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Information sheet on reference annual salary

This information sheet is based on Art. 16 "Relevant annual salary / insured salary" of our Pension Fund Regulation and clarifies these provisions.

1. Salary notification

A correct salary notification is extremely important for the insured person, the employer, and not least for us as a pension fund. However, a correct salary notification can be more difficult than you think for occupational benefits. This information sheet is intended to help you make a correct notification without too much difficulty.

Employees who earn a salary above the OPA entry threshold are subject to OPA insurance from the start of the employment contract or from 1 January after reaching the age of 17. The salary for occupational benefits is basically the same as that for OASI contributions.

However, the relevant annual salary in occupational benefits may differ from that of OASI if this is provided for in the regulations. Asga makes use of this provision by working with the most recently known OASI annual salary. For newly admitted insured persons, the relevant annual salary corresponds to the expected OASI annual salary. This means that Our salary notifications are based on the principle of advance declaration. When an employee joins your company, you must determine whether and to what extent they are subject to occupational benefits insurance. Unlike for OASI, there is no definitive assessment at the end of the year based on the actual annual salary. The salary insured by Asga may therefore differ from the actual OASI salary.

> ***Note***
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> *As a rule, the most recently known OASI annual salary is deemed to be the relevant annual salary (Art. 16, Item 1 of the Pension Fund Regulation).*

2. Components of the reference salary

What salary components need to be included in the salary notification? Due to the connection to OASI, in principle all salary components are subject to OASI and OPA. An overview of remuneration subject to OASI contributions can be found in Information Sheet 2.01 – Salary contributions to OASI, IV/AI, and EO, which can be consulted on the OASI/IV/AI website (OASI/IV/EO/ALV). Regular payments in kind such as private use of company cars are included in the reference annual salary, for example. By contrast, engagement and wedding gifts and recognition bonuses up to CHF 500 are not included in the reference salary.

> ***Note***
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> *The decisive criterion for inclusion in the relevant salary is the nature of the payment and not the name used by the employer.*

Not all salary components subject to OASI must be insured under the occupational benefits scheme. The main factor here is the benefits plan you have agreed with Asga. Occasional salary components are not insured in principle. This does not include irregular special payments such as, in particular, contractual and statutory overtime compensation, cash compensation for unused holiday entitlement, allowances for Sunday and public holiday work, shift allowances, and long-service awards as well as severance payments and other compensation payments. Any bonus or performance premium in excess of the maximum OPA salary is also not insured in principle. However, you have the option of also insuring these salary components provided that the relevant provision is set out in your benefit plan.

Please refer to the following page.

Note

For reasons of legal certainty, it is always recommended to define salaries precisely in the Asga benefits plan. Please contact your business consultant or customer adviser if necessary.

3. Employees with a monthly salary and part-time employees

If you have employees on a monthly salary, calculating the probable annual salary is relatively straightforward. The agreed salary in the employment contract including all salary components subject to OASI is extrapolated to a full year. If you also pay a 13th monthly salary, this should also be included in the calculation.

Annual salary multiplied by 12 or by 13

Monthly salary in accordance with employment contract	CHF 4,000.00
Annual salary to be notified without additional salary payment	CHF 48,000.00
Annual salary to be reported if a 13th monthly salary is agreed.	CHF 52,000.00

If the employee works part-time, you should notify the salary already adjusted for the degree of employment.

Annual salary for part-time employees

Monthly salary at 100 %	CHF 4,000.00
Effective employment 80 %	CHF 3,200.00
Annual salary to be notified	CHF 41,600.00

In principle, the bonus is subject to compulsory insurance up to the maximum OPA salary. Any bonus exceeding this amount may also be included. However, a corresponding supplement must be recorded in your benefits plan. Otherwise, the bonus above the maximum OPA salary should not be included. Because the bonus generally cannot be determined in advance, the previous year's value should be used. If no previous year's value is available, make a realistic assumption.

Annual salary with bonus below the maximum OPA salary

Basic salary (fixed salary)	CHF 52,000.00
Bonus	CHF 15,000.00
Annual salary to be notified	CHF 67,000.00

Annual salary, including bonus above the maximum OPA salary (if the inclusion of the bonus is not specified in the benefits plan)

Basic salary (fixed salary)	CHF 100,000.00
Bonus	CHF 15,000.00
Annual salary to be notified	CHF 100,000.00

Please refer to the following page.

Annual salary, including bonus above the maximum OPA salary (if the inclusion of the bonus is specified in the benefits plan)

Basic salary (fixed salary)	CHF 100,000.00
Bonus	CHF 15,000.00
Annual salary to be notified	CHF 115,000.00

Annual salary, including bonus above the maximum OPA salary (if the inclusion of the bonus is not specified in the benefits plan)

Basic salary (fixed salary)	CHF 80,000.00
Bonus	CHF 15,000.00
Annual salary to be reported (limited to the maximum OPA salary as at 2026)	CHF 90,720.00

Annual salary, including bonus above the maximum OPA salary (if the inclusion of the bonus is specified in the benefits plan)

Basic salary (fixed salary)	CHF 80,000.00
Bonus	CHF 15,000.00
Annual salary to be notified	CHF 95,000.00

This information sheet only provides an overview, and the information contained herein does not constitute a legal claim. The legal and regulatory provisions are exclusively authoritative for the assessment of individual cases.

▸ *If you have any questions, please do not hesitate to contact us: T +41 71 228 52 52, info@asga.ch*