

Zeitschrift: Helvetia : magazine of the Swiss Society of New Zealand
Herausgeber: Swiss Society of New Zealand
Band: 80 (2014)
Heft: [2]

Rubrik: ASO news : claiming for Swiss company pension fund

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ASO News: Claiming for Swiss Company Pension Fund

Are you missing money from your former Swiss Company Pension Fund (Berufliche Vorsorge/Prévoyance Professionnelle)???

For those of you who are not familiar with the Swiss Pension System, a quick briefing: The Swiss Company Pension Fund is compulsory for all employees in Switzerland and is levied through social taxes, payable equally by employer and employee. The Company Pension Fund as such was introduced in 1985.

It is intended to provide pensioners with the means to lead a comfortable life. Ideally, the Company Pension Fund (BVG), combined with the Swiss Pension Old Age and Survivors' Insurance Scheme (AHV), should equal about 60% of the last salary before retiring.

This article is not to lecture you about the Swiss Pension system. I would only like to remind all of you who came to New Zealand after 1985 to make certain that you have all of your Company Pension accounted for. Below is the reason why I have written this article:



According to the 2nd Pillar Central Office (Zentralstelle Zweite Säule), over one million Swiss or people who have worked in Switzerland

have assets in a Company Pension Fund without knowing it. The 2nd Pillar Central Office is the liaison office between the occupational benefit schemes (also referred to as BVG) and insured persons.

It is intended to enable interrupted contacts between insured persons and the schemes to be restored.

The Office holds the money and the names of the persons concerned and their last known details, but are simply unable to contact them.

Currently, this office has "forgotten" pension money amounting to 6.3 Billion Swiss Francs (about NZ\$ 8.5 Billion!!!!) spread over 850'000 contactless accounts. On average, there is about 7'500 (NZ\$ 10'000) in each account, although there are accounts that have over one Million Swiss Francs in them. There are many reasons why people "forget" their pension or part of their pension from previous places of employment.

One reason for this is people emigrating or going abroad. In this case, if the pension money from your last employment pension fund is not collected within a specific time period, and placed or deposited in a special account (Freizügigkeitskonto), the amount will automatically be transferred to the 2nd Pillar Central Office. They will then try to track down the rightful owner and contact him or her. By the looks of it, they are not always successful.

It is however also possible that during your employment period in Switzerland, when changing job from one employer or company to another, your pension fund was not transferred.



This occasionally does happen as well and is usually unintentional. After a period of two years, this money is automatically transferred to this Office as well.

So, if you think that a portion of those 6.3 Billion Swiss Francs rightfully belongs to you, you should get in contact with the 2nd Pillar Central Office in Switzerland:

Zentralstelle Zweite Säule

www.sfbvg.ch

By Peter Ehrler,
Elected Council Member of the Swiss Abroad
Representing New Zealand

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