



The independent pension platform

Notice of changes

oloyer	Contract N°	Name		Postale c	ode, place
Client	Name	First name		Insuranc	e number (AVS)
	Street, N°	Postale code, place		Full working capacity	
	Date of birth	Civil status		Sex	□ f
n civil status	New civil status married	effective on	New name		Insurance number (AVS
	registered civil partnership				
	□ divorced				
	□ partnership dissolved by a court				
	G widow/widower				
	partnership ended by death				
ge in Ilary	New annual salary CHF (incl. bonus)		of which bonus		effective on
ge in ee of nent	New degree of employment New annual salary CHF (incl. bonus)		of which bonus		effective on
lan ory	New plan/category New annua	al salary CHF (incl. bonus)	of which bonus		effective on
on to oport	New obligation to provide support				effective on
	with obligation to provide support		end of obligation to provide support		
eave	Beginning		End		
	Coverage unchanged, new distribution of contributions		Suspended savings plan, new distribution of contributions		
	New employee share		New employer share		
	Coverage by the accideent insurance (UVG/LAA) exists				
	□ Yes, from to				

Comments

Signature

Place, date



Fact Sheet "Unpaid Leave"

Option 1 - Full continuation of benefits coverage

In this case, coverage is fully maintained.

Occupational benefits and unpaid leave The purpose of this Fact Sheet is to explain the options for maintaining occupational benefits coverage when an employee decides to take unpaid leave (of at least 1 month).

General principle

Unpaid leave is not a termination of employment. The employment relationship is maintained but the obligation to pay a salary is temporarily suspended.

Therefore, an employee who was subject to mandatory benefits coverage prior to his leave of absence remains subject to mandatory benefits coverage during his unpaid leave.

What options are available in terms of occupational benefits coverage?

Required action

Please fill in and send us the "Notice of changes" form before the start of the unpaid leave to inform us how contributions are to be split between the employer and the employee.

Advantage

There is no gap in employee benefits coverage. The employee is also fully covered against death or disability resulting from illness.

Disadvantage

Although the employee's salary is temporarily suspended, contributions must be fully paid.

Option 2 - Full death and disability coverage but suspended retirement savings plan In this case, only risk insurance is maintained, the savings process is suspended.

Required action

Please fill in and send us the "Notice of changes" form before the start of the unpaid leave to inform us about the suspension of the savings process and how contributions will be split between the employer and the employee.

Advantage

Savings contributions no longer have to be paid. Contributions will be reduced to the insurance premiums for death and disability risks. These risks remain covered at the existing level.

Disadvantage

The interruption in the savings process will reduce the employee's retirement benefits.

What about accident insurance?

Members on unpaid leave are no longer subject to coverage under the accident insurance law (UVG/LAA). Accident risk
may only be excluded if extended coverage is contracted under the UVG/LAA (maximum term 6 months).