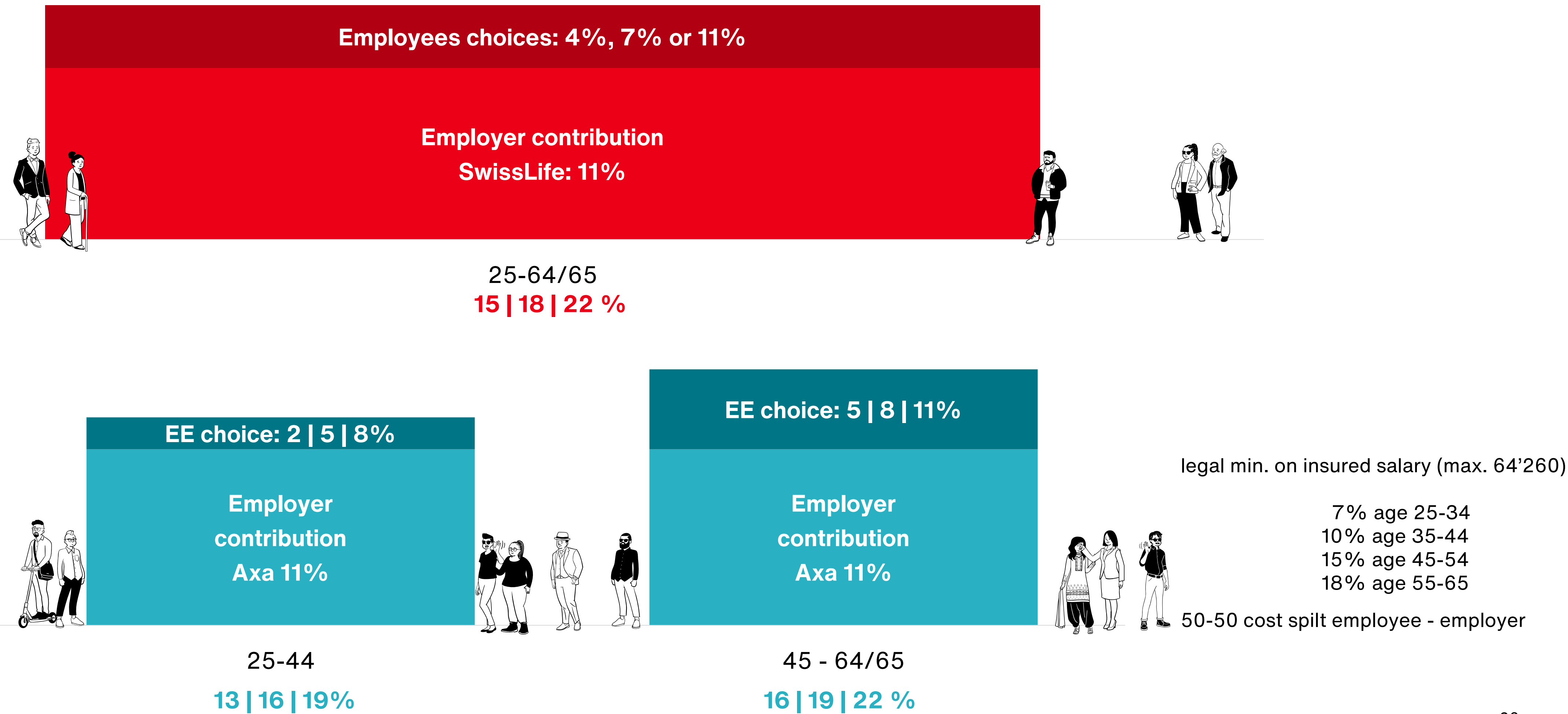


Your employer

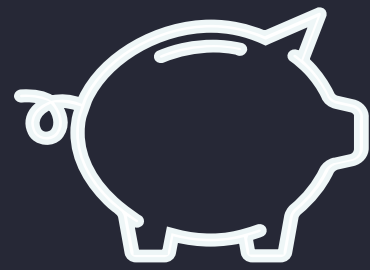


Retirement credits and saving contributions split

Annual savings contributions / retirement credits (in % of insured salary)



