

COPRE

Pension Regulation COPRÉ – Changes as of 1 January 2026

Article	Preview text	New text (changes in red)
Art. 6 – Obligation to be insured	1. All employees are admitted to the Foundation from 1st January following the date on which they reach the age of 17 [...]	1. All employees subject to AVS are admitted to the Foundation from 1st January following the date on which they reach the age of 17 [...]
Art. 7ter – Maintenance of pension benefits in the event of dismissal after the age of 58 – pursuant to Article 47a BVG/LPP	1. Insured persons who, after reaching the age of 58, cease to be subject to mandatory insurance [...]	1. Insured persons who, after reaching the age of 58, remain subject to AHV/AVS but cease to be subject to mandatory insurance [...]
Art. 7quater – Unpaid leave	1. The Employer and the insured person may submit a request to the Foundation, by written declaration signed by both parties, that the entire occupational benefit plan or only the retirement benefit plan be suspended during this period.	2. The Employer and the insured person may submit a request to the Foundation, by written declaration signed by both parties, that the entire occupational benefit plan or only the retirement benefit plan be maintained during this period.

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Art. 8 – Start and end of insurance	4. If an insured person's AHV/AVS annual salary is temporarily reduced as a result of illness, accident, unemployment, maternity, paternity the care of a closely related person from 01.07.2021 onwards or similar circumstances [...]	4. If an insured person's AHV/AVS annual salary is temporarily reduced as a result of illness, accident, unemployment, parenthood, adoption, or similar circumstances [...]
Art. 11 – Information provided to insured persons	<p>1. At least once a year, the Foundation shall issue a pension certificate for each insured person, which shows the retirement savings capital according to the BVG/LPP minimums, the accumulated retirement savings capital, the insured benefits, the vested benefits, the salary and the contributions paid to the Foundation. [...]</p> <p>2. The Foundation provides information on the organisation, financing and members of the joint administration body on its website (www.copre.ch/en).</p>	<p>1. At least once a year, the Foundation shall issue a pension certificate for each insured person, which shows information on: their entitlement to benefits, their coordinated salary, their contribution rate and their retirement savings capital the retirement savings [...]</p> <p>2. The Foundation provides information on the organisation, financing and members of the joint administration body on the Foundation's website (www.copre.ch/en). Any amendments to this Regulation will be declared communicated annually in the pension certificate. The content of any such amendments is published on the Foundation's website (www.copre.ch/en).</p>

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Art. 18bis – Interest	1. If an insured event occurs during the course of the year, interest is calculated on the basis of the retirement savings capital accrued at the end of the previous year up to the date on which the right to benefits arises.	1. If an insured event occurs during the course of the year, interest is calculated on the basis of the retirement savings capital accrued at the end of the previous year. In the following year, the statutory minimum interest is calculated up to the date on which the right to benefits arises.																																								
Art. 19 – Retirement pension	<p>4. [...] The conversion rates scale is adapted as follows;</p> <p>Man</p> <table border="1" data-bbox="696 794 1220 1077"> <thead> <tr> <th>Age</th> <th></th> </tr> </thead> <tbody> <tr> <td>55</td> <td>3.40%</td> </tr> <tr> <td>56</td> <td>3.60%</td> </tr> <tr> <td>57</td> <td>3.80%</td> </tr> <tr> <td>58</td> <td>4.00%</td> </tr> </tbody> </table> <p>Woman</p> <table border="1" data-bbox="696 1169 1220 1449"> <thead> <tr> <th>Age</th> <th></th> </tr> </thead> <tbody> <tr> <td>55</td> <td>3.60%</td> </tr> <tr> <td>56</td> <td>3.80%</td> </tr> <tr> <td>57</td> <td>4.00%</td> </tr> <tr> <td>58</td> <td>4.20%</td> </tr> </tbody> </table>	Age		55	3.40%	56	3.60%	57	3.80%	58	4.00%	Age		55	3.60%	56	3.80%	57	4.00%	58	4.20%	<p>3. [...] The conversion rates scale is adapted as follows; (-0.2% per year less than the Foundation's current scale - conversion rate 2026).</p> <p>Man</p> <table border="1" data-bbox="1301 794 1825 1077"> <thead> <tr> <th>Age</th> <th></th> </tr> </thead> <tbody> <tr> <td>55</td> <td>3.60%</td> </tr> <tr> <td>56</td> <td>3.80%</td> </tr> <tr> <td>57</td> <td>4.00%</td> </tr> <tr> <td>58</td> <td>4.20%</td> </tr> </tbody> </table> <p>Woman</p> <table border="1" data-bbox="1301 1169 1825 1449"> <thead> <tr> <th>Age</th> <th></th> </tr> </thead> <tbody> <tr> <td>55</td> <td>3.80%</td> </tr> <tr> <td>56</td> <td>4.00%</td> </tr> <tr> <td>57</td> <td>4.20%</td> </tr> <tr> <td>58</td> <td>4.40%</td> </tr> </tbody> </table>	Age		55	3.60%	56	3.80%	57	4.00%	58	4.20%	Age		55	3.80%	56	4.00%	57	4.20%	58	4.40%
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<p>Art. 20 – Deferred retirement</p>	<p>1. If an insured person continues to work beyond the reference age, the withdrawal retirement benefits insurance may be extended until final cessation of his or her gainful, but at most until the age of 70.</p> <p>2. No risk contribution (disability and death) is due in the event of deferred retirement. Contributions may continue to be paid choice, other contributions and costs are due until retirement benefits are paid.</p> <p>3. [...]</p> <p>4. In the event of death during the deferred period, ordinary survivors' benefits shall be for the surviving spouse respectively financed from the available retirement savings capital.</p>	<p>1. If an insured person continues to work beyond the reference age, the payment of the retirement benefits may be suspended in whole or in part until final cessation of his or her employment relationship, but at most until the age of 70.</p> <p>2. No risk contribution (disability and death) is due in the event of deferred retirement. As a result, these risks are no longer covered. Savings contributions may continue to be deducted or not, at the insured person's choice. Other contributions and costs are due until retirement benefits are paid.</p> <p>3. [...]</p> <p>4. In the event of death during the deferred period, ordinary survivors' benefits for the surviving spouse shall be equal to 60% – and 20% for orphans (until they reach the age of 18 or the age of 25 if they are in higher education) – of the retirement pension intended for the insured person at the moment of the latter's death or of the total retirement savings capital at the moment of the latter's death (if the survivor's pension is waived), once the financing of any children's pensions has been deducted.</p>

