

Circular 01_2021

clarifying the Pension Regulations of the Fondazione Ticinese per il secondo pilastro

The purpose of this circular is to clarify individual articles or rules for circumstances not covered by the Pension Regulations. The decisions set out in this circular will, as a rule, be included in the next version of the Pension Regulations. As far as possible, the title shall always indicate the articles to which the clarification applies.

The Foundation Council publishes its circulars and regulations on its website at <https://www.ftp2p.ch/en/regulations>.

Art. 15 para. 5 — Determination of the insured salary used to calculate the retirement savings credits

The insured salary used to calculate the retirement savings credits is the same as the insured salary at the time of the event that led to the incapacity for gainful employment. More specifically, any increases in salary that have already been decided but not yet implemented are not considered.

Art. 15 — Determination of the insured scheme used to calculate the retirement savings credits

The pension scheme used to calculate the retirement savings credits corresponds to what was insured at the time of the event that led to the incapacity for gainful employment. More specifically, any changes to the scheme that have already been decided but not yet implemented are not considered.

Art. 15 — No purchase in retirement savings capital in the event of an incapacity to work

In the event of incapacity for gainful employment (partial or total), it is not possible to make purchases in regulatory benefits.

Art. 16 — Counting cohabitation for the marriage duration

Demonstrable and continued cohabitation in a joint household immediately prior to marriage may be counted in the marriage duration within the scope of Art. 16 para. 2.

This circular enters into force upon approval by the Foundation Council at its meeting of 18.06.2021 and forms an integral part of the Pension Regulations as of said date.

Lugano, 18.06.2021

The Foundation Council of the Fondazione Ticinese per il secondo pilastro