

# **Connect for members**

## Instructions

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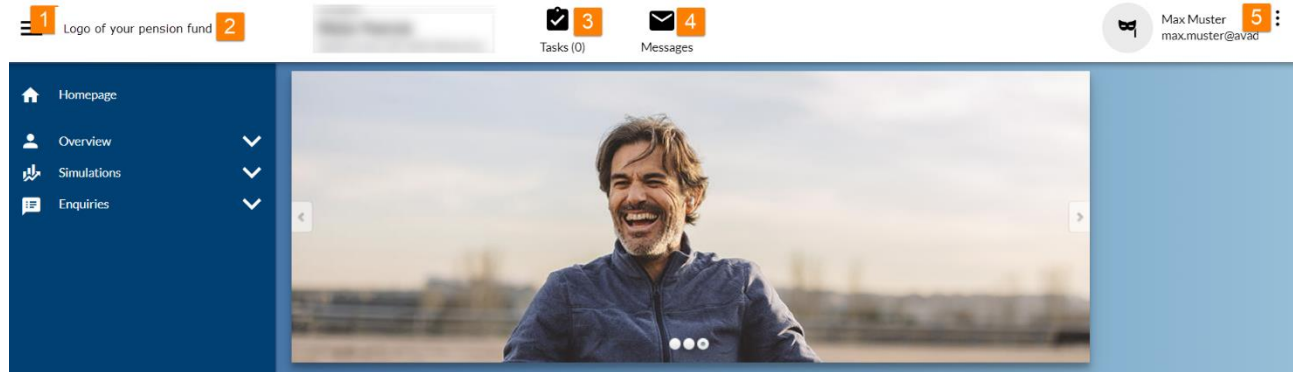
## **1 Purpose**

Connect is the member portal provided by your Pension Fund. This document presents the processes handled by the Connect portal and describes the functions of the portal.

## 2 General points

### 2.1 Homepage and navigation

The Connect homepage provides helpful information and links along with the contact details of your Pension Fund.



#### 1. Navigation

Use the menu symbol to show and hide the navigation column on the left margin of the screen.

#### 2. Pension Fund logo

Click on the logo to return to the homepage.

#### 3. Tasks

Here you can see the changes and messages you have made or saved temporarily. Use filter criteria to help you find the relevant tasks. A double-click allows you to call up and edit your temporarily saved changes and messages.

#### 4. Messages

All your documents are listed in chronological order. Filter criteria help you find documents.

If a new document arrives, you will receive an automatically generated e-mail from [noreply@avadis.ch](mailto:noreply@avadis.ch) with the subject line "Connect has new information for you".

#### 5. Three-dot menu

Click on your user name or the three-dot menu to open your user profile or log out of Connect. Details regarding the user settings can be found under 2.2 "User profile".

## 2.2 User profile

You can edit your user settings in the user profile.

The screenshot shows the 'User profile [Max Muster]' page. On the left is a dark blue sidebar with navigation links: 'Homepage' (home icon), 'Overview' (person icon), 'Simulations' (chart icon), and 'Enquiries' (speech bubble icon). The main content area has a light blue header with the title 'User profile [Max Muster]' and three orange buttons: 'Edit', 'Change password', and 'Change e-mail'. Below the header is a profile card with a circular avatar containing 'MM'. The card displays the following information: 'Display name' (Max Muster), 'First name' (Max), 'Surname' (Muster), 'E-mail address' (max.muster@avadis.ch), and 'Language' (English). Below the profile card is a 'Multi-factor authentication' section with an 'Edit' button and a list of procedures: 'SMS' and 'OTP', each with a radio button. The 'SMS' option is currently selected.

### Edit

Click on the “Edit” button to change your user name and the language setting in Connect. Please note that these changes will only be activated the next time you log in.

### Change your password

Click on “Change password” to create a new password.

