

Modifications to the Regulations

As from 1 January 2026

As from 1 January 2026, the CIEPP has adapted its Pension Regulations so as to better respond to the needs of its affiliates and insured persons. Some formal adjustments have also been made.

This notice is intended to communicate to you, **in a non-exhaustive manner**, the modifications made to the CIEPP's Pension Regulations as from 1 January 2026. It is drafted for information purposes, as our Pension Regulations in French are the authoritative and prevailing version.

NON-PAID LEAVE

Persons benefiting from non-paid leave granted by their employer now dispose of three options concerning their insurance cover during this period, for a maximum duration of six months (art. 16a):

- maintaining the risk insurance and savings insurance;
- maintaining the risk insurance only;
- interrupting their insurance entirely.

The request for non-paid leave should be sent to the CIEPP using the form provided for this purpose, signed by the insured person and the employer, at the latest one month before the date the non-paid leave begins.

For the duration of the non-paid leave, the employer is liable for the whole of the contributions due to the CIEPP.

BENEFICIARIES OF THE LUMP-SUM DEATH BENEFIT AND THE SUPPLEMENTARY LUMP-SUM DEATH BENEFIT

Active insured persons now have the possibility of designating the beneficiaries of the lump-sum death benefit as well as the supplementary lump-sum death benefit (if this is provided for by the pension plan). This designation is made using the form provided for this purpose, from among the categories stipulated in the regulations, with the possibility of defining the split of the quotas between the beneficiaries.



CIEPP
Caisse Inter-Entreprises
de Prévoyance Professionnelle
ZKBV - Zwischenbetriebliche Kasse für Berufliche Vorsorge
CIPP - Cassa Interaziendale di Previdenza Professionale

Article 46 – Lump-sum death benefit: conditions and beneficiaries

1. In the event of the death of an insured person as a result of illness or an accident giving rise to no benefit (pension – for reasons other than over-compensation –, capital or indemnity) to the surviving spouse, registered partner (as per the LPart) or assimilated partner, or a divorced surviving spouse or surviving registered partner whose partnership has been legally dissolved, the Fund pays to the beneficiaries, in addition to any orphan's pensions, the lumpsum death benefit.
2. The beneficiaries of the lump-sum death benefit are, irrespective of inheritance rights and any testamentary provisions, the following:
 - a. orphans in the sense of the LPP, failing which the deceased's dependants, failing which the person who has formed with the deceased an uninterrupted life community for at least five years immediately prior to the death of the insured person, or who must provide for the maintenance of one or several joint children;
 - b. failing which, the children of the deceased who are not in receipt of an orphan's pension, failing which the parents, failing which the brothers and sisters;
 - c. in absence of the aforementioned beneficiaries, the other legal heirs, excluding public authorities, to the extent of 50% of the lump-sum death benefit, with the exception of buy-in contributions and their interest which are fully granted, if the deceased was not affiliated as a self-employed person, and 100% otherwise;
 - d. failing which, the Fund.
3. Upon written designation sent to the Fund during his lifetime, the insured person may modify the order of beneficiaries within the same category. The insured person may also provide for a different split of the lump-sum death benefit in favour of the beneficiaries within the same category. The order of the categories of beneficiaries may not be modified.
4. In the absence of a designation specified in paragraph 3, the lump-sum death benefit is paid in accordance with paragraph 2 and split between the beneficiaries in equal parts.
5. No survivor benefit is payable under paragraph 2 letter a if the beneficiary receives a surviving spouse's pension or a surviving partner's pension (as per the LPart or section 20a LPP and the applicable regulations) from a Swiss or foreign pension institution, or has received a benefit in capital instead of the pension.

Offices

Bulle – Rue Condémine 56
T 026 919 87 40

Fribourg – Rue de l'Hôpital 15
T 026 552 66 90

Neuchâtel – Av. du 1^{er}-Mars 18
T 032 727 37 00

Porrentruy – Ch. de la Perche 2
T 032 465 15 80

Administrative headquarters of the pension fund

Rue de Saint-Jean 67 – PO Box – 1211 Geneva 3
T 058 715 31 11 – ciepp@fer-ge.ch – www.ciepp.ch

Modifications to the Regulations (continued)

As from 1 January 2026

Article 47 – Supplementary lump-sum death benefit: conditions and beneficiaries (...)

6. The beneficiaries of supplementary lump-sum death benefit are, irrespective of inheritance rights and any testamentary provisions, the following:
 - a. the surviving spouse or registered partner (as per the LPart) or assimilated partner, failing which the orphans within the meaning of the LPP, failing which the deceased's dependants, failing which the person who has formed with the deceased an uninterrupted life community for at least five years immediately prior to the death of the insured person, or who must provide for the maintenance of one or several joint children;
 - b. failing which, the children of the deceased who are not in receipt of an orphan's pension, failing which the parents, failing which the brothers and sisters;
 - c. in absence of the aforementioned beneficiaries, the other legal heirs, excluding public authorities;
 - d. failing which, the Fund.
7. Upon written designation sent to the Fund during his lifetime, the insured person may modify the order of beneficiaries within the same category. The insured person may also provide for a different split of the supplementary lump-sum death benefit in favour of the beneficiaries within the same category. The order of the categories of beneficiaries may not be modified.
8. In the absence of the designation specified in paragraph 7, the lump-sum death benefit is paid in accordance with paragraph 6 and split between the beneficiaries in equal parts.
9. Supplementary lump-sum death benefit is paid separately from other benefits in the event of death.

MISCELLANEOUS

Certain provisions have been adapted to improve understanding of the regulations. This applies in particular to the provision relating to the liability in the Minima plan of insured persons who do not enjoy full capacity to work at the time of their admission (art.14 para.5), as well as to the provision relating to partial retirement (art. 37 para 3).

This information notice and the Pension Regulations valid from 1 January 2026 can be downloaded **on our website www.ciepp.ch** as well as **on the CIEPP On-Line Services for the Insured**. Upon request to our administration department on 058 715 32 06, we will be happy to send you these documents by post. Our legal department is also at your disposal on 058 715 31 11 for any questions on our Pension Regulations.

Offices

Bulle – Rue Condémine 56
T 026 919 87 40

Fribourg – Rue de l'Hôpital 15
T 026 552 66 90

Neuchâtel – Av. du 1^{er}-Mars 18
T 032 727 37 00

Porrentruy – Ch. de la Perche 2
T 032 465 15 80



CIEPP

Caisse Inter-Entreprises
de Prévoyance Professionnelle
ZKBV - Zwischenbetriebliche Kasse für Berufliche Vorsorge
CIPP - Cassa Interaziendale di Previdenza Professionale