

# The secure occupational pension scheme



Responsible companies care greatly about the future of their employees. The structure of the occupational pension scheme is key in this respect – as is the decision on the right pension fund. Tellco pkPRO is perfect for anyone who values security, customised pension plans and efficient administration.

Tellco pkPRO is one of Switzerland's leading independent occupational pension foundations. We do every-thing we can for the future of our affiliated companies and their employees, so that they can continue to enjoy financially independent lives after retirement. Customer proximity is important to us at

Tellco pkPRO – we know the challenges faced by the various sectors. We accommodate each company's specific needs and develop completely customised plans for them. As a result, we also offer small companies pension solutions that would normally be the preserve of large corporations.

## The advantages at a glance

### **Growing**

Tellco pkPRO has grown continuously since its foundation in 2002.

More than 8,600 companies and 77,000 policyholders now count on the services of Tellco pkPRO, placing it clearly among the largest independent BVG collective foundations in Switzerland.

### **Young**

The pension capital of the active insured persons is growing.

The pension fund has some 3,400 pension beneficiaries versus more than 77,000 active insured persons. As a result, the problem of an ageing

population is not some-thing that Tellco pkPRO will have to face for some time to come.

### **Secure**

Financial security thanks to a good risk / return profile and an investment strategy that focuses on security.

Creation of fluctuation reserves before increased interest is granted.

Structural security: In recent years, Tellco pkPRO has invested in the future by cutting the technical interest rate and significantly improving the ratio between active members and pension beneficiaries. Thanks to these measures, it is now ideally equipped for the future.

# Telco pkPRO – the right choice

## For companies

### Individual pension solutions for all company sizes and sectors

The pension plans are tailored to each company's specific requirements: there is no minimum number of policyholders and no minimum premium, meaning that recently founded and small companies also benefit from the full range of our solutions. Telco pkPRO offers professional associations and organisations with the same interests customised pension solutions with an independent image.

### Efficient administration

Our simple accounting model reduces the administrative work required to a minimum. We also insure companies that employ temporary staff. The actual number of hours worked is invoiced conveniently on a monthly basis.

### Security and continuity

Our investment strategy is dynamic / conservative and is based on the Pictet LPP-25 Index. Dramatic price increases and losses are minimised. The strategy focuses on security.

### Attractive terms

The savings premium is only due at the end of the year. Payments before the due date accrue interest thanks to a current account. The reserve and surplus policy favours the affiliated companies.

### Personalised, understandable and professional

Our experts provide advice by telephone as well as in person at your location. Our clear and informative documents are available in German, French, Italian and English.

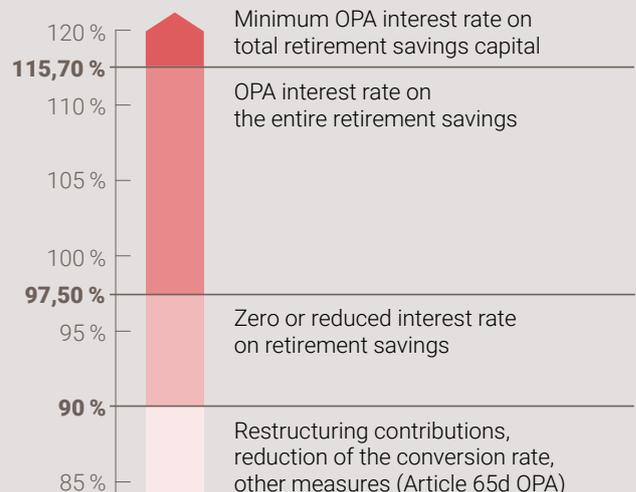
### Special extra feature

Administrative costs of up to CHF 50,000.00 can be paid in WIR.

## Interest rate model

The Board of Trustees of Telco pkPRO sets the definitive interest rate for the current year and the provisional interest rate for the coming year in December in line with projected annual results. The interest rate is based on the amount of the coverage ratio. Interest is paid on the OPA retirement savings at the OPA minimum interest rate, in accordance with the imputation principle.

### Coverage ratio in per cent



## For employees

### Reliable pension scheme

Unnecessary risks are avoided thanks to an investment strategy that is based on security and continuity. Policyholders can rely on the fact that their pension capital is in the best of hands with us.

### Flexible pensions

Retirement and partial retirement is possible between the ages of 58 and 70, as are additional buy-ins for early retirement.

### Refund of the buy-in amount in the event of death

Depending on the pension plan, any buy-in amounts will be refunded in full to the policyholder's surviving dependants in the event of his or her death.



### No splitting

The mandatory and non-mandatory components of the retirement savings accrue interest at the same rate and are converted into a pension at the same conversion rate.

