

Pension Fund of F. Hoffmann-La Roche Ltd

Important information for
pension recipients and their family
members



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Pension certificate

When will I receive my pension certificate?

Your pension certificate is sent to you automatically at the end of January each year.

If you have not received the certificate or need a copy, please send an e-mail to schweiz.rentner@roche.com or call us on +41 61 688 20 99.

Change of bank account details or address

What should I do if I need to change my bank account details?

Simply fill in the “Change of account details” form and send it to the Pension Fund via e-mail. Provision of a signature is not mandatory. The form can be found on the PVR homepage (www.pvroche.ch) under Service → Pensionskasse (Pension Fund).

What do I need to bear in mind when providing new bank account details?

The bank account must be in your name, or in the name of the beneficiary. Notifications of new bank account details that arrive after the 15th of the month cannot be applied until the following month.

The payment address must be at one bank. Payment information via two banks (forwarding) is not accepted.

Please be sure to provide us with full account information and the date from which the account is to be used for pension payments.

Can I also receive my pension payments in euros?

You can also arrange to have your pension payments transferred directly in euros to your EURO account. Your pension in Swiss francs remains unchanged, with conversion into euros being carried out at the current daily rate by the Pension Fund’s banking institution. This means that the amount can be transferred directly to a bank account held in euros. As a general rule, and depending on your bank’s fee model, there will be no additional costs for payments to or from abroad.

If you would like pension payments that are already being made to be transferred to a new account, or if you simply wish to change the currency in which your pension is transferred, please notify the Pension Fund using the “Change of bank account details” form. This form can be found on the homepage of the Roche Pensioners’ Association (www.pvroche.ch) under Service → Pensionskasse (Pension Fund).

How should I report a change of address?

Simply complete the "Change of address" form and send it to the Pension Fund via e-mail. Provision of a signature is not mandatory for changing your own address.

If you are reporting the change for a family member, we will need proof of power of attorney. This applies in particular if post is to be delivered c/o to your address.

The form can be found on the PVR homepage (www.pvroche.ch) under Service → Pensionkasse (Pension Fund).

What do I need to bear in mind when reporting a change of address?

Please remember to tell us when the new address will start to apply.

If your tax domicile is different from your address, please let us know this as well.

Pensioner ID

What are the benefits of a pensioner ID?

A pensioner ID from the Roche Pension Funds allows you to take advantage of various benefits as a pension recipient, such as access to the Roche staff restaurants, the swimming pool and the Roche souvenir shop.

How do I get hold of a pensioner ID?

You can order your pensioner ID using the application form. Simply fill in the form and send it to the Pension Fund by e-mail at schweiz.rentner@roche.com, or call us on +41 61 688 20 99.

Life certificate and certificate of marital status for the Pension Fund

Do pension recipients have to provide the Pension Fund with a life certificate?

If you have a Swiss social security number, the Federal Old Age and Survivors' Insurance (AHV) will regularly ask you for a life certificate. Since 2016, you are no longer required to submit a separate life certificate for your Pension Fund – the relevant information is obtained directly from the Central Compensation Office.

If you do not have a Swiss social security number, you will continue to be asked for a life certificate every year.

In the case of ongoing surviving spouse's pensions, marital status will also be checked, as the right to a surviving spouse's pension ceases to apply on remarriage. This check is also carried out via the Central Compensation Office wherever possible. If any discrepancies are found, however, we will write to you again and ask for additional documents.

Reka-Checks

Who is entitled to receive Reka-Checks?

As a former Roche employee or the survivor of a former Roche employee, you are entitled to receive discounted Reka Money.

We offer you a 20% discount on Reka Money for your leisure time and holidays. Your annual quota is CHF 800, plus CHF 500 per child eligible for a pension.

Paying-in slips are sent out by REKA in mid-January each year. Once you have paid in the relevant amount, the Reka-Checks will be sent to your home address within approx. six business days. Deposits can be made up until 31 December. Deposits cannot be made with paying-in slips from the previous year.

What are the benefits of the Reka-Card for me?

The Reka-Card is a convenient way to make cashless payments to the nearest cent. If you lose your card, it can be blocked and your credit will not be lost. You also benefit from exclusive discounts and special offers from Reka partners.



How much does a Reka-Card cost?

Reka-Cards are free of charge for you. The annual card fee of CHF 12 is paid by Roche.

I would like to switch to Reka-Card. What should I do?

You will need a new paying-in slip, which you can obtain either from Reka customer service (+41 31 329 66 67 or kundenservice@reka.ch), or from www.rekanet.ch (after registering). The amount will be credited no later than 30 days after you receive the Reka-Card.

Reka customer service is available at any time if you have any questions.

You are entitled to REKA-Checks but have not received a paying-in slip this year.

Please send an e-mail to schweiz.rentner@roche.com or call us on +41 61 688 20 99.

I have a Reka-Card. How is the money credited?

