COPRÉ

Pension Regulation COPRÉ – Changes as of 1 October 2026

Article	Preview text	New text (changes in red)
Art. 6 bis – Exclusion on medical grounds	1. Exclusions based on the state of the health of the insured person applied by former occupational benefits institutions must be adopted. They are valid for a maximum of five years from the date on which they were notified to the insured person by the previous occupational benefits institution. 2.	1. 8. Exclusions based on the state of the health of the insured person applied by former occupational benefits institutions must be adopted. They are valid for a maximum of five years from the date on which they were notified to the insured person by the previous occupational benefits institution. The art. 14 LFLP is also applicable. The previous pension fund must communicate all the details regarding the health reserve upon transfer.
Art. 7ter – Maintenance of pension benefits in the event of dismissal after the age of 58 – pursuant to Article 47a BVG/LPP	5. The continued pension cover ends when the insured person joins a new occupational benefits institution and more than 2/3 of the termination payment are required for the buy-in of all regulatory benefits. If only part of the termination payment is transferred to another occupational benefits institution, the salary insured by the Foundation shall be adjusted accordingly. The maintenance of cover shall also end in the event of death or disability or when the insured person reaches the reference age or the ordinary regulatory retirement age.	5. The continued pension cover ends when the insured person joins a new occupational benefits institution and more than 2/3 of the termination payment are required for the buy-in of all regulatory benefits. If only part of the termination payment is transferred to another occupational benefits institution SUPPLÉTIVE, the salary insured by the Foundation shall be adjusted accordingly. The maintenance of cover shall also end in the event of death or disability or when the insured person reaches the reference age or the ordinary regulatory retirement age.

Art. 7quater – Unpaid leave	1. In the event of an unpaid leave of absence, the insurance may be continued in accordance with Art. 47 BVG/LPP, the regulations and the pension plan for a period to be agreed, but not exceeding 2 years.	1. In the event of an unpaid leave of absence, the insurance may be continued in accordance with Art. 47 BVG/LPP, the regulations and the pension plan for a period to be agreed, but not exceeding 2 years. MANQUE ? The old-age contributions and the risk contributions are maintained. The old-age contributions are suspended and the risk contributions are maintained. The old-age contributions and the risk contributions are suspended. (during this period, the insured person is not covered).

Article	Preview text	New text (changes in red)
Art. 12 – Transfer-in at entry	1. The insured person is obliged to transfer the termination benefits from former occupational benefits or vested termination payments to the Foundation.	1. The insured person is obliged to transfer the termination benefits from former occupational benefits or vested termination payments to the Foundation. In addition, the Foundation does not accept the integration of vested benefits coming from abroad.
Art. 13 – Relevant salary	2. The relevant annual salary is maximum the annual salary in accordance with the Swiss Federal Act on Old Age and Survivors' Insurance (AHVG/LAVS) agreed on 1st January of the year or at the start of the employment contract. Occasional salary elements are not taken into account, unless otherwise provided in the pension plan. Occasional items include, but are not limited to, special bonuses, bonuses, overtime, job allowances, gratifications, severance payments and commissions. In any event, only AHV/AVS-relevant salary components may form part of the relevant salary.	2. The relevant annual salary is maximum the annual salary in accordance with the Swiss Federal Act on Old Age and Survivors' Insurance (AHVG/LAVS) agreed on 1st January of the year or at the start of the employment contract. Occasional salary elements are not taken into account, unless otherwise provided in the pension plan. Occasional items include, but are not limited to, special bonuses, variable parts, bonuses, overtime, job allowances, gratifications, severance payments and commissions. In any event, only AHV/AVS-relevant salary components may form part of the relevant salary.

