Information for new members

This document contains answers to frequently asked questions about joining PUBLICA. Further documents in English about your insurance relationship with PUBLICA can be found in the «Documentation» section of the website publica.ch. Full information is available on the German, French and Italian websites. In the interests of readability, the following text refers only to the English and German versions.

Who is my contact at PUBLICA?
Details of your contact at PUBLICA can be found at publica.ch (under «Ihre Vorsorge» > «Ihre Ansprechperson») and in your welcome letter.

Do I have to transfer my vested benefits?
Yes. Under the regulations, when you join PUBLICA you are required to transfer to us both the termination benefits from your previous pension scheme and any assets from a pillar 2 vested benefits scheme. This is to ensure that you enjoy the most comprehensive pension coverage possible and avoid reductions in the benefits paid to you following an insured event.

Along with your welcome letter from PUBLICA you will receive an orange paying-in slip, which you must send to your previous pension provider so that it can transfer your vested benefits to PUBLICA.

If you would like to receive a paying-in slip before joining, please request one from PUBLICA.

What is a pension certificate? When do I receive one?
The pension certificate contains information about your current pension relationship. You will receive it
- as soon as we receive your existing vested benefits or at the latest after 45 days, if they have not been transferred by this time;
- annually, updated to 1 January in each case;
- whenever there is a change to your pension relationship due to a buy-in, early withdrawal for home ownership, repayment of an early withdrawal or as a result of divorce or the dissolution by the court of a registered partnership.

Information about your pension certificate can also be found at publica.ch (under «Documentation»).

Can I make additional buy-ins after joining?
In principle, yes. You may make buy-ins up to the limits set out in federal law and the regulations. The key factors governing the amount of the buy-in are your age and insured salary at the time of the buy-in. You are free to choose the amount of the first buy-in made within 90 days of joining. After this time a minimum amount applies, as set out in the pension plan regulations. These can be found at publica.ch (under «Ihre Vorsorge» > «Überblick»). You can also simulate buy-ins for yourself using the «Simulationen» section of our website.

If you would like a buy-in proposal, please get in touch with your personal contact at PUBLICA. Additional important information about buy-ins can be found at publica.ch (under «Ihre Vorsorge» > «Vorsorgethemen» > «Einkauf»).

How can I further improve my retirement benefits?
Alongside your normal savings contributions, you can make voluntary/additional contributions that are deducted from your salary. Please see the pension plan regulations for details of how far this is possible. They can be found at publica.ch (under «Ihre Vorsorge» > «Überblick»). Please inform your employer when taking up your new position if you wish to make voluntary/additional savings contributions.
Can I submit a life partnership agreement after joining PUBLICA?
Yes. The information sheet «Eligibility for a life partner’s pension» can be found at publica.ch (under «Documentation»); it also contains the «Life partnership agreement» form. The signed life partnership agreement must be submitted to PUBLICA in writing while both partners are alive.

Where can I obtain further information?
Further documents in English about your pension relationship with PUBLICA can be found in the «Documentation» section of the website publica.ch. Full information is available on the German, French and Italian websites. If you have any questions and require further information, please contact us. Details of your contact at PUBLICA can be found at publica.ch (under «Ihre Vorsorge» > «Ihre Ansprechperson») and in your welcome letter.