### Change your e-mail address

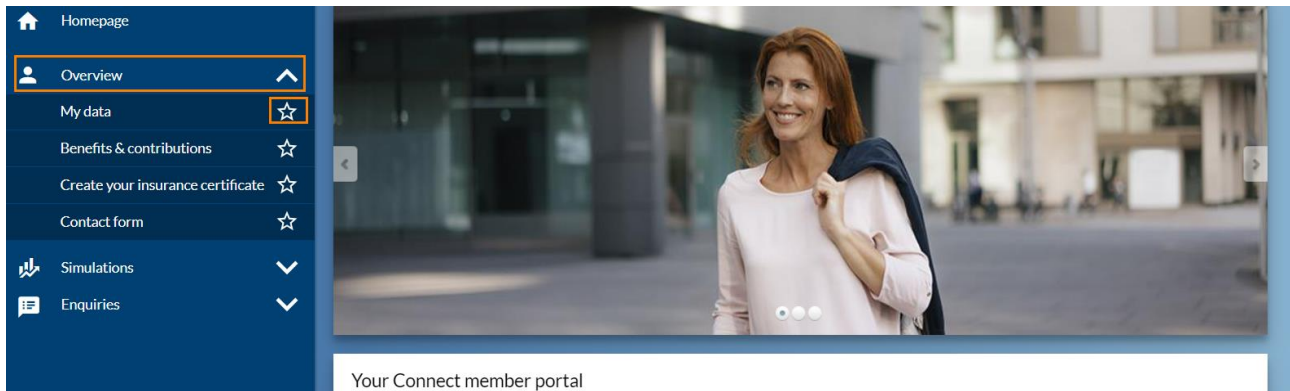
Click on “Change e-mail address” to register a new e-mail address.

### Multi-factor authentication

For security reasons, logging into Connect requires two-factor authentication. You can change the method selected at the first login, for example from text message to Authenticator, in your user profile.

## 2.3 Favourites

Click on the star to mark frequently used menu items as favourites. These items will be listed above the navigation to help you find them more easily. To deactivate favourite status, click on the star again.



### 3 Overview

The “Overview” menu contains details regarding your personal data and allows you to check your current benefits and contributions. Use the contact form to notify the Pension Fund of any queries you may have, or to exchange documents.

#### 3.1 My data

Shows the personal data on file with your Pension Fund.

Homepage

Overview

**My data**

Benefits & contributions

Create your insurance certificate

Contact form

Simulations

Enquiries

Name

Marital status

Date of birth

OASI number

Gender

Address

Export PDF

#### 3.2 Benefits & contributions

This section provides an overview of your salary amount, the amount of your retirement assets, the registered employment level and the expected retirement benefit at regular retirement age. Select “Show details” to see your entitlement in the event of disability or death.

Homepage

Overview

My data

**Benefits & contributions**

Create your insurance certificate

Contact form

Simulations

Enquiries

BIP Standard

Export PDF

✓ Savings account

Account type

Total retirement assets

BVG retirement pension

Calculation date

Regular retirement

Employment level

Annual salary

Insured salary

✓ Benefits

Show details

If you click on “**Retirement options**”, you can see the calculated retirement benefits (retirement capital/annual pension) for early and deferred retirement (age 58-70).

Overview

^

My data

☆

Benefits & contributions

☆

Create your insurance certificate

☆

Contact form

☆

Simulations

∨

Enquiries

∨

> Benefits

∨ Retirement options

Show details

Age ↑

Retirement capital

Retirement pension

58

59

60

61

62

63

64

65

66

67

68

69

70



Click on **“Contributions”** to see the amount of contributions currently payable to the Pension Fund. These are broken down into employee and employer contributions as well as savings and additional contributions.

Homepage

Overview

My data

Benefits & contributions

Create your insurance certificate

Contact form

Simulations

Enquiries

62

63

64

65

66

67

68

69

70

Contributions

Type of contribution

Employee

Employer

Total

Savings contribution

Additional contribution

AHV substitute pension

Total year

Total month

3.3 Generate insurance certificate

This is where you can generate your insurance certificate for your selected date. The insurance certificate will be shown in the notifications as soon as it has been created.

