



Pension Services

A customised modular pension plan solution

- ↳ Groupe Mutuel has been active in the occupational benefits field for over 30 years. It has accumulated significant knowledge, experience in pension plan management and also related financial and risk coverage activities. Our 2nd pillar operations are run by a dedicated team highly qualified pension plan professionals. The team has all the skills required to manage your pension plan.

Our advantages

- Flexibility
- Proximity
- Experience
- One single contact person
- Controlled costs

⇒ **Administration and bookkeeping**

Pension plan administration strains your resources and involves significant costs and responsibility. You need to stay aware of the evolving legal framework and adapt your rules and regulations accordingly. By entrusting us with the administration of your pension plan, you will be free to focus on your core business with the assurance that you will receive the quality service you and your members expect.

⇒ Consulting expertise

Occupational benefits are a complex and constantly evolving area. We offer expert consulting and guidance based on our long-standing experience in the daily administration and long-term management of pension plans.

⇒ Customised solutions with attractive terms and conditions

The module-based architecture offers a complete range of customised solutions, from a one-benefit solution to full pension plan administration. Our experts stand by to help your Company determine the best possible solution for its specific needs.

Administration and bookkeeping

A customised modular pension plan solution.

Administration

Our team keeps track of all personnel changes and promptly informs your pension plan members and your Human Resources department, in English, French, German and Italian. Our team offers your employees valuable expertise and guidance in matters affecting their pension benefits, such as the entitlement to retirement, disability or death benefits, or the financing of home ownership.

State-of-the-art IT system

Our software application is available via a secure extranet, thus allowing you to notify staff-related changes at all times. In this way, you stay close to your pension fund and insured employees.

Bookkeeping

Swiss pension legislation (LPP/BVG) imposes complex specific accounting rules. We keep your Foundation's accounts and present its financial statements in compliance with the specific standards. We help you prepare your management report for the auditors and assist you in your discussions with them.

Clear and regular reporting

Reports are prepared for the pension board as often as necessary so that board members are kept fully aware of the affairs of the pension plan for which they are responsible. The employer and employees receive clear and intelligible documentation enabling them to understand precisely where they stand in terms of pension benefits and coverage.

Consulting expertise

Specialised asset management, financial, actuarial, tax and IT advisors.

Preparing and analysing regulations

In the framework of our collaboration, we provide support in preparing and updating your pension plan regulations taking into account changes in the legal framework and your company's business environment.

Updating pension benefits

Our experts ensure that a proper balance is maintained between benefits and contributions. They propose possible improvements. An adequate pension plan is a precious tool for fostering employee loyalty.

Ongoing training

To take appropriate decisions, board members must be offered adequate training in the various aspects of occupational benefits. We have the expertise to provide customised courses in this field.

Relations with the regulatory authorities

Your accredited pension actuary prepares the reports requested by the regulatory authorities and we support you in all the formalities. You benefit directly from our experience.

Asset allocation

Our experts help your pension board define the most suitable investment strategy for your pension plan and determine the corresponding strategic and tactical asset allocation.

Choice of reinsurance

Your pension plan needs to choose the most suitable risk management solution. Partial or full reinsurance can significantly ease your pension plan's reserve requirements. The choice may be complex. We place our insurance knowledge and experience at your disposal and help you negotiate the best possible solution with the reinsurer.

Information

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