



# Information sheet

## Occupational pension benefits for the unemployed

### What persons are insured?

- All unemployed persons who meet the requirements for drawing a daily allowance from unemployment insurance and whose daily allowance is higher than CHF 87.10 (2025). The insurance begins once the waiting period has expired.
- Persons who have voluntarily insured themselves with an occupational benefits institution to the extent of the mandatory benefits are not insured. The exemption from the occupational pension scheme for the unemployed must be applied for in writing from the Substitute Occupational Benefit Institution ([Application for exemption](#)).

### What risks are insured?

- The insurance covers the risks of death and disability, but not the risk of retirement.

### When can a pension application be submitted?

- If the insured person received a daily allowance of CHF 87.10 (2025) from unemployment insurance at the start of the incapacity for work (illness or accident) or at the time of death.
- If the onset of the incapacity for work or the time of death is not during the waiting period.

### How do I apply for benefits?

- The corresponding application form ([disability/death](#)) must be completed and submitted together with other documents.

### What documents must be submitted in the event of disability?

- Completed and signed [Application for disability benefits](#) with details of the payout location (bank details) and duty to pay withholding tax
- Disability insurance ruling
- Proof of available mandatory retirement assets upon joining risk insurance for the unemployed (account statements, vested benefits account, last pension certificate)
- Other insurance rulings/insurance statements (e.g. accident insurance)
- Up-to-date evidence of education for children over the age of 18 with details of the expected duration of education (with regard to payment of the disabled person's child's pension beyond the regulatory age limit)
- Copies of the childrens' birth certificates
- Copy of the family booklet

- Any certificate of appointment of the deputy or power of attorney

### **What documents must be submitted in the event of death?**

- Completed and signed application for survivors' benefits with details of the payout location (bank details) and duty to pay withholding tax
- Medical certificate on cause of death
- Copy of death certificate and list of heirs
- Copy of the updated family booklet or certificate of partnership
- Up-to-date evidence of education for children over the age of 18 with details of the expected duration of education (with regard to payment of the orphan's pension beyond the regulatory age limit)
- Copy of the OASI ruling
- In the event of corresponding obligation to pay benefits: Copy of the ruling issued by the accident or military insurer
- For beneficiaries from a previous marriage or previous registered partnership: Copy of the divorce decree or declaration of dissolution
- Copy of the OASI ruling on entitlement to survivors' benefits
- Any certificate of appointment of the deputy or power of attorney

### **How long does the eligibility assessment take?**

- A confirmation of receipt will be issued within a few days. In the event of disability, the review may take several months, depending on the file situation and complexity.

Further information can be found on our website [www.aeis.ch](http://www.aeis.ch). If you have any questions, please do not hesitate to contact our Benefits Services team on +41 41 799 75 75.