Your pension statement: cost split



Saving contributions

11% employer

Your contribution = your choice
(lowest if new joiner)

Risk . Cost . Security fund fees
100% employer funded

Cost split

Pension fund certificate

Valid with effect from 01.01.2024
Muster Max

Contract no. 1/96002
male
Ins. no. 756.7708.4128.23

SU

Possible purchase of regulatory pension benefits

32	Possible purchase of additional retirement benefits as of 01.01.2024		13'696.40
33	Possible purchase of early retirement benefits on 01.01.2024	at age 64	32'003.00
		at age 63	63'986.00
		at age 62	96'045.00
		at age 61	128'268.00
		at age 60	160'720.00

The benefits purchase amounts shown are estimates in accordance with the pension plan. We will provide you with an up-to-date calculation before the purchase. For this we require detailed information from you on the "Purchase of contribution years / early retirement" form. You will find the form on our website, and we would be glad to assist you.

	Mandatory portion	Extra-mandatory portion	Total
Entitlement on withdrawal before retirement age			
Total of all transferred vested benefits	14'000.00	5'000.00	19'000.00
34 Vested benefits as at 01.01.2024	128'873.65	12'688.15	141'561.80

35 **Advance withdrawal for purchase of residential property**

36 Possible early drawing amount in favor of residential property as at 01.01.2024

	141'561.80
--	------------

37 **Contributions**

	Employer	Employee
38 Savings component	4'685.40	4'685.40
Risk contribution	452.40	452.40
Legal contributions	43.20	43.20
Total contribution	5'181.00	5'181.00
39 Monthly contribution	431.75	431.75

40 **Occupational benefits fund commission**

On 18.01.2024 the occupational benefits fund commission comprised

Employee representative (Chairperson)	Worker Peter
Employer representative	Boss Simon

Notes

The pension fund certificate is based on the regulations of your pension fund. This certificate replaces all previous versions and was issued by AXA Life Ltd. 8401 Winterthur on the instruction of your pension fund on 18.01.2024.

You will find general information on your pension fund online at www.axa.ch/meine-Pensionskasse.

Building retirement assets

Retirement assets / savings capital

- Savings capital is built up for each insured person
- When leaving the company, the retirement assets are transferred to your new employer's pension fund
- Upon retirement, the retirement assets are converted into an old-age pension