Once you have made a deposit, the Reka credit will be added directly to your Reka account. The annual card fee of CHF 12 is paid by Roche.

What should I do if I have not received any Reka Checks?

Please send an e-mail to schweiz.rentner@roche.com or call us on +41 61 688 20 99.

We will be happy to answer any questions you may have.

Roche Pension Fund Annual Report

I am interested in the Roche Pension Fund Annual Report. How can I get hold of a copy?

Please send an e-mail to schweiz.rentner@roche.com if you would like to read the Annual Report of the Pension Fund of F. Hoffmann-La Roche Ltd. The report is generally available from mid-year for the previous year. As the Pension Fund bears the pension obligations of the Supplementary Pension Scheme, only the report for the Pension Fund is provided.

Withholding tax

Who is charged withholding tax?

Pensions are only subject to withholding tax if Switzerland has no double taxation agreement (DTA) with the recipient's country of residence. If there is a DTA, pension payments are made in full (subject to exceptions). Pension payments to persons whose tax domicile is in Germany, France and Italy are not currently subject to withholding tax.

More detailed information such as guidance and rates for withholding tax ([2024 version](#)) can be found on the homepage of the [tax authority of the Canton of Basel-Stadt](#).

Why do I need to report a change of my tax domicile to the Pension Fund?

If pension payments are subject to withholding tax, this tax will be deducted directly from your payment. By reporting your change of residence (tax domicile), you help us to avoid the need for retrospective payment of these taxes.

Divorce

Under Swiss divorce law, retirement and disability pensions can be divided. A divorce pension under new divorce law will be charged to the spouse subject to the pension obligation and paid to the beneficiary spouse from the Pension Fund, including after the obligated spouse's death. The respective amounts are always determined by the court, however, with the Pension Fund being informed by the authorities as to how the payments are to be divided. Judgements made by a court outside Switzerland must be confirmed by a Swiss court before the Pension Fund can distribute the pension payments.

The documents from the Pension Fund needed for divorce proceedings (current overview of benefits and your retirement documents) can be requested by sending an e-mail to schweiz.rentner@roche.com or calling +41 61 688 20 99.

Death – what you need to know

What does the Pension Fund need in the event of the death of a pension recipient?

Please inform us by sending an e-mail to schweiz.rentner@roche.com or calling +41 61 688 20 99, and send us a copy of the death certificate.

What is the procedure for spouses/registered partners?

Together with a copy of the death certificate, please send us a copy of the updated family register (page with marriage) and give us your bank details (IBAN) so that we know which account we can transfer the widow's/widower's pension to.

When does the entitlement to a spouse's/registered partner's pension come into effect?

The entitlement is valid from the first day of the marriage/registered partnership. The prospective entitlement is generally 60% of the current retirement or disability pension.

Can pension entitlements be reduced?

Yes. Reductions in pension entitlements are possible depending on the age difference between the spouses and the timing of the marriage. If a pension recipient is more than seven years older than their spouse, and the marriage took place after the pension recipient turned 55, we recommend that you contact the Pension Fund to discuss the pension entitlement for survivors.

What is the procedure for domestic partners (i.e. neither spouses nor registered partners)?

The prerequisites for eligibility as a domestic partner are described in more detail below.

If you have any further questions about the domestic partnership, please send an e-mail to schweiz.rentner@roche.com or call us on +41 61 688 20 99.

What are the prerequisites for entitlement to a domestic partner's pension?

Entitlement to a domestic partner's pension depends on aspects such as **timely registration of the domestic partnership** with the Roche Pension Funds and the age of the participant on formation of the domestic partnership.

If the domestic partnership was formed **after the participant turned 60**, there is **no entitlement** to a domestic partner's pension.

For domestic partnerships that existed before the age of 60, the survivor is entitled to receive a pension provided the partnership was **registered with the Pension Funds by the age of 65 at the latest**, and proof of this can be provided. The easiest way to provide this is through proof of joint residence. For entitlement to the pension to be valid, the joint residence must have been maintained continuously for at least five years up to the participant's death. According to the Pension Fund Rules, however, substantial financial support or joint children can also justify entitlement to a domestic partner's pension. Please contact us if you would like to know whether you meet the criteria for a domestic partner's pension.

Does a domestic partnership have to be reported to the Pension Fund during the participant's lifetime?

Yes. The domestic partnership must be registered with the Pension Funds before the participant reaches the statutory retirement age of 65. A partnership can be registered up to the age of 65, regardless of the effective date of retirement (early retirement).

We recommend that you inform your partner about contacting the Pension Funds in the event that something happens to you.

How long is a domestic partner's pension paid?

If the prerequisites for a domestic partnership are met and the domestic partner is at least 35 years old at the time of the participant's death, the domestic partner will receive lifelong pension payments. If the domestic partner marries, pension payments will cease from the date of marriage.

Do you have any more questions about your Pension Fund?

Then please contact the Pension Fund advisors

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