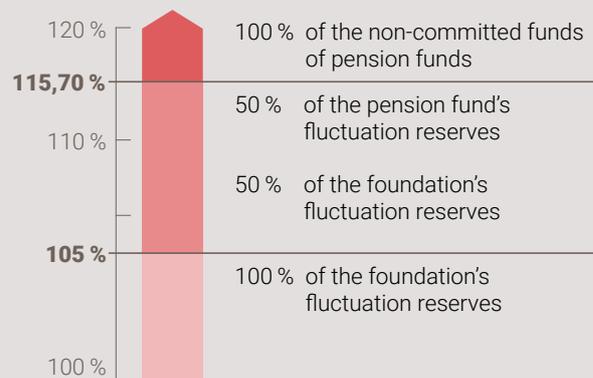
### Tax advantages on leaving Switzerland

Anyone who leaves Switzerland will benefit from the lowest withholding tax rate in the country because Tellco pkPRO has its registered office in the canton of Schwyz.

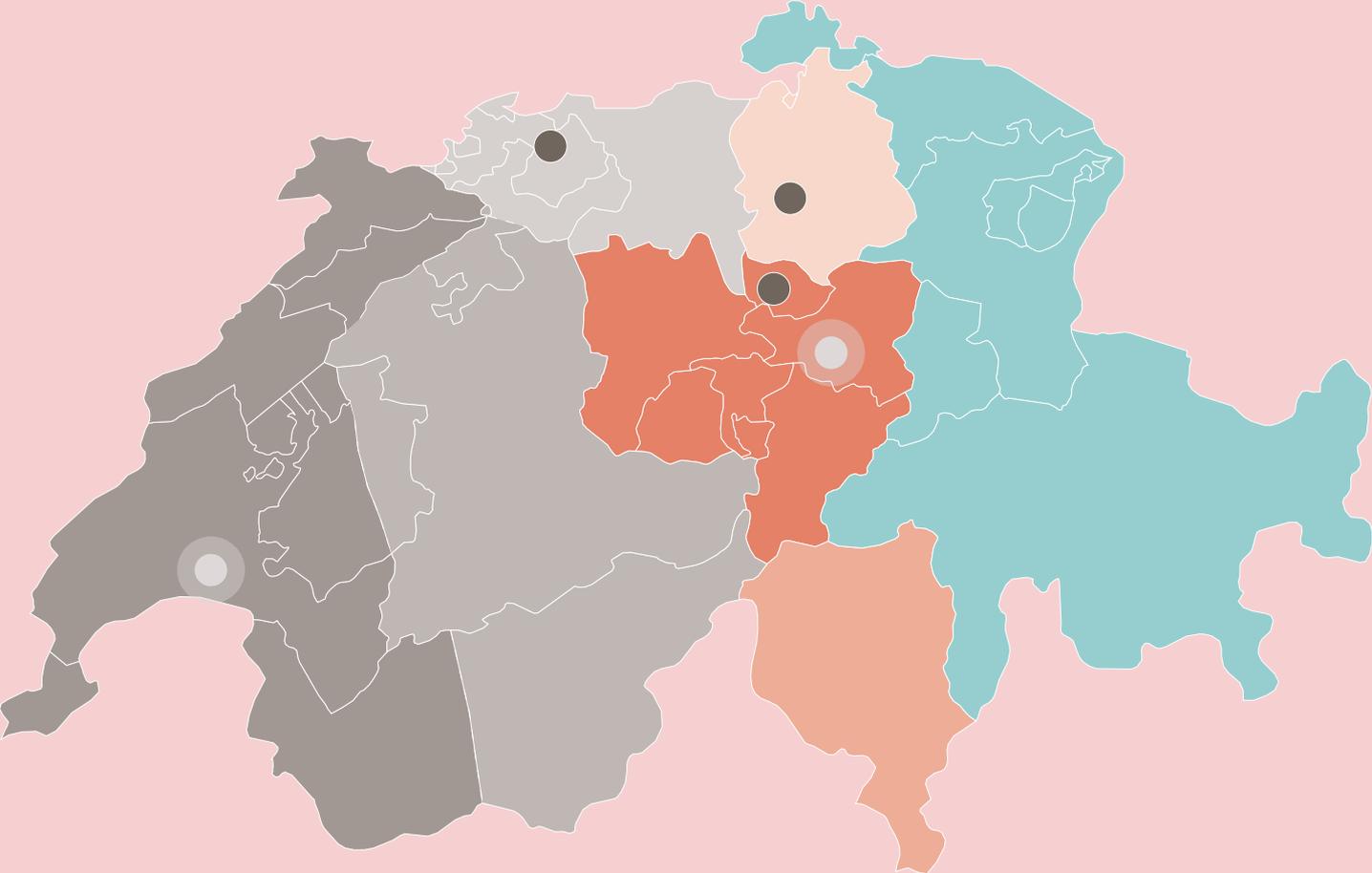
## Surplus model

If the coverage ratio is between 105 % and 115.7 %, the surplus is halved, with one half going into the Tellco pkPRO foundation's fluctuation reserves and the other into the fluctuation reserves of the individual pension fund (affiliation agreement). If the Tellco pkPRO Foundation has a coverage ratio of more than 115.7%, the surplus is allocated to non-committed funds.

### Coverage ratio in per cent



# Schwyz is our homeland – Switzerland is our home



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and regional adminis-  
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**Anchored regionally**

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- Western Switzerland
- Central Plateau
- Central Switzerland
- Ticino
- Northwestern Switzerland
- Eastern Switzerland
- Zurich