

Lugano, January 2022

Information for insured members

We would like to provide you with an update on the past year and inform you of changes in 2022.

Foundation Council

The Foundation Council is composed as follows for the four-year period 2020-2023:

Representing employees:

Ilaria Caldelari Panzeri — Chairperson
Laurent Frésard
Davor Vadlja

Representing employers:

Marco Bernasconi — Vice Chairperson
Antoine Turner
Stefano Malingamba

Headquarters, business hours and contact details

Please note that the Foundation no longer uses a P.O. box; the correct address is as follows:

Fondazione Ticinese per il secondo pilastro
Via Pietro Peri 6
6900 Lugano

You will find telephone numbers and e-mail addresses on our website www.ftp2p.ch. Due to the ongoing health situation, our offices are currently open to the public by appointment only. You can contact us by telephone during the following hours: Monday – Friday 8.30 a.m. – 11.30 a.m. / 1.30 p.m. – 4.30 p.m. The Foundation Administrator, Ronald Oгна, is available by appointment for a free personal consultation about your pension situation.

Earnings on retirement savings capital in 2021

In light of the Foundation's good financial situation and the performance achieved, FTP has decided to apply an interest rate of 1.25% on retirement savings capital for 2021. The earnings are applied to all your savings capital, including the extra-mandatory portion. You thus benefit from balanced remuneration conditions that exceed the requirements of the Federal Council for the OPA portion.

Conversion rates as of 1 January 2022

In 2022, the conversion rate for the first tier of the Layer system (women 64 years, men 65 years) is 5.70%, which is higher than the Swiss average. Over the next two years, rates will gradually decrease from 5.70% to 5.40%. More information and tables detailing the conversion rates can be found in the new "Annex 1" of the Pension Regulations on our website at www.ftp2p.ch/regolamenti.

New pension regulations in force from 1 January 2022

At its meeting of 14 December 2021, the Foundation Council approved the new pension regulations, which came into effect on 1 January 2022. The introduction of the new regulations does not change any of the forecasts for your pension scheme in terms of contributions and benefits.

You can view the new pension regulations on our website at www.ftp2p.ch/regolamenti. A detailed overview of the changes is also published on the website for further reading. For further information, please contact the FTP Administrator.



Voluntary payments

Depending on your specific situation, you have the option of making extraordinary voluntary contributions to your pension fund (buybacks). The contributions can be made at any time and go directly towards increasing the savings capital you have accumulated, which will result in better personal pension cover. The maximum buyback amount is stated in your pension fund certificate. With the exception of those who are taxed at source, repurchases are in principle tax-deductible (reduction of taxable income). If you are interested, you can find more information on our website. We are happy to answer any questions you may have.

How to protect your cohabiting partner

To better serve its insured members, under specific conditions FTP offers cohabiting partners within a shared household the same cover as that provided to married couples. The form for registering your partnership, as well as instructions on the procedures to follow, can be found on our website.

Insurance in the event of job loss at age 58 or over

For those who lose their jobs after a certain age, the situation can be particularly critical. In the past, this even meant they would have to withdraw from the pension fund and risk no longer being able to draw a pension upon retirement. As of 2021, the FTP has introduced the possibility of applying to remain insured for employees who are dismissed by their employer after their 58th birthday.

In general, all persons who leave an employer after the age of 58 have a variety of options available to them (early retirement, unemployment, new employer, continued insurance, etc.) and it is often not easy to choose the right path. In all such cases, FTP offers free targeted, professional advice.

We would like to take this opportunity to thank you for the trust you have placed in us and wish you a healthy and successful 2022.

Best regards,

Fondazione Ticinese per il Secondo Pilastro
(Valid without a signature)