Pension plans for the self-employed

from 01.01.2027

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

		MINIMA	MEDIA	SUPRA	MAXIMA	OPTIMA
CONDITIONS OF INSURANCE	Admission	from age 18 for risks from age 25 for savings **if income higher than CHF 23'040.–**	from age 18 for risks from age 25 for savings **if income higher than CHF 23'040.–**	from age 18 for risks from age 25 for savings **if income higher than CHF 23'040.–**	from age 18 for risks from age 25 for savings **if income equal to or higher than CHF 3'840.–**	from age 18 for risks and savings **if income equal to or higher than CHF 3'840.–**
	Ceiling	CHF 92'160.– (as per the LPP)	CHF 300'000.–	CHF 300'000.–	CHF 921'600.–	CHF 921'600.–
	Coordination deduction	CHF 26'880.–	CHF 26'880.–	CHF 26'880.–	no deduction	no deduction
	Income insured (savings)	determining income less CHF 26'880.–	determining income less CHF 26'880.–	determining income less CHF 26'880.–	determining income	determining income
	Income insured (risks)	determining income less CHF 26'880.–	determining income less CHF 26'880.–	determining income less CHF 26'880.–	determining income max. CHF 450'000.–	determining income max. CHF 450'000.–
	Exemption from premiums	after a waiting period of 3 months	after a waiting period of 3 months	after a waiting period of 3 months	after a waiting period of 3 months	after a waiting period of 3 months
	Disability pension	in % of the final retirement capital **(without interest)**	40% of the insured income	in % of the final retirement capital **(projected with interest of 2%)**	40% of the insured income	50% of the insured income
	Surviving spouse's pension	60% of the disability pension	30% of the insured income	60% of the disability pension	25% of the insured income	30% of the insured income
	Lump-sum death benefit	retirement capital accumulated at death	retirement capital accumulated at death	retirement capital accumulated at death	retirement capital accumulated at death	retirement capital accumulated at death
	Orphan's and child of disabled's pension	20% of the disability pension	8% of the insured income	20% of the disability pension	8% of the insured income	10% of the insured income
	LAA coordination for death and disability risks	included	included	included	included	included
OPTIONS	List of possible options for each plan	——	Modular ceiling of the annual determining income (as per the LPP - intermediary - maximum of the plan)	Modular ceiling of the annual determining income (as per the LPP - intermediary - maximum of the plan)	Modular ceiling of the annual determining income (as per the LPP - intermediary - maximum of the plan)	Modular ceiling of the annual determining income (as per the LPP - intermediary - maximum of the plan)
		Management of the coordination deduction in function of the rate of activity or by level 25%, 50%, 75%	Management of the coordination deduction in function of the rate of activity or by level 25%, 50%, 75% + Possible removal of the coordination deduction for insured income for risk	Management of the coordination deduction by level 25%, 50%, 75%	——	——
		——	Boost of savings by additional 1 to 5%, from age 25	Boost of savings by additional 1 to 5%, from age 25	Boost of savings by additional 1 to 10%, from age 25	Boost of savings by additional 1 to 10%, from age 18
		——	Option Risk+ Disability pension of 50%, surviving spouse's pension of 38%, orphan's and child of disabled's pension 10% of the insured income	——	Option Risk+ Disability pension of 50%, surviving spouse's pension of 32%, orphan's and child of disabled's pension 10% of the insured income	Option Risk+ Disability pension of 60%, surviving spouse's pension of 36%, orphan's and child of disabled's pension 12% of the insured income
		Inclusion of additional capital in case of death of 1 to 4 times the insured income	Inclusion of additional capital in case of death of 1 to 4 times the insured income	Inclusion of additional capital in case of death of 1 to 4 times the insured income	Inclusion of additional capital in case of death of 1 to 4 times the insured income	Inclusion of additional capital in case of death of 1 to 4 times the insured income
		Maintenance of eligibility to occupational pensions up to the age of 69/70	Maintenance of eligibility to occupational pensions up to the age of 69/70	Maintenance of eligibility to occupational pensions up to the age of 69/70	Maintenance of eligibility to occupational pensions up to the age of 69/70	Maintenance of eligibility to occupational pensions up to the age of 69/70

At the service of your provident scheme

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

FOR GUARANTEES OF QUALITY

Maintaining a standard of living appropriate to one's needs and those of one's family, in the event of retirement, disability or death, is the main objective pursued by our social security system. As provided for in the Constitution, the combination of the AVS/AI/PC and the 2nd pillar should enable each worker, whatever his/her income, activity rate or status, to achieve this objective.

THE CIEPP, A PRIVILEGED INTERLOCUTOR

But which pension plan should one choose? As privileged interlocutor of both companies and the self-employed, the CIEPP can advise and support you in this exercise by offering you simple, flexible and attractive solutions in complete transparency.

CHOOSING THE MOST SUITABLE PLAN AND ITS OPTIONS

Thanks to a range of five distinct pension plans combined with a number of combinable options, the CIEPP covers all the needs of SMEs and the self-employed. Attractive solutions that make it possible to guarantee for all – affiliates, insured persons and beneficiaries – long-term occupational pension benefits. Among these five solutions, the CIEPP can offer each self-employed person a unique plan – with or without option(s).

Offices

Bulle – Rue Condémine 56
T 026 919 87 40

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

Neuchâtel – Av. du 1er-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 – Case postale – 1211 Genève 3
T 058 715 31 11 – ciepp@fer-ge.ch – www.ciepp.ch

Edition 2027