

Occupational retirement provision made easy:

How to get the most out of it for your employees

As a responsible employer, would you like to offer your employees the ideal occupational pension plan? Discover how you can get more for yourself and your team with our seven tips – and all with minimal expenditure.

1 Optional savings plans

Enable your employees to voluntarily increase their monthly savings contribution – with an optional savings plan. As an employer, you also contribute at least 50 percent of the financing and can thus position yourself attractively.

2 Flexible retirement

Enable your employees to organize their transition to retirement flexibly – earlier, later or gradually. In this way, you continue to benefit from the experience of older employees and send a clear signal of appreciation to younger employees too.

3 Inform your employees

Only those who know their way around and have a basic understanding of the Swiss pension system can successfully shape their own future. Support your employees in developing this understanding: Take advantage of the free “Vita Mobil” personal orientation service from Zurich and Vita.

4 Increase your employer contribution

According to the law, you as the employer pay at least 50 percent of the contributions for the 2nd pillar. But you can also take on more. In this way, you reduce the financial burden on your employees and at the same time can save taxes yourself thanks to the higher non-wage labor costs.

5 Adjustments for part-time work

If the coordination deduction is deducted in full from the gross salary, part-time employees are hit particularly hard. If you adjust the coordination deduction to the job percentage or cancel it altogether, the insured income of part-time employees increases and they can save more pension fund capital.

6 Upgrade the buy-in potential

Does your pension plan already make full use of the statutory scope for pension fund purchases? If not, you can adjust your plan in favor of your employees – company owners and employees with higher salaries in particular can save taxes, among other things.

7 Make advance payments in the form of employers' contribution reserves

Did you know that as an employer you can build up a reserve for future pension fund contributions? This can be particularly interesting for tax purposes in years with high profits.

Contact us

Would you like to get more information? We support you in designing the optimum occupational pension plan for your company.

Our pension team will be pleased to advise you in a personal discussion (on 0800 80 80 80).

Or you can arrange a free 15-minute consultation online.