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Art. 26 – Surviving spouse's pension	1. In the event of the death of an active insured person (and also in the event of deferred retirement), disabled insured person or pensioner, the surviving spouse shall be entitled to a pension the amount of which is set out in the pension plan.	2. In the event of the death of an active insured person, disabled insured person or pensioner, the surviving spouse shall be entitled to a pension the amount of which is set out in the pension plan. 3. In the event of the death of an insured person during the deferred period, the benefits provided are set out in Article 20(4) of this Regulation.
Art. 31 – Orphan's pension	1. The child of an active, disabled or retired insured person who has died is entitled to an orphan's pension. Children fostered or recognised under the Civil Code have the same entitlement.	1. The child of an active, disabled or retired insured person who has died is entitled to an orphan's pension. The amount of this pension is defined in the pension plan, as an orphan's pension corresponding to 20% of the insured person's retirement pension at the moment of the insured person's death. Children fostered or recognised under the Civil Code have the same entitlement.
Art. 43 – Amount of the termination payment	[...] <ul style="list-style-type: none"> any termination losses evaluated in accordance <p>However, for as long as there is any underfunding, the board of trustees may reduce the interest rate to a maximum of the interest rate payable on the savings capital assets; the termination losses linked to this point, and evaluated in accordance with article 17 FZG/LFLP, are charged directly to the employer's contributions account;</p> <ul style="list-style-type: none"> the total retirement savings capital according to Article 15 BVG/LPP; [...]	[...] <ul style="list-style-type: none"> However, for as long as there is any underfunding, the board of trustees may reduce the interest rate to a maximum of the interest rate payable on the savings capital assets; <ul style="list-style-type: none"> the total retirement savings capital according to Article 15 BVG/LPP; any termination losses evaluated in accordance with Articles 15, 17 and 18 FZG/LFLP and associated with this article shall be charged to the employer-

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Art. 45 – Extension of insurance cover	In the event of termination of the employment relationship, insured persons shall remain insured for the risks of death and disability until they join a new employer, but for no longer than 30 days after termination of the employment relationship. The termination benefits already paid are taken into account when calculating any benefits resulting from this extension of insurance cover.	In the event of termination of the employment relationship, insured persons shall remain insured for the risks of death and disability until they join a new employer, but for no longer than one month after termination of the employment relationship. The termination benefits already paid are taken into account when calculating any benefits resulting from this extension of insurance cover.
Art. 46bis – Amount of contributions	3. The pension plan may provide for a maximum of three different contribution plans : plan [MINI], plan [MIDI] et plan [MAXI]. [...] Newly insured persons must inform the Foundation, at the time of joining and through their employer, to which contribution plan they wish to be subject. Otherwise, they shall be subject to the contribution plan : [MINI]. [...]	3. The pension plan may provide for a maximum of three different contribution plans. [...] [...] Newly insured persons must inform the Foundation, at the time of joining and through their employer, to which contribution plan they wish to be subject. Otherwise, they shall be subject to the lowest contribution plan. [...]
Art. 47 – Buy-ins	10. Buy-ins made after divorce pursuant to Article 22d FZG/LFLP are not subject to the limitations set out in paragraphs 7 and 8. They must be made prior to ordinary buy-ins.	Buy-ins made after divorce pursuant to Article 22d FZG/LFLP are not subject to the limitations set out in paragraphs 7 and 8. [...]