10 Development of retirement assets in 2023

11 Retirement assets as at 01.01.2023

12 Interest (2%) for 2023

13 Retirement assets as at 01.01.2024

14 These include:

17 Vested benefits brought into the fund

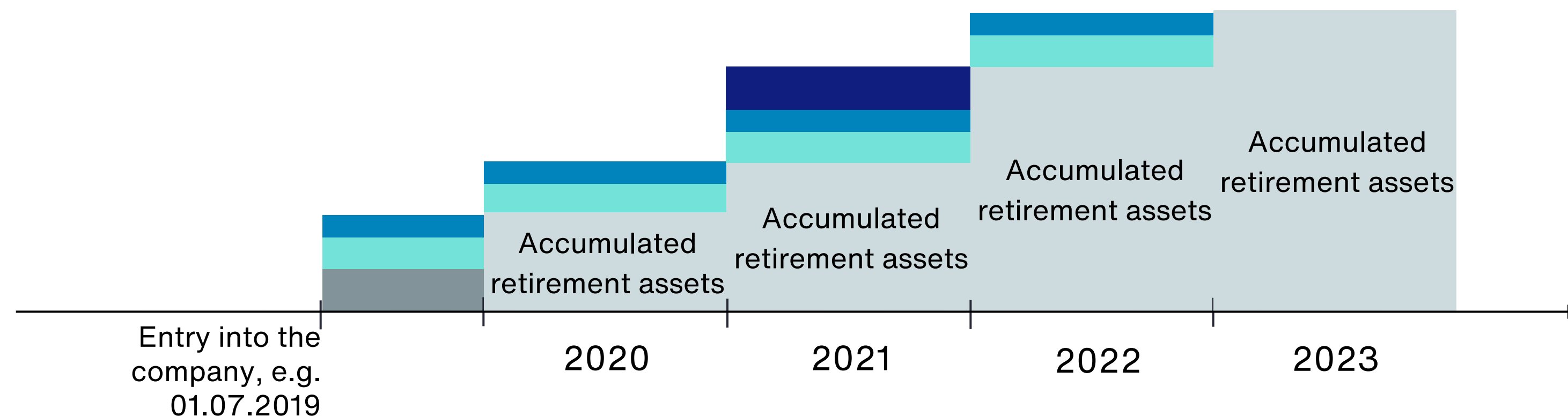
	15 Mandatory portion	Extra-mandatory portion	16 Total
11 Retirement assets as at 01.01.2023	118'546.60	11'277.15	129'823.75
12 Interest (2%) for 2023	1'185.45	1'411.00	2'596.45
13 Retirement assets as at 01.01.2024	128'732.05	12'688.15	141'420.20
14 These include:			
17 Vested benefits brought into the fund	14'000.00	5'000.00	19'000.00

The current interest rate for retirement assets corresponds to 1.25% for the mandatory and the extra-mandatory portion.

Components of retirement assets

- Annual savings contributions (= retirement credits)
- Interest on the accumulated retirement assets
- "Purchases" / "buy-ins" / "voluntary contributions" of the insured
- Transfers of retirement assets from a previous pension fund

Note: Funds from foreign pension funds cannot be transferred to Swiss pension funds



2nd Pillar – Pension plan

Retirement benefits

“Voluntary contribution” / “buy-in” / “purchase”

- Members of a pension plan can make voluntary payments into the pension fund, called "purchases"
- The amount paid in is **deductible from income taxes in Switzerland**
- The additional capital in the pension fund leads to **higher retirement benefits**

Specifics

- Voluntary contributions **for missing contribution years** and **for early retirement** are possible
- If retirement assets have been withdrawn in advance for the promotion of home ownership, they must first be repaid.
- **In the first five years after moving to Switzerland**, the annual amount is limited to 20% of the insured salary
- **In the three years following a "purchase"**, a "capital freeze" applies, i.e. benefits from the pension fund can only be drawn in the form of a pension
- Axa prepares a **confirmation** of the voluntary contribution that needs to be added to the tax declaration



best way to proceed? MyAxa online tool – access IBAN within a few minutes

new: check with SwissLife assets (to be announced) and options to chose Axa or SwissLife if eligible to both schemes

Pledging / withdrawal for property


Possibilities according to pension fund regulations

- Pledging => Security for bank / mortgage (triggers no tax)
- Withdrawal of old age capital for financing property (triggers tax)
- Use retirement assets to repay mortgages (triggers capital tax)
- Withdrawal possible every five years

minimum amount is equal to CHF 20'000.-

Repayment min. CHF 10'000.-

maximum amount is equal to the vested benefits (restrictions when your > 50 years old)

Use of corresponding form  or online & provide relevant information so the pension fund can analyze your request

