

Zentralstelle 2. Säule
Sicherheitsfonds BVG
Postfach 1023
3000 Bern 14
Tel. +41 31 380 79 75
Fax +41 31 380 79 76

**Office central du
2ème pilier**
Fonds de garantie LPP
Case postale 1023
3000 Berne 14
Tél. +41 31 380 79 75
Fax +41 31 380 79 76

**Ufficio centrale del
secondo pilastro**
Fondo di garanzia LPP
Casella postale 1023
3000 Berna 14
Tel. +41 31 380 79 75
Fax +41 31 380 79 76

INFORMATION SHEET

Enquiry to the 2nd Pillar Central Office about occupational benefit plan (LOB)

Introductory remarks

The purpose of this leaflet is to give you general information on occupational benefit plan (also referred to as the 2nd pillar, LOB or PP) in Switzerland. The explanations will also show whether and to what extent you may have acquired a credit balance under an occupational benefit plan.

The 2nd Pillar Central Office is the liaison office between the 2nd Pillar schemes and the insured persons. Its purpose is to enable contacts which have been lost between these two sides to be restored. For that reason, we receive regular notification of forgotten or dormant credit balances pursuant to Art. 24a ff FZG (Vested Benefits Act) both from the occupational benefit schemes and from other schemes which regularly keep vested benefits accounts or policies. As we are therefore not kept informed of all occupational benefit credit balances of a person in Switzerland, we are unable to give definitive information about the existing credit balances of a particular individual. Our knowledge is limited to dormant and forgotten credit balances.

The 2nd Pillar Central Office does not keep itself any credit balances and does not take decisions on claims to credit balances. Nor has it authority to transfer credit balances.

The history of occupational benefit plan in Switzerland

Introduction of the compulsory provision in 1985

A statutory insurance obligation for occupational benefits exists in Switzerland since 1 January 1985. Prior to 1985, occupational benefit insurance was voluntary. However, occupational benefit insurance was already introduced in some branches of the economy through collective employment agreements prior to 1985. A number of employers already set up an occupational benefits insurance scheme for their employees prior to 1985.

Entitlements from the period prior to 1972

On termination of an employment activity in Switzerland prior to 1972, occupational benefit entitlements were generally paid out at the end of the employment contract with the last salary. As a rule, no further credit balances will exist for employment relationships which were definitively terminated prior to 1972.

Who is insured under the occupational benefit plan?

Employees must be insured against the risks of disability and death (pure risk insurance; as a rule no savings capital is accumulated) from 1 January after reaching their 17th birthday.

From 1 January after the 24th birthday the risks of death, disability and retirement are insured on condition that the annual income is equal to or more than CHF 20,880 (2011 figure). This limit has been continuously adjusted over the years. Exceptions to the rule of compulsory insurance are possible. They concern persons whose contract of employment is for a period of less than 3 months or if employment was not pursued continuously in Switzerland and the person concerned holds an equivalent insurance in another country. Persons whose employer is not required to pay contributions do not benefit from compulsory insurance. Income from secondary employment is also not subject to compulsory insurance if an insurance for the main employment activity already exists.

How can you find out whether you have/had occupational benefit insurance?

You can check your salary statement to see whether occupational benefit contributions were deducted. You should receive an attestation (insurance certificate or policy) from the particular occupational benefits scheme to which your employer is affiliated) informing you of the benefits to which you are entitled.

Both, the employer and the occupational benefit institution concerned are required to provide appropriate information to you. If you know the address of the occupational benefit institution, please apply to them directly.

Enquiry to the 2nd Pillar Central Office

If you are trying to trace 2nd Pillar credit balances or do not know whether you are entitled to dormant/forgotten credit balances you may send an enquiry to the 2nd Pillar Central Office.

The 2nd Pillar Central Office will compare your personal data with reports from the occupational benefit schemes and also from schemes which keep vested benefits accounts or policies. If a match is found to exist you and the scheme(s) concerned will be informed. You must then make any claims directly to the indicated scheme which alone decides on entitlement and possible payment.

Please send enquiries to the following address:

**2nd Pillar Central Office
LOB Guarantee Fund
Business office
PO Box 1023
3000 Bern 14**

Further information can also be obtained on telephone number +41 31 380 79 75. Our e-mail address is: info@zentralstelle.ch

To facilitate searches, it is important for you to attach uncertified copies of available documents (AHV/AVS certificate, salary certificate, 2nd Pillar insurance certificate, death certificate). On the other hand, you do not need to attach confirmations of residence, evidence of civil status, family certificates and other similar documents.

**2nd Pillar Central Office
LOB Guarantee Fund
Business Office**