



## EDITORIAL

### Occupational pension insurance: A strategic lever neglected for too long

Occupational pension insurance is often a thorn in leadership's side, as they struggle between a legal obligation and a desire to make the scheme attractive, while not understanding the subtleties. They choose a collective pension fund, they sign a contract, then they move on to something else. This is understandable: the Swiss Pension Fund Law (LLP) is complex, there don't seem to be many options, and all the technical aspects are often discouraging to anyone who is not a specialist.

And yet. As we speak with our clients on a daily basis, we're hearing that pension funds have become an important HR topic. In a difficult labour market, where talent is scarce and employees' expectations are changing, the quality of the occupational pension insurance truly influences a candidate's decisions as well as those of an employee thinking about resigning. The occupational pension fund says something about the company: how it cares for its people, and how committed it is to their future.

Given this, most companies find themselves in the following position: affiliated with a standard collective pension fund,

with no real control over what matters, and no real way to set themselves apart. Not because they lack ambition, but because they don't know that there is an alternative.

And it is precisely this alternative that we present in this issue. This solution is not reserved for large groups; instead, it is part of a secure framework that puts employers – and their employees – in control of their pensions. Read on to learn more.

This is where our role as broker really has an impact. We untangle a demanding technical and regulatory environment for you, we identify the solution that best suits your situation, and we support you over the long haul. This is what our pension teams do every day, knowing that giving good advice also means opening doors that people don't even know exist.

*I hope you enjoy reading this issue,*

**David Cochet**  
General Manager

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**What if your company had a truly  
personalised pension fund?**



## What if your company had a truly personalised pension fund?

Today, having a company-owned pension fund or collective pension fund remains a challenging option which is usually only available to large corporations. For most employers, the only option is to join a standard collective pension fund and delegate all decisions to it.

However, there is an alternative to these two models that is poorly known: the personalised pension scheme within a collective pension fund with an open architecture. This approach offers a balance between security, targeted mutualisation and true financial autonomy, without the constraints of a fully independent structure.

### **The traditional collective pension fund: A simple but restrictive model**

In Switzerland, most companies use a collective pension fund to fulfil their LPP obligations. This model does offer undeniable advantages: shared risk, complete delegation of technical decisions and administrative simplicity.

But this simplicity comes at a structuring cost: decisions are centralised, results are pooled and reserves are shared. This means that the company's own performance is diluted and its ability to set itself apart is extremely limited.

### **The personalised pension scheme: A dedicated fund logic in a secure framework**

The personalised pension scheme is an entity specific to your company within a collective pension fund. In an advanced approach, especially in an open architecture, it is much more than merely administrative segmentation.

Your company benefits from its own level of coverage, a separate financial

oversight, a dedicated annual report and complete traceability of reserves and provisions. This is no longer simply collective affiliation, but a true personalised pension fund, within a mutualised platform.

### **Breaking with traditional collective models**

The difference with a traditional collective pension fund is fundamental.

The standard model is based on financial solidarity, diluted performance and lack of individual visibility. By contrast, the personalised model is based on an absence of financial solidarity, a personalised level of coverage, allocated reserves, and no transfer between affiliates. It represents a move to a logic of own responsibility and control.

*The personalised pension scheme constitutes a sustainable strategic lever serving the company's social and financial performance.*

### **An open architecture serving performance**

Some funds function as open platforms, allowing access to different wealth managers, depository banks and reinsurers. This allows competition among providers, independence from a single player, and optimised costs and performance.

The personalised pension scheme offers many advantages:

- **True oversight of key parameters:** Through the pension fund commission, you are actively involved in steering: pension plans, remuneration, technical parameters, investment strategy and choice of partners.
- **Concrete financial benefits:** The model offers higher return potential, optimised premiums and better risk management, with, however, liability for undercoverage.
- **Retention of reserves:** A key element is that reserves remain linked to your pension fund and are not pooled.



## What do you need to do? The broker's key role

### Implementing your pension fund

- Analyse your business structure and workforce
- Define one or more pension plans based on your goals
- Select partners and providers suited to your profile
- Create the pension fund commission for support
- Train members in oversight decisions
- Ongoing monitoring: reports, consulting, annual adjustments

### Changing pension fund

- Audit your current contract: performance, costs, benefits
- Compare available options (collective pension fund or private pension fund)
- Transparently manage the transfer of pension assets
- Inform and support your employees throughout the process
- Co-ordinate with supervisory authorities and LPP experts
- No interruption of coverage during the transition

### A strategic HR lever

Today, occupational pension insurance is becoming a true human resources management tool. It makes a direct contribution to attracting talents, retaining employees and making the employer stand out.

Structured in the form of a personalised pension scheme, it combines oversight autonomy, financial transparency and the security of a collective framework. It constitutes a sustainable strategic lever, serving the company's social and financial performance.

### So, why wait?

The personalised pension scheme is not only for large companies. Instead, it has become an accessible, structured and fully regulated solution today.

When set up with the support of a specialised broker, it allows companies to accurately assess their eligibility and to structure a solution adapted to their profile. It offers effective control of key parameters, flexibility in designing pension plans, increased financial legibility and long-term transparency.

Qualibroker Swiss Risk & Care's LPP team supports companies at every stage: feasibility analysis, solution structuring, partner selection, operational implementation, and support from the pension fund commission.

**Contact us for an obligation-free personalised assessment.**

## Three questions for...



Roger Campana,  
LPP specialist  
at QBSRC

### 1. What should alert a leader to the limits of a company's current collective pension fund?

*It is a paradox. Companies grow, merge and become more complex – and yet the number of company-owned pension funds declines every year. The reason is simple: managing an autonomous pension fund has become too restrictive in an environment as uncertain as ours.*

*But the pooled fund only partially meets the needs of a mid-sized firm. When a company grows through merger or external growth, the LPP ceases to be a purely administrative issue, and becomes a major HR issue instead. This is precisely where the personalised pension scheme is needed as a sound alternative – one that accompanies the company as it evolves, without imposing an autonomous fund on it.*

### 2. How does a broker's support fundamentally change the equation?

*Brokers have a decisive advantage, because they have a complete view of the market. They act as a neutral third party. A pension fund, on the other hand, however reputable it is, logically defends its own model. A broker starts with the company's actual needs to identify the most appropriate solution—not the solution they have available for sale.*

*At Qualibroker Swiss Risk & Care, we have a structured and dedicated LPP department. Our clients do not consult a non-specialist who sells anything and everything: they see an expert who works in the field every day.*

### 3. Changing pension fund model can cause worry for both executives and employees. How do you manage this?

*It's human to be concerned. The LPP commits the employer for the long term and has direct implications for its employees' future. It's normal to be worried. But what I always say is: A good decision is an informed decision, not one taken under pressure or in a hurry.*

*Our role is to be present at every stage of the transition. This includes information sessions with employees, and not just the executive committee. From the CEO to the employee, everyone has to understand what is changing, why, and what they will actually gain. This is what it takes for change to be accepted.*



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**8:30 am to 4:30 pm**

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### For more information:

<https://www.ismatgroup.com>

“Training” section

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