Subject to fees



2nd Pillar – Pension plan

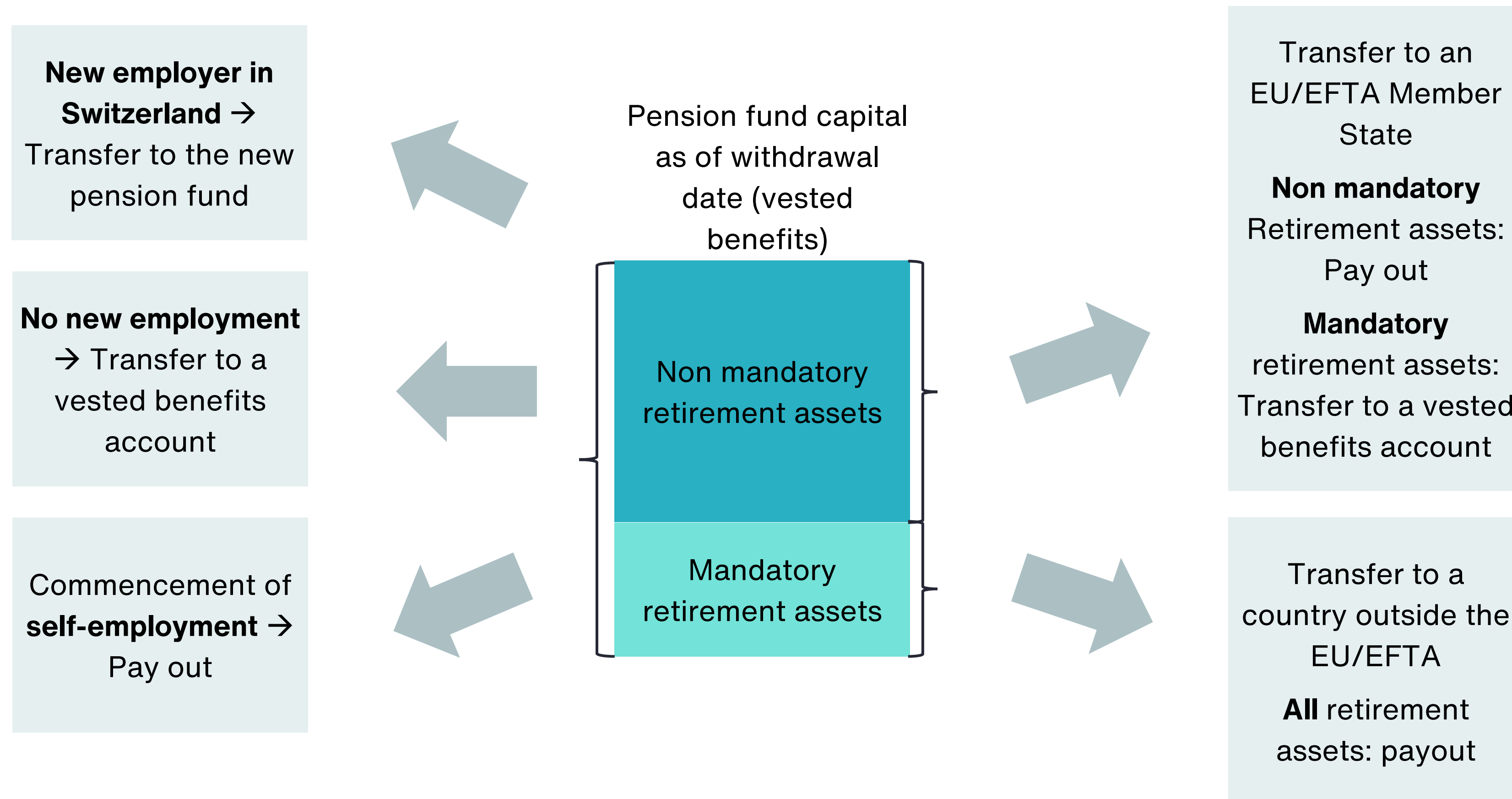
Retirement benefits



More information in more languages:
[Unclaimed vested benefits \(admin.ch\)](http://admin.ch)

Leaving the pension fund (“Vested benefits”)

- «Full vesting»: 100% of the existing retirement assets will be paid out / transferred
- Disability and death benefits remain insured for one month (free of contribution)



The following always applies:

- All retirement assets can be transferred to a vested benefits account
- In the event of **pay out** as a result of departure, a **withholding tax** is due
- **Pay out** is subject to the **consent of the spouse**