Homepage

Overview

My data

Benefits & contributions

Create your insurance certificate

Contact form

Simulations

Enquiries

You can order an insurance certificate for the specified date. Your insurance certificate will be available in your document folder as soon as it is completed.

Reference date \*

DD.MM.YYYY

Cancel

Verify

### 3.4 Contact form

Use this form to submit any queries you may have, and to submit documents.

The screenshot shows a web interface with a dark blue sidebar on the left and a main content area. The sidebar contains a list of navigation items: 'Homepage' (with a house icon), 'Overview' (with a person icon and an upward arrow), 'My data' (with a star icon), 'Benefits & contributions' (with a star icon), 'Create your insurance certificate' (with a star icon), 'Contact form' (with an orange arrow icon and a star icon), 'Simulations' (with a bar chart icon and a downward arrow), and 'Enquiries' (with a speech bubble icon and a downward arrow). The main content area has a blue header titled 'Transmit documents'. Below the header, there is a white box with the text 'Use this form to send us documents.' followed by three input fields: 'Subject \*' (a light blue field), 'Message \*' (a white field), and 'Add Dokument or drag file(s) here' (a white field). At the bottom of the white box, there are two buttons: 'Cancel' on the left and 'Transmit' on the right.

Transmit documents

Use this form to send us documents.

Subject \*

Message \*

Add Dokument or drag file(s) here

Cancel Transmit

## 4 Simulations

Under “**Simulations**” you can run a non-binding simulation of how a change in your salary or a repayment of your advance withdrawal for home ownership will affect your retirement benefits.

In the “**Multi-level simulation**” menu, you can simulate various scenarios together by clicking on the “**New**” button.

Homepage

Overview

Simulations

Salary changes

WEF repayment

Multilevel simulations

Enquiries

Multi-level simulation

Export PDF

Enter the desired events and check the impact on your retirement benefits.

Current retirement benefits for retirement date

Retirement pension

of which BVG retirement pension

Retirement capital

of which BVG retirement capital

Events

New

Date

Type

Information

Status

No entries were found

Results without guarantee, numbers rounded to whole francs.

## 5 Enquiries

Under “Enquiries” you can simulate the effects of a change in your circumstances on your retirement benefits. You can also send us a binding application directly via Connect.

### 5.1 Buy-in

Use this function to calculate how a buy-in will affect your future benefits. Simply enter the buy-in date and the potential buy-in amount.

The fields “Max. buy-in” and “Max. buy-out” change if you change the date of your planned retirement date.

Max. buy-in: Maximum possible buy-in for retirement at age 65.

Max. buy-out: Additional buy-in option in the event of early retirement.

Enter any assets that are in a vested benefits account or that you have paid into pillar 3a while self-employed under “Other assets”.

Click on “Calculate” to see the retirement benefits before and after the buy-in.

**Buy-in**

**Calculate**

Enter your envisaged buy-in and check the effects on your performance.

Date of buy-in \*

01.06.2024

Input type \*

☒ Amount ☐ Retirement pension

Retirement date

Max. buy-in amount

Max. buy-in early retirement

0.00

Envisaged buy-in amount \*

0.00

☐ Moved here from abroad in the last 5 years?

**Remaining assets**

The buy-in amount can only be calculated exactly if all other credit balances are known.

Foreign assets pillar 2

Assets pillar 3a (end of last year)

0.00

0.00

Results without guarantee, numbers rounded to whole francs.

“Retirement options” shows your retirement benefits in the event of early retirement.

Before you can send the enquiry, you must tick the self-declaration box and confirm by clicking OK.

