

Supplement to the Account Statement Perspectiva Collective Foundation for Occupational Welfare Provision

Edition January 2021

Current account

All transactions affecting the current account balance are processed through this account. The entries are recorded as at the value date and are relevant for the annual calculation of interest.

Interest debits of over CHF 20 and interest credits of over CHF 5 are posted with a value date of 31 December. We carry out all interest debits or interest credits (if applicable) on this date. This is shown as the last item on the account statement.

If the current account shows a balance in your favour, the amount will be carried forward. It will be treated as a payment on account towards the premiums for 2021.

If the 2020 current account contains a large number of entries, you will receive a separate summary of these entries in the next few days.

The account statement also lists any credit balances held at the Collective Foundation (e.g. employer contribution reserves).

Employer contribution reserve

The employer can, to a limited extent, make payments towards future employer contributions. Credits are only made to the employer contribution reserve account if the incoming payments are declared as such. Transfers into the current account for the purpose of paying premiums requires a mandate from the employer via Business Life Direct. The reimbursement of these funds to the employer is not permitted.

Unallocated assets

The balance of this account may, for example, be increased by means of employer contributions. These reserves can be used for general retirement pension provision within the scope permitted by the regulatory provisions, by way of a resolution made by the fund's board of trustees. Payments to the employer are not permitted.

Interest rates

The interest rates are set annually by the Board of Foundation.

Account	Debit	Credit
Current account*	3,75 %	0,00 %
Unallocated assets		0,50 %
Reserves to finance employer contributions		0,50 %

* Debit interest on your current account will now accrue only as of 6 January.