2nd Pillar – Pension plan

Retirement benefits

Retirement benefits

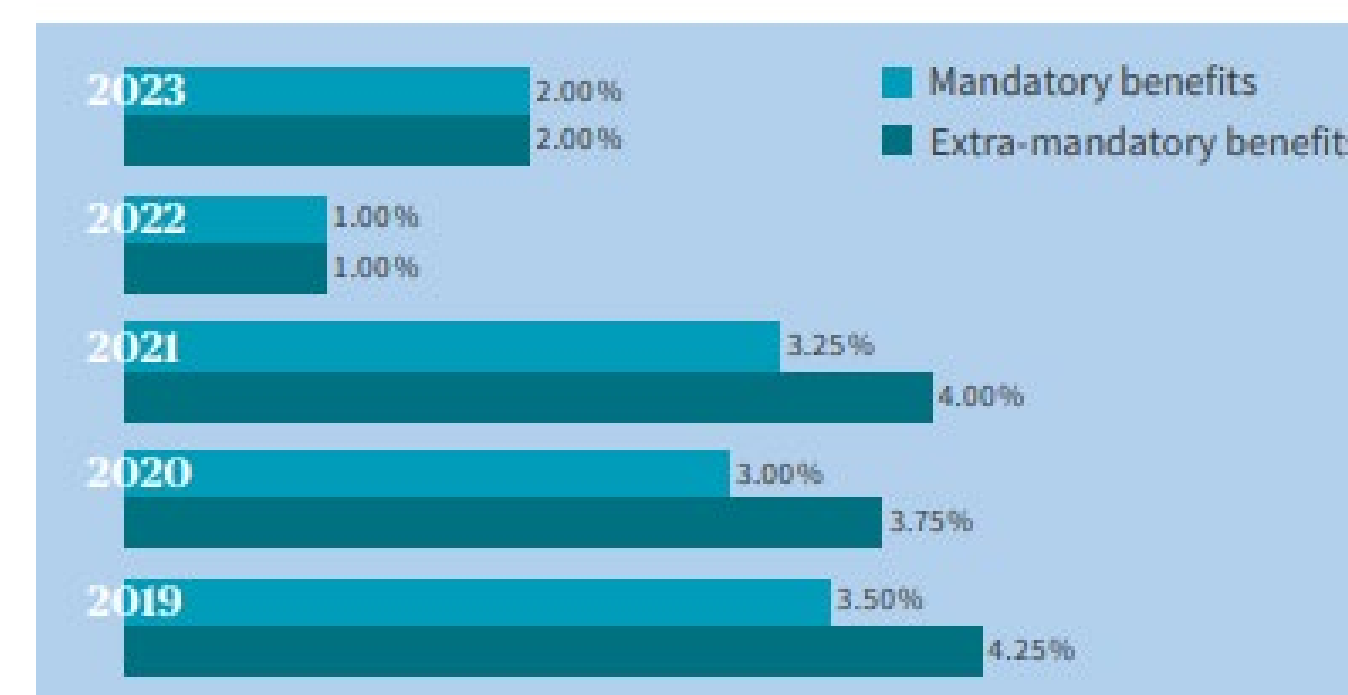
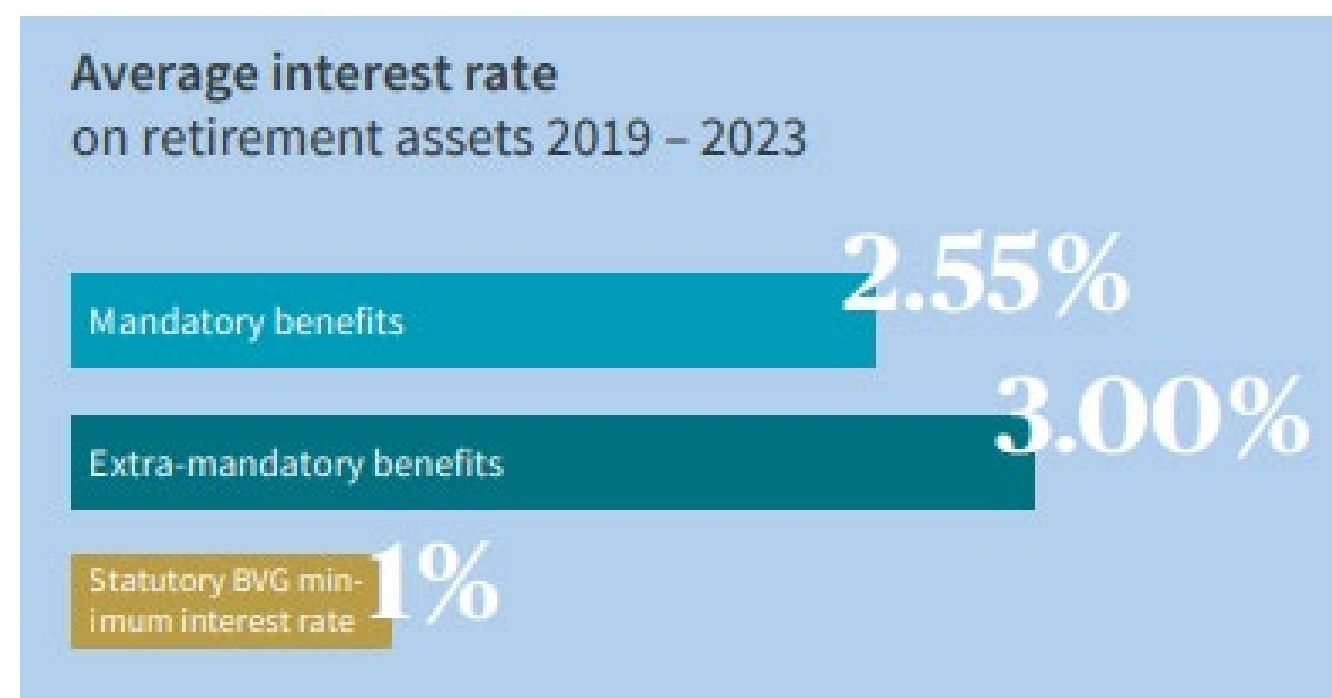
- Choice between **pension and lump sum or a combination**
- The amount of retirement benefits depends on the amount of retirement assets
- **Early retirement** possible from the age of 58 / Retirement can be **postponed** until age 70