Homepage

Overview

Simulations

Enquiries

Buy-in

Retirement

WEF pledge

WEF advance withdrawal

Buy-in

Retirement capital

Retirement pension

Retirement options

Buy-in

Back

Declaration by the Insured

Export PDF

BIP Standard

Input

Buy-in of 0 as of

Benefits

Show details

Benefit

Amount after

Amount before

Retirement capital

Retirement pension

Retirement options

Displayed content \*

Retirement pension

Age

Employee contribution before

Retirement pension after

58

59

## 5.2 Retirement

Simulate your retirement by changing the date and/or level of retirement. Choose between capital and/or a regular pension and calculate your future benefits.

[Homepage](#)
[Overview](#)
[Simulations](#)
[Enquiries](#)
[Buy-in](#)
[Retirement](#)
[WEF pledge](#)
[WEF advance withdrawal](#)

### Retirement

**Calculate**

Simulate your retirement - including partial withdrawal and specification of pension or lump sum.

Retirement date \*

04.2037

Degree of retirement \*

100.00%

Remaining degree of retirement

100.00%

### Salary information

New level of employment \*

0.00%

Current level of employment

100.00%

New annual salary \*

0.00

Current annual salary

### Pension plans

BIP Standard

Input type \*

☐ Retirement pension CHF
 ☒ Retirement pension %
 ☐ Lump-sum benefit CHF
 ☐ Lump-sum benefit in %

Retirement pension in % \*

100.00%

Max. retirement pension

## 5.3 Promotion of home ownership – WEF pledging

Do you want to pledge your vested benefits to take advantage of better financing terms for your home? Click here to submit an application to your Pension Fund via Connect.

[Homepage](#)
[Overview](#)
[Simulations](#)
[Enquiries](#)
[Buy-in](#)
[Retirement](#)
[WEF pledge](#)
[WEF advance withdrawal](#)

### Previous pledges for residential property

No entries were found

### Request pledge for residential property

Type of pledge \*

DD.MM.YYYY

Retirement assets

Maximum amount

Type of pledge \*

0

Purpose of use

Unknown

**Cancel**

**Review request**

## 5.4 Promotion of home ownership – WEF advance withdrawal

If you have already simulated your early withdrawal under “Simulations” and would like to send your binding application to your Pension Fund, please complete the “Advance withdrawal for home ownership” process.

The screenshot shows the 'Withdrawal for residential property' form. On the left is a dark blue sidebar with a menu: Homepage, Overview, Simulations, Enquiries, Buy-in, Retirement, WEF pledge, and WEF advance withdrawal (highlighted with an orange arrow). The main content area has a title 'Withdrawal for residential property' and a 'Calculate' button. Below the button is the instruction 'Enter the desired amount of the withdrawal and check the effects on your benefits.' The form includes a 'Date \*' field with a calendar icon, an 'Amount \*' field, a 'Maximal' field, a 'Purpose of use' dropdown menu set to 'Unknown', and a checkbox 'Are you taxed at source?'. At the bottom, a light blue bar contains the text 'Results without guarantee, numbers rounded to whole francs.'

## 5.5 Request Change savings variant

Would you like to change your savings plan? You can use this request to calculate and adjust a change of savings plan directly.

The date is automatically filled in to the next possible date for a change. Select the desired plan. You can find details of the plans in the regulations.

With “Calculate”, the portal shows you the new contributions ‘before’ and “after”.

The screenshot shows the 'Change savings variant' form. The sidebar menu is similar to the previous one, but 'Request change savings variant' is highlighted with an orange arrow. The main content area has a title 'Change savings variant' and a 'Calculate' button. Below the button is the instruction 'Enter your desired plan change and check the effects on your performance.' The form includes a 'Date \*' field with the value '01.01.2026' and a calendar icon. Under the heading 'Pension plans', there is a 'Standard Kader' section. It contains a 'New plan \*' dropdown menu set to 'Standard Kader' and a 'Mitglied' field. At the bottom, a light blue bar contains the text 'Results without guarantee, numbers rounded to whole francs.'