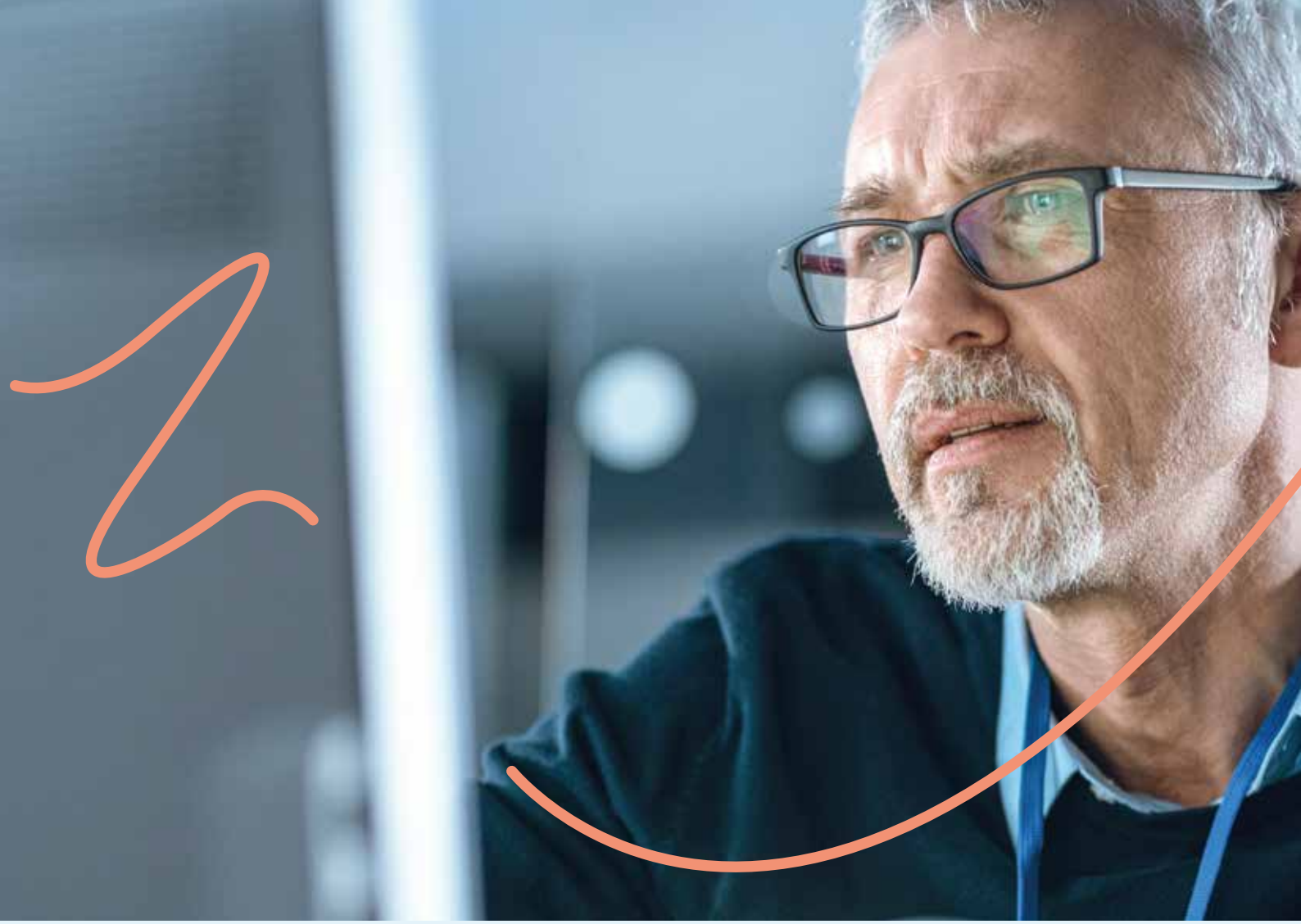

Occupational Benefits

Services that make a difference

At the heart of the Swiss three-pillar system, occupational benefits provide your employees with the necessary financial resources in case of disability, death and retirement. The criteria for the selection of a pension plan are based on a meticulous assessment of your needs, taking into account existing resources.

groupemutuel

As specialists, we offer a wide range of solutions, from **minimum coverage** as provided for by law to **optimal customised protection.**

Solutions customised to your needs

With the support of our advisers, we define the solution that best suits your needs. Therefore, your occupational benefits will be coherent with your company's strategy and your HR policies.

A quality service

Compulsory LPP benefits are identical for all insured persons, but the practicalities sometimes vary. Since we manage your contract on a personalised basis, we pay special attention to these small details that make all the difference, at no extra cost.

Flexible payment terms and conditions

You choose the terms and conditions of payment that suit you, at no extra cost and without any debt interest, within the agreed deadlines.

Online management of your retirement savings

Through a highly secured Extranet connection, you may access permanently the retirement savings data for all of your employees. You get to carry out the necessary changes and can immediately access the pension data that you need.

An appropriate investment policy

The favourable evolution of your retirement savings is at the heart of our concerns. Our specialists coordinate investments so that the management of funds combines return and security. Further-more, solid reserves are constituted when market conditions are favourable in order to reduce disruption in case of market turmoil.

Flexible coverage for optimal security

Minimum LPP/BVG benefits offer basic protection. Optimal security is obtained by extending the coverage for savings, disability or death. Groupe Mutuel offers solutions which enhance the mini-mum benefits, taking into account your HR policy and available resources.

Opportunities for optimisation and examples

Opportunities for optimisation ○ nature of the improvements	Example of optimisation (figures for 2022) Man, 40 years of age, salary CHF 100,000, his accumulated assets are CHF 100,000	
	According to the LPP/BVG minimum	**Optimised plan**
Insured salary ○ partial removal of the ceiling for the insured salary or up to the AVS/AHV salary	Coordinated LPP/BVG salary CHF 60,945	AVS/AHV salary CHF 100,000
Retirement benefits ○ savings in % of the insured salary ○ increase of savings interest rates ○ early retirement plan	Minimum savings Projected retirement lump-sum capital CHF 395,252	In % of the AVS/AHV salary Projected retirement lump-sum capital CHF 565,878
Disability benefits ○ disability benefits or benefits for the child of a disabled person in % of the insured salary ○ extension of the child's pension until age 20	Minimum disability pension CHF 21,678 No	40% of the AVS/AHV salary CHF 40,000 Yes
Death benefits ○ spouse's and orphan's pension in % of the insured salary ○ extension of the child's pension until age 20 ○ the pension is doubled for children who have lost both parents ○ death lump-sum capital in % of the AVS/AHV salary	Minimum spouse pension CHF 13,007 No Minimum child pension CHF 4,336 No Death lump-sum capital CHF 0	24% of the AVS/AHV salary CHF 24,000 Yes 8% of the AVS/AHV salary CHF 8,000 Yes 100% of the AVS/AHV salary CHF 100,000

Scan and find out more about our legal form
www.groupemutuel.ch/form

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