Old-age pension

- Old-age **pensions** are paid out **life-long**, but won't be adjusted to inflation
- The conversion rate is used to convert retirement assets into an old-age pension
- Conversion rates can be changed, but this does not affect existing old-age pensions

18 Projected benefits on retirement (provisional figures projected with 2% interest) by retirement		19 Capital Pension	
at age 65 on 01.07.2041		414'494.00	27'865.00
by early retirement	At age 64	395'342.00	25'744.00
	At age 63	376'565.00	23'786.00
	At age 62	358'156.00	21'972.00
	At age 61	340'109.00	20'290.00
	At age 60	322'415.00	18'724.00
18 Provisional figures projected ex interest: by retirement		at age 65 on 01.07.2041	327'007.00 22'005.00

*Current conversion rate on retirement on 01.07.2041: Mandatory portion 6.8%; extra-mandatory portion 5%



1st pillar

Social security

Your employer and you (+ other sources) contribute for current pensioners

At retirement: lifelong annuity

2nd pillar

Employees benefit plans

Your employer and you contribute to build additional retirement assets for you

At retirement:

- If working normally choice: lifelong annuity or a lump sum or a mix
- If money on a vested benefits account: normally lump sum only

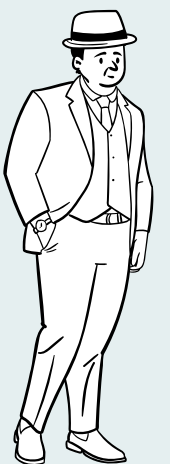
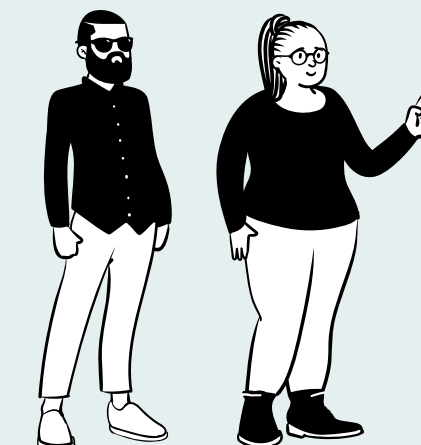
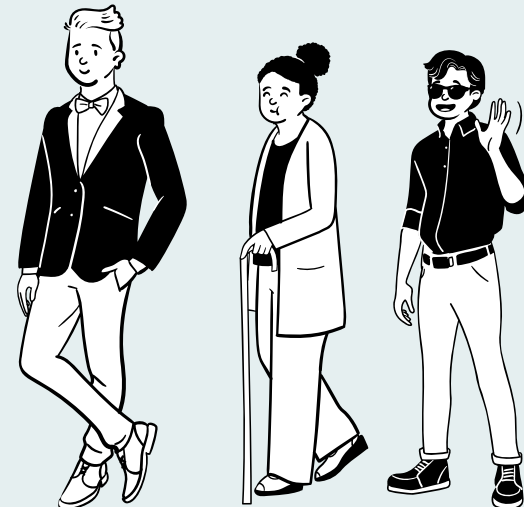
3rd pillar

Individual provision

Private old age provisions without employer participations.

- Providers of pillar 3a include banks, insurers, independent providers
- Multiple accounts are permitted
- Maximum amount in 2025: 7'258 Swiss Francs

