Pension plans for employees

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 salary higher than CHF 23'040.–**	from age 18 for risks from age 25 for savings **if salary higher than CHF 23'040.–**	from age 18 for risks from age 25 for savings **if salary higher than CHF 23'040.–**	from age 18 for risks from age 25 for savings **if salary equal to or above CHF 3'840.–**	from age 18 for risks and savings **if salary equal to or above 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
	Insured salary (savings)	determining salary less CHF 26'880.–	determining salary less CHF 26'880.–	determining salary less CHF 26'880.–	determining salary	determining salary
	Insured salary (risks)	determining salary less CHF 26'880.–	determining salary less CHF 26'880.–	determining salary less CHF 26'880.–	determining salary max. CHF 450'000.–	determining salary 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 salary	in % of the final retirement capital **(projected with interest of 2%)**	40% of the insured salary	50% of the insured salary
	Surviving spouse's pension	60% of the disability pension	30% of the insured salary	60% of the disability pension	25% of the insured salary	30% of the insured salary
	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 salary	20% of the disability pension	8% of the insured salary	10% of the insured salary
OPTIONS	List of possible options for each plan	——	Modular ceiling of the annual determining salary (as per the LPP - intermediary - maximum of the plan)	Modular ceiling of the annual determining salary (as per the LPP - intermediary - maximum of the plan)	Modular ceiling of the annual determining salary (as per the LPP - intermediary - maximum of the plan)	Modular ceiling of the annual determining salary (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 salary for risk	Management of the coordination deduction in function of the rate of activity or 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 salary	——	Option Risk+ Disability pension of 50%, surviving spouse's pension of 32%, orphan's and child of disabled's pension of 10% of the insured salary	Option Risk+ Disability pension of 60%, surviving spouse's pension of 36%, orphan's and child of disabled's pension 12% of the insured salary
		Inclusion of additional capital in case of death of 1 to 4 times the insured salary	Inclusion of additional capital in case of death of 1 to 4 times the insured salary	Inclusion of additional capital in case of death of 1 to 4 times the insured salary	Inclusion of additional capital in case of death of 1 to 4 times the insured salary	Inclusion of additional capital in case of death of 1 to 4 times the insured salary
		Cover of the ancillary activity	Cover of the ancillary activity	Cover of the ancillary activity	Cover of the ancillary activity	Cover of the ancillary activity
		Modular rate of employer participation	Modular rate of employer participation	Modular rate of employer participation	Modular rate of employer participation	Modular rate of employer participation
		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

Practical info

ELIGIBILITY FOR PENSION INSURANCE

Entry threshold

Persons subject to AVS exercising a principal occupation earning an annual AVS salary higher than CHF 23'040.– are insured for the Minima, Media and Supra plans, and with a salary equal to or higher than CHF 3'840.– for the Maxima and Optima plans. This rule also applies to cross-border workers.

Nature of the contractual relationship with the employer

Persons with a single employment contract with a fixed term equal or less than three months or who have several employment contracts of limited duration one after the other with interruptions of more than three months between working relationships are not accepted as insured. If the initial employment contract is extended immediately after its expiration beyond three months, eligibility for the CIEPP insurance takes effect at the time the extension is agreed.

Persons with a secondary activity with our affiliate and who are already liable to compulsory insurance for a principal professional activity in another company are not accepted as insured with the CIEPP, unless the employer requests that his employee be eligible for the secondary activity he carries out for him.

CONTRIBUTIONS

Billing

If the effective date of affiliation is later than the two working days following the beginning of the month, the contribution is due from the 1st of the following month. Otherwise it is due for the whole of the month from the beginning of the month. For example:

- start of affiliation, Tuesday 5 July (3rd working day of the month) => billing from 1 August;
- start of affiliation, Monday 4 July (2nd working day of the month) => billing from 1 July.

If the effective date of ending of affiliation is later than the two working days following the beginning of the month, the contribution is due until the end of the month. Otherwise it is not due. For example:

- end of affiliation, Tuesday 5 July (3rd working day of the month) => billing until 31 July;
- end of affiliation, Monday 4 July (2nd working day of the month) => billing until 30 June.

It is important to note that we adjust the billing of contributions during the course of the year in function of the changes in personnel that you indicate to us. It is therefore indispensable that you communicate to us at all times the entry and exit notification of the insured. We do not publish an end-of-year amended statement. Changes relating to salary increases or decreases do not lead to a billing adjustment if the change in salary is less than 10%.

ANNUAL DETERMINING SALARY TAKEN INTO ACCOUNT BY THE CIEPP

Regular fixed salary

The annual determining salary taken into account by the CIEPP is equal to the last known AVS annual determining salary, including the salary changes already agreed for the current year. Only salary changes higher than 10% are taken into consideration over the course of the year or for the following year.

Regular fixed salary of newly insured persons

For employees who have worked for less than a year, for example due to the start of the working relationship in the course of the year, it is necessary to indicate the salary corresponding to a year of work.

Salary with a variable part of over 20%

For employees with a variable part of over 20%, please contact our administration department.

Bonuses and share in profits

These bonuses are only insured on the following conditions:

- mention of individual performance bonuses in the employment contract;
- regular payment of these bonuses;
- the taking into consideration of the total amount of these bonuses must result in an adjustment of the AVS salary of more than 10%.

Salary elements of an occasional nature

Overtime hours, tips, severance, redundancy or long-service pay, allowances for training, marriage and births are not taken into consideration.

LEGAL OBLIGATION TO INFORM

Incapacity to work, disability and rehabilitation measures on the part of your employees must be notified to us without delay. This notification is a legal obligation which is incumbent on you, even if the employees work part-time or have a lucrative activity with another employer, as this information may have a significant impact on the contributions billed.

All our forms can be downloaded from our website www.ciepp.ch

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