

2nd Pillar Central
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INFORMATION SHEET

Enquiry to the 2nd Pillar Central Office regarding occupational benefit credit balances

This information sheet informs you about cases in which a credit balance has been acquired under an occupational benefits scheme (also called 2nd pillar, pension fund, or LOB) in the event of professional activity in Switzerland.

The 2nd Pillar Central Office is a central, government-run institution for pension asset searches. For that purpose it is notified annually by occupational benefits institutions and institutions that keep vested benefits accounts or policies, of all persons with a credit balance. The 2nd Pillar Central Office itself does not manage credit balances, nor does it take decisions on entitlements to credit balances.

The history of occupational benefits insurance in Switzerland

Introduction of the compulsory provision in 1985

The statutory insurance obligation for occupational benefits has existed in Switzerland since 1 January 1985. Before that date any occupational benefits insurance was voluntary. Several employers had already established occupational benefits insurance schemes for their employees prior to 1985.

Entitlements prior to 1972

On termination of employment activity in Switzerland prior to 1972, any occupational pension entitlements were generally paid out with the last salary. As a rule, no further credit balances therefore exist in respect of employment relationships that ended prior to 1972.

Who is covered by occupational pension schemes?

From 1 January following the 24th birthday, savings insurance becomes mandatory for employees, provided that the annual AHV/AVS income amounts to at least CHF 21,150 (situation in 2017). This minimum salary has been continuously adjusted over the years.

There are exemptions from compulsory insurance in the following cases:

- The contract of employment is limited to 3 months or less
- employment in Switzerland is not permanent and the person concerned has equivalent insurance in another country
- the employer is not subject to the obligation to contribute (e.g. embassies, international organizations)
- the person concerned earns income from secondary employment and either already has compulsory insurance for the main employment activity or is self-employed in the main profession

- the person concerned is at least 70% disabled

Unemployed persons are only subject to compulsory insurance to cover the risks of death and disability. Under this pure risk insurance, no savings capital is accumulated and no entitlement to pension assets therefore arises. Likewise, only pure risk insurance is mandatory for persons who have not yet reached the age of 25.

How can you determine whether you have or had occupational benefits insurance?

By checking your payroll you will see whether occupational benefit contributions were deducted from your salary. In the event you are insured, you should receive from your employer's occupational benefits institution an attestation (insurance certificate or policy) informing you of your benefit entitlements.

The employer and its occupational benefits institution are required to inform you about your insurance. If you know the address of the occupational benefits institution, please contact it directly.

Enquiry to the 2nd Pillar Central Office

If you are trying to trace 2nd Pillar credit balances you may send an enquiry to the 2nd Pillar Central Office. Your enquiry will be compared with reports from occupational benefits institutions and from institutions that keep vested benefits accounts or policies. If a match is found, you and the institution(s) concerned will be informed. You must then make any claims directly to the institution indicated, which alone decides on entitlement and possible disbursement.

Please send your enquiry to the following address:

**2nd Pillar Central Office
LOB Guarantee Fund
Business Office
P. O. Box 1023
3000 Berne 14**

The completed and signed form may also be sent by e-mail to the following address: info@zentralstelle.ch. In any case, our reply will be by post.

For further information, we can be reached by phone on +41 31 380 79 75.

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Business Office**