

Joining PUBLICA

Welcome to PUBLICA. This factsheet contains answers to the most frequently asked questions about joining our pension fund.

Who is my contact at PUBLICA?

You can find details of your contact at PUBLICA in your welcome letter and at [publica.ch > Meine Vorsorge > Arbeitgeber auswählen](#).

Do I have to transfer my retirement assets?

Yes. Under the regulations, when you join PUBLICA you are required to transfer to us both the vested benefits from your previous pension fund/institution and any assets from a pillar 2 vested benefits institution. You will receive a welcome letter from PUBLICA containing your details to register on our [myPublica active member portal](#) along with a paying-in slip including a QR code. You must send this to your previous pension fund/institution or vested benefits institution so that your retirement assets can be transferred to PUBLICA.

Am I also supposed to transfer retirement assets if I've been working abroad until now?

In principle, no. Only those who were already insured with another Swiss pension fund/institution before joining PUBLICA need to do this. If this does not apply to you, you cannot transfer any retirement assets. In this case, you can ignore the paying-in slip you receive when you join.

However, if you were insured in the Principality of Liechtenstein before joining PUBLICA, any pension assets related to this must be transferred to us.

How do I receive my pension certificate?

Once you have registered on the [myPublica active member portal](#), you will receive your first pension certificate from PUBLICA. This will happen as soon as we have received your transferred retirement assets or no later than 45 days after you join. From then on, your annually updated pension certificate will be available on [myPublica](#).

A pension certificate is also generated following certain events, for example when you make or repay an early withdrawal to buy your own home, or a settlement of pension assets is made on divorce.

You can also download a current pension certificate for any date of your choosing whenever you wish from [myPublica](#).

Can I make additional buy-ins after joining?

In principle, yes. You can make a buy-in up to the limits set out in law and the regulations. How much, will depend on your age and insured salary at the time. During the first 90 days after joining, you can choose any amount up to the maximum for your first buy-in. After this time, a minimum applies as set out in your pension plan regulations, which can find at [publica.ch > About us > PUBLICA's pension plans](#) under "Legal basis". If you are considering making a buy-in, you can simulate this on [myPublica](#).

How can I further improve my retirement benefits?

You can make voluntary/additional savings contributions over and above the normal ones. These are automatically deducted from your salary each month and transferred to PUBLICA. You can find details of the amount of voluntary/additional savings contributions in your pension plan's regulations at [publica.ch > About us > PUBLICA's pension plans](#) under "Legal basis". Notify your employer's HR department of the amount of savings contributions you wish to make in future.

Can I submit a life partnership agreement to PUBLICA?

Yes. The life partnership agreement must be submitted to PUBLICA during the lifetime of both parties. You can find detailed information at [publica.ch > My pension > Life events > Life partnership](#).

There is no provision for a life partner's pension in the regulations for members of the Confederation pension plan who are paid through fees.