

# Fondation 2ème pilier swissstaffing

## Pension Plan for Permanent Employees

[COMPANY]

Effective from

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Document

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The provisions of this Pension Plan are supplemental to the Pension Regulations and the General Terms and Conditions:

### Art. 1 Entry threshold

The entry threshold is the BVG/LPP entry threshold (CHF 22,680 as at 01.01.2025).

### Art. 2 Reference salary

The reference salary is the AHV/AVS salary. The following elements are not taken into account: @.

### Art. 3 Pensionable salary

1. The pensionable salary corresponds to the reference salary, less a coordination amount of CHF @.

#### OPTION

2. For part-time employees, the co-ordination deduction is reduced pro rata the degree of employment.

### Art. 4 Retirement credits

The retirement credits are calculated as a percentage of the pensionable salary taking into account the member's age group. They are as follows:

#### STANDARD

Age	Retirement credits
25 to 34	7%
35 to 44	10%
45 to 54	15%
55 and over	18%

#### OPTION +1%

Age	Retirement credits
25 to 34	8%
35 to 44	11%
45 to 54	16%
55 and over	19%

#### OPTION +2%

Age	Retirement credits
25 to 34	9%
35 to 44	12%
45 to 54	17%
55 and over	20%

#### OPTION +4%

Age	Retirement credits
25 to 34	11%
35 to 44	14%
45 to 54	19%
55 and over	22%

*THE AMOUNT OF THE MEMBER'S CONTRIBUTION AND THAT OF THE COMPANY DEPENDS ON THE CHOSEN RETIREMENT CREDIT SCALE AND APPORTIONMENT OF CONTRIBUTIONS BETWEEN THE EMPLOYER AND THE EMPLOYEE.*

#### **Art. 5 Member's contribution**

An active member's contribution is expressed as a percentage of the pensionable salary taking into account the age group. Active members' contributions are as follows:

Age	Contribution rate		
	Savings	Risk and administrative costs	Total
17 to 24	--	@%	@%
25 to 34	@%	@%	@%
35 to 44	@%	@%	@%
45 to 54	@%	@%	@%
55 to 64	@%	@%	@%
65 and over	@%	@%	@%

#### **Art. 6 Company's contribution**

The Company's contribution is expressed as a percentage of the pensionable salary taking into account the age group. The Company's contribution is as follows:

Age	Contribution rate		
	Savings	Risk and administrative costs	Total
17 to 24	--	@%	@%
25 to 34	@%	@%	@%
35 to 44	@%	@%	@%
45 to 54	@%	@%	@%
55 to 64	@%	@%	@%
65 and over	@%	@%	@%

#### **Art. 7 Amount of retirement pension**

1. The amount of the annual retirement pension at the reference age corresponds to 6.8% of the available retirement savings capital at that time.
2. In the event of early retirement, the conversion rate is reduced by 0.2% for each year that the early retirement pension is paid.
3. In the event of deferred retirement, the conversion rate is increased by 0.2% for each year the pension is deferred.
4. For fractions of a year of early or deferred retirement, the conversion rate is calculated pro rata.
5. If the amount of the annual retirement pension is less than 10% of the minimum AHV/AVS retirement pension, the Foundation pays a lump-sum benefit instead of a pension.

#### **Art. 8 Amount of full disability pension**

1. The amount of the full annual disability pension equals 6.8% of the projected retirement savings capital. The projected retirement savings capital corresponds to the available retirement savings capital on the date the disability is recognised, plus the retirement credits with interest at the rate set by the Foundation which the disabled member would have been granted had they worked at their last pensionable salary until the reference age. The transitional provisions of the Pension Regulations may apply.

2. The future retirement credits in accordance with paragraph 1 are calculated based on the pensionable salary of the last twelve months. If membership has not yet lasted twelve months, the pensionable salary extrapolated from the annual salary for the reference months since admission to the Foundation serve as the calculation basis. If, in the year preceding the occurrence of an insured event, a disabled member did not have full earning capacity as a result of illness, accident or for similar reasons, the pensionable salary is calculated based on the salary which would have been paid for full earning capacity.

*STANDARD 50% OF PENSIONABLE SALARY*

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3. The full annual disability pension corresponds to at least 50% of the pensionable salary.

*OPTION 60 % OF PENSIONABLE SALARY*

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3. The full annual disability pension corresponds to at least 60% of the pensionable salary.
4. If the amount of the annual disability pension is less than 10% of the AHV/AVS minimum retirement pension, the Foundation pays a lump-sum benefit instead of a pension.

**Art. 9 Amount of spouse's pension**

1. The annual spouse's pension equals:
  - a. at the death of an active member before the occurrence of an insured disability or retirement event and before the reference age: 60% of the insured disability pension at the member's death;
  - b. at the death of a disabled member, retirement pensioner or active member during the pension deferral period: 60% of the disability or retirement pension in payment at their death, or the insured retirement pension at their death.
2. If the amount of the annual spouse's pension is less than 6% of the AHV/AVS minimum retirement pension, the Foundation pays a lump-sum benefit instead of a pension.

**Art. 10 Amount of surviving partner's pension**

1. The amount of the annual partner's pension corresponds to the annual spouse's pension.
2. If the amount of the partner's pension is less than 6% of the AHV/AVS minimum retirement pension, the Foundation pays a lump-sum benefit instead of a pension.

**Art. 11 Amount of child's pension**

1. The amount of the annual child's pension corresponds to:
  - a. at the death of an active member before the occurrence of an insured disability or retirement event and before the reference age: 20% of the insured disability pension at the member's death;
  - b. at the death of a disabled member, retirement pensioner or active member during the pension deferral period: 20% of the disability or retirement pension in payment at their death, or the insured retirement pension at their death.
2. If the amount of the child's pension is less than 2% of the AHV/AVS minimum retirement pension, the Foundation pays a lump-sum benefit instead of a pension.

**Art. 12 Amount of lump-sum death benefit**

The amount of the lump-sum death benefit for active members before the occurrence of an insured retirement event and for disabled members is equal to the available retirement savings capital at their death, less the cost of funding any other survivor benefits. If retirement benefits are deferred after reaching the reference age, no lump-sum death benefit is paid.

**Art. 13 Amount of supplemental lump-sum death benefits**

*STANDARD 50% OF PENSIONABLE SALARY*

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The supplemental lump-sum death benefit equals 50% of the pensionable salary.

*OPTION 100 % OF PENSIONABLE SALARY*

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The supplemental lump-sum death benefit equals 100% of pensionable salary.

*OPTION 200 % OF PENSIONABLE SALARY*

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The supplemental lump-sum death benefit equals 200% of the pensionable salary.

If retirement benefits are deferred after reaching the reference age, no supplemental lump-sum death benefit is paid.

**Art. 14 Effective date**

1. This Pension Plan comes into force on @.
2. It is submitted to members.

For the Employer

This Pension Plan has been verified and approved. It comes into force on dd.mm.yyyy.  
Place, date .....

.....  
Binding legal signature(s) as entered in the Commercial Register