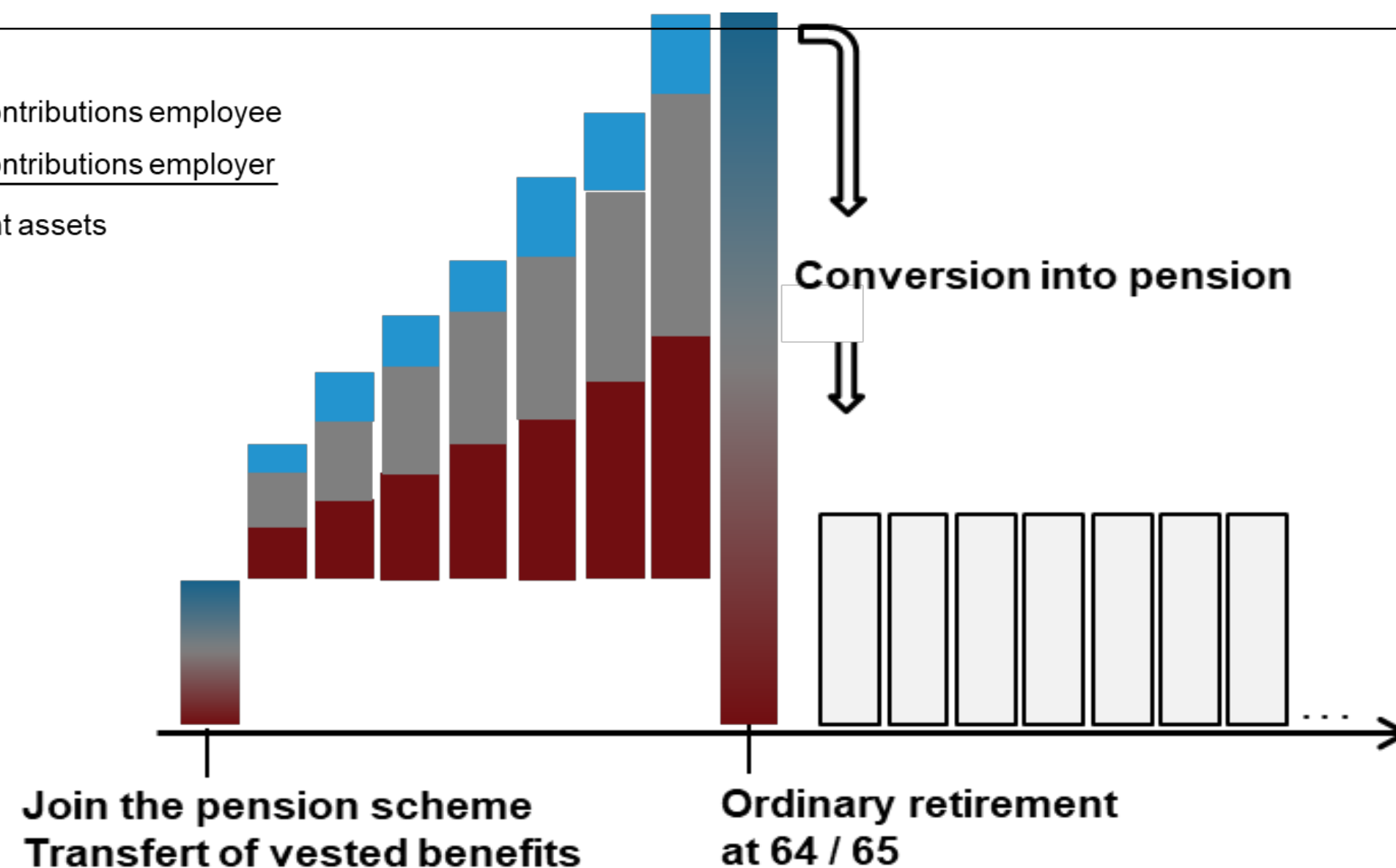
At retirement: normally lump sum



Pension annuity retirement

		2024			2025			
	Age	Conversion rates Axa	Conversion rates SL 1 ^e with survivors' benefits «standard»	Conversion rates SL 1 ^e without survivors' benefits «single»	Conversion rates Axa	Conversion rates SL 1 ^e	Futur rates Axa	Futur rates SwissLife
Men mandatory	65	6.8%			6.55%		2026: 6.30% 2027: 6.05% 2028: 5.80% from 2029: 5.60%	?
Men extra-mandatory	65	5.5%	3.8209%	4.7102%	5.50%	standard: 4.1469% single: 5.0166%	2026-2028: 5.50% from 2029: 5.60%	
Women mandatory	65-64	6.8%			6.55%		2026: 6.30% 2027: 6.05% 2028: 5.80% from 2029: 5.60%	
Women extra-mandatory	65-64	5.5%	3.8519%	4.1429%	5.50%	standard 65: 4.3536% single at 65: 4.7400%	2026-2028: 5.50% from 2029: 5.60%	

- interest
- + saving contributions employee
- + saving contributions employer
- = retirement assets



Kind reminder - currently effective rates are not guaranteed.

Thanks

Contact:
EBBNyon@aon.com

AON



Important Milestones in the Lifecycle of Your Occupational Benefits



New joiner? Welcome!

Pension:

- ✓ Access the online account(s)
- ✓ Discover how your pension plan works and get your statement
- ✓ Transfer your pension fund from previous Swiss employment («vested benefits»)

Accident cover: with Zurich insurance

Active member of the scheme

- Inform HR of any material changes to your personal circumstance. This includes address, civil status changes such as marriage and health changes such as an incapacity to work (illness / accident)
- Check options of cover during unpaid leave prior to your time off
- Access and file your pension statement regularly (go to the online portal(s))
- Access and find your coverages for accident and long-term illness
- Optional: saving choices 1.1., finance homeownership / mortgages, buybacks (additional lump sum contributions)
- Did you know? If you are not married, you can notify the pension fund of your domestic partner

Leaving the scheme



- Decide on next steps regarding your accident / salary replacement cover? Learn more here: [Special agreement insurance Zurich](#)
- Pension: advise where to send your vested benefits within 6 months of leaving.
- It is your responsibility to ensure that your wishes are activated. Learn more here: [Unclaimed vested benefits \(admin.ch\)](#)
- Update the pension fund/insurances regularly in the case of an incapacity to work