Article	Preview text	New text (changes in red)
Art. 19 – Retirement pension	4. If an insured person ceases to be gainfully employed after reaching the age of 58, […]	4. If an insured person is not subject ti the BVG/LPP anymore after reaching the age of 58, […]
Art. 20 – Deferred retirement	2. […] Other contributions and costs are due until retirement benefits are paid.	2. […] Costs are due until retirement benefits are paid.
Art. 32 – Lump-sum death benefit	1. In the event of the death of an active insured person or a disabled insured person, the Foundation shall pay out a lump sum equal to the accumulated retirement savings capital less any benefits and pensions already paid and less the present value of the surviving spouse's pension or surviving cohabiting partner's pension (except for orphans' pensions).	1. In the event of the death of an active insured person or a disabled insured person, the Foundation shall pay out a lump sum equal to the accumulated retirement savings capital less any benefits and pensions already paid and less the present value of the surviving spouse's pension or surviving cohabiting partner's pension (the present value of the orphans' pension is not deducted.) The present value of the surviving spouse's pension or surviving cohabiting partner will be determined by a reinsurer using its technical parameters.

Article	Preview text	New text (changes in red)
Art. 36 bis – Provisions on reduction and coordination after the reference age	1. The provisions of Article 37, below, [...]. 2. The amount must be adjusted for inflation between the time of retirement and the time of calculation.	1. The provisions of the present article, [...] 2. The amount must be adjusted for inflation between the time of retirement and the time of calculation. The 13th AVS pension is not taken into account in this calculation.
Art. 39 – Lump-sum payments	2. The active or disabled insured person must notify the Foundation in writing of his wish to receive his retirement benefits in the form of a lump sum before the entitlement arises. This declaration is irrevocable as soon as the entitlement to retirement benefits arises. If the insured person is married, the payment of all or part of the retirement benefits in the form of a lump sum may only be made with the written consent of the spouse.	2. The active or disabled insured person must notify the Foundation in writing of his wish to receive his retirement benefits in the form of a lump sum before the entitlement arises. This declaration is irrevocable as soon as the old-age pension is paid. If the insured person is married, the payment of all or part of the retirement benefits in the form of a lump sum may only be made with the written consent of the spouse.
NEW ARTCLE Art. 43 Bis – Transfer of a vested benefits into a 1e institution		1. The vested benefits accrued within Copré are not transferred into a 1e BVG/LPP institution. 2. Is reserved the possibility to transfer into a 1e pension institution the vested benefits already accrued within a 1e pension institution. 3. In this case, the interests generated from the exit of the previous 1e pension institution, respectively the performance realized since then, can also be transferred.

Article	Preview text	New text (changes in red)
Art. 48 – Bodies of the Foundation Art. 48 – Organs and other organisational elements of the Foundation of the Foundation	1. The Foundation's governing bodies are the board of trustees, the delegates' meeting and the executive board. 2. The organisational regulations shall set out the provisions applicable to the delegates' meeting, the board of trustees, and the executive board.	1. The Foundation's governing bodies are the board of trustees, the auditing body, the expert agreed with regards to BVG/LPP law, the delegates' meeting and the executive board. 2. The other organisational components are; the Foundation office, the audit Committee, the investment committee, the other committees, the pension fund committee and the executive board. 3. The organisation regulation defines the applicable dispositions, to different bodies and other organisational components of the Foundation.
Art. 53 bis – Costs	The Foundation does not charge for the costs of current services (for example: terminations, promotion of home ownership, etc.). Exceptional costs may be charged, at a maximum rate of CHF 150 per hour worked, for any special works or in cases of any changes with retroactive effect concerning more than one financial year.	The Foundation does not charge for the costs of current services. Exceptional costs may be charged, at a maximum rate of CHF 150 per hour worked, for any special works or in cases of any changes with retroactive effect concerning more than one financial year.
Art. 66 – Entry into force	These Regulations were adopted by the board of trustees on 10th November 2025 and come into force on 1st January 2026. They replace the regulations applicable as of 1st January 2025	These Regulations were adopted by the board of trustees on 28th September 2026 and come into force on 1st October 2026. They replace the regulations applicable as of 1st January 2026