

Information sheet “Ordinary cost contribution”

(to Annex 3, point 1 of the Profond Pension Fund Regulations)

This information sheet sets out the cost contributions Profond charges to the employer or insured persons for ordinary services.

The following services in particular are covered by the ordinary cost contributions:

- Administration of insured persons and pensioners
- Processing of new entries, deposits, and departures
- Calculation of individual pension benefits
- Management of individual retirement accounts
- Management of BVG retirement accounts (BVG shadow accounting)
- Analysis and payment of benefits
- Processing of cases of incapacity to work and waivers of contribution
- Processing of cases of reintegration
- Provision of information to insured persons, employers, intermediaries, etc.
- Calculation of departure benefits with effect from date of divorce
- Simulation calculations for individual insured persons with respect to the purchase of additional benefits, the drawing of pension benefits, cases of divorce and early retirement (for exceptions, see Pension Fund Regulations annex 3 point 2.4)
- Calculation of maximum possible purchase amounts
- Processing of divorce cases
- Archiving of all relevant data on insured persons from start of contract
- Drawing up annual statements for retirement accounts
- Contribution invoicing
- Reporting to federal and cantonal authorities, calculation of withholding tax in the event of cash payments, pension payments, and advance withdrawals
- Distribution of disposable assets (for exceptions, see Pension Fund Regulations annex 3 point 2.2)
- Updating regulations, contracts and pension plans
- Collaborating and corresponding with other pension funds and insurance companies
- Dealing with the supervisory authority and other authorities
- Drawing up the foundations accounts and consolidated annual financial statements including notes in compliance with Swiss GAAP FER 26
- Compiling data for the federal pension fund statistics
- Drawing up Guarantee Fund statements
- Payment transactions