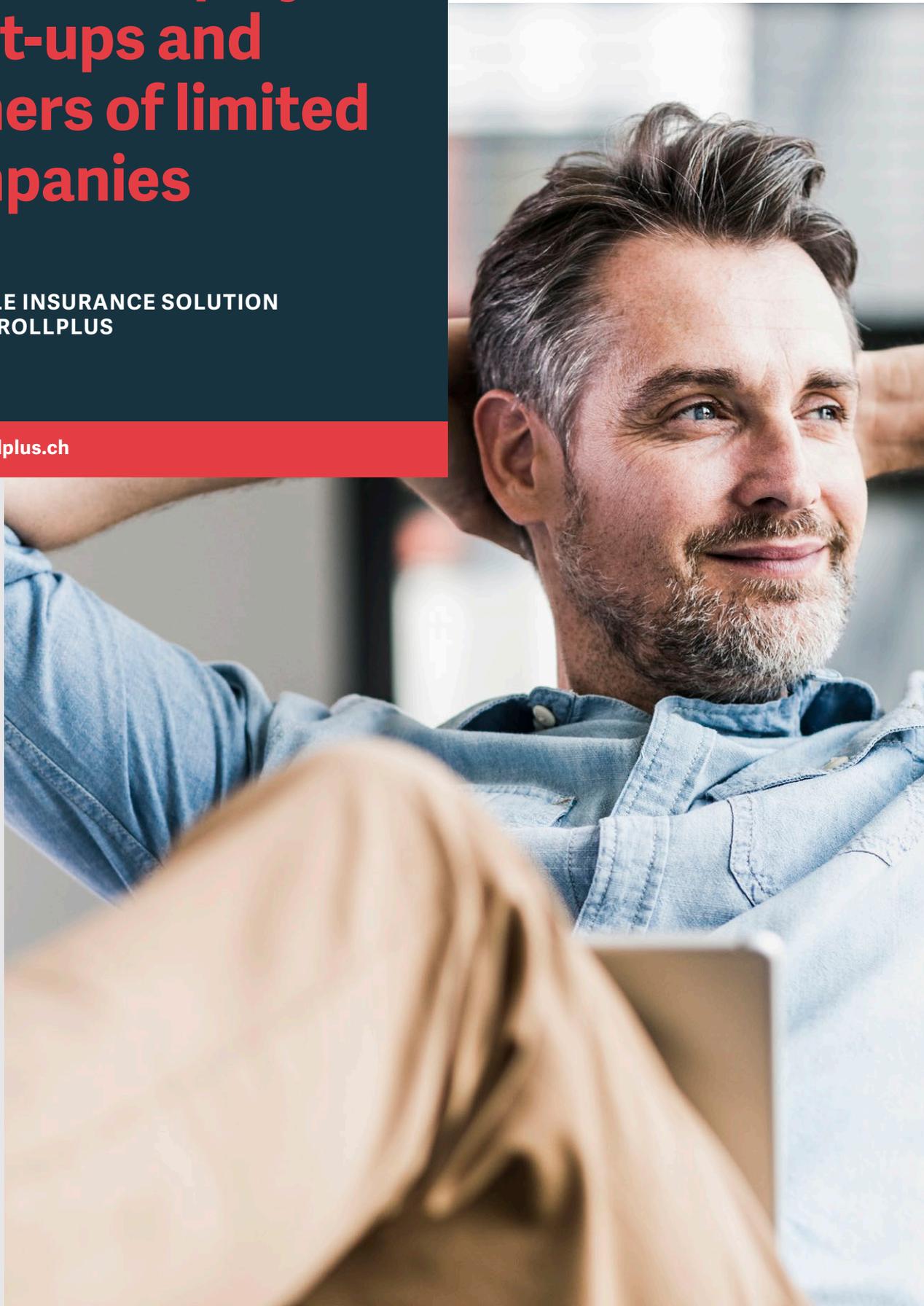


Social protection for freelancers, the self-employed, start-ups and owners of limited companies

THE SIMPLE INSURANCE SOLUTION
FROM PAYROLLPLUS

www.payrollplus.ch

PAYROLLPLUS 
FÜR FREELANCER UND UNTERNEHMEN



Self-employment, freelancing and start-ups are the working models of the future. More than 350,000 individuals in Switzerland are already self-employed, and the number is growing every day. The PayrollPlus solution gives these entrepreneurs access to simple social protection – regardless of the legal form they have chosen for their business.

Who can benefit from the insurance solution?

Start-up founders, freelancers, gig workers

Enjoy the luxury of being able to devote your full attention to your projects without having to worry about insurance and accounting.

Sole traders

You receive an individual pension solution, affordable illness and accident daily benefit insurance from the third day, and you are able to apply for unemployment benefits*.

Limited companies (AG and GmbH)

You benefit from affordable collective insurance (collective illness daily allowance, accident insurance, occupational pension). The owner can also easily apply for unemployment benefits*.

Individual special cases

We will find the right solution for almost any special case.

* Eligibility for unemployment benefits is assessed by the regional employment centre. Company owners who are employed directly by their own company are not usually entitled to unemployment benefits until their company has been sold or liquidated. With PayrollPlus, an immediate claim can be considered, since their salary is paid by PayrollPlus.

Flexibility and future-proof solutions

Insured parties have complete freedom to make decisions and plan for the future. They can cancel policies with PayrollPlus at any time, switch to a different insurance solution, or choose a new company type.

‘Supporting the working models of the future is very important to us. Until now, it has been difficult or even impossible for self-employed individuals to ensure that they have adequate social protection. We are offering an innovative solution to address exactly this problem.’

Edgar Weber

CEO and founder of PayrollPlus AG

How does PayrollPlus AG work?

- 1 PayrollPlus customers create invoices and send them directly to their clients via the online portal at www.payrollplus.ch.
- 2 Clients pay the invoiced amounts directly to PayrollPlus.*
- 3 PayrollPlus makes the salary payment within two working days, after deducting PayrollPlus costs of 3% and employer/employee social insurance contributions. Two models are available to choose from: 1. Salary payment following receipt of payment from the client. 2. Salary paid as soon as the freelancer submits the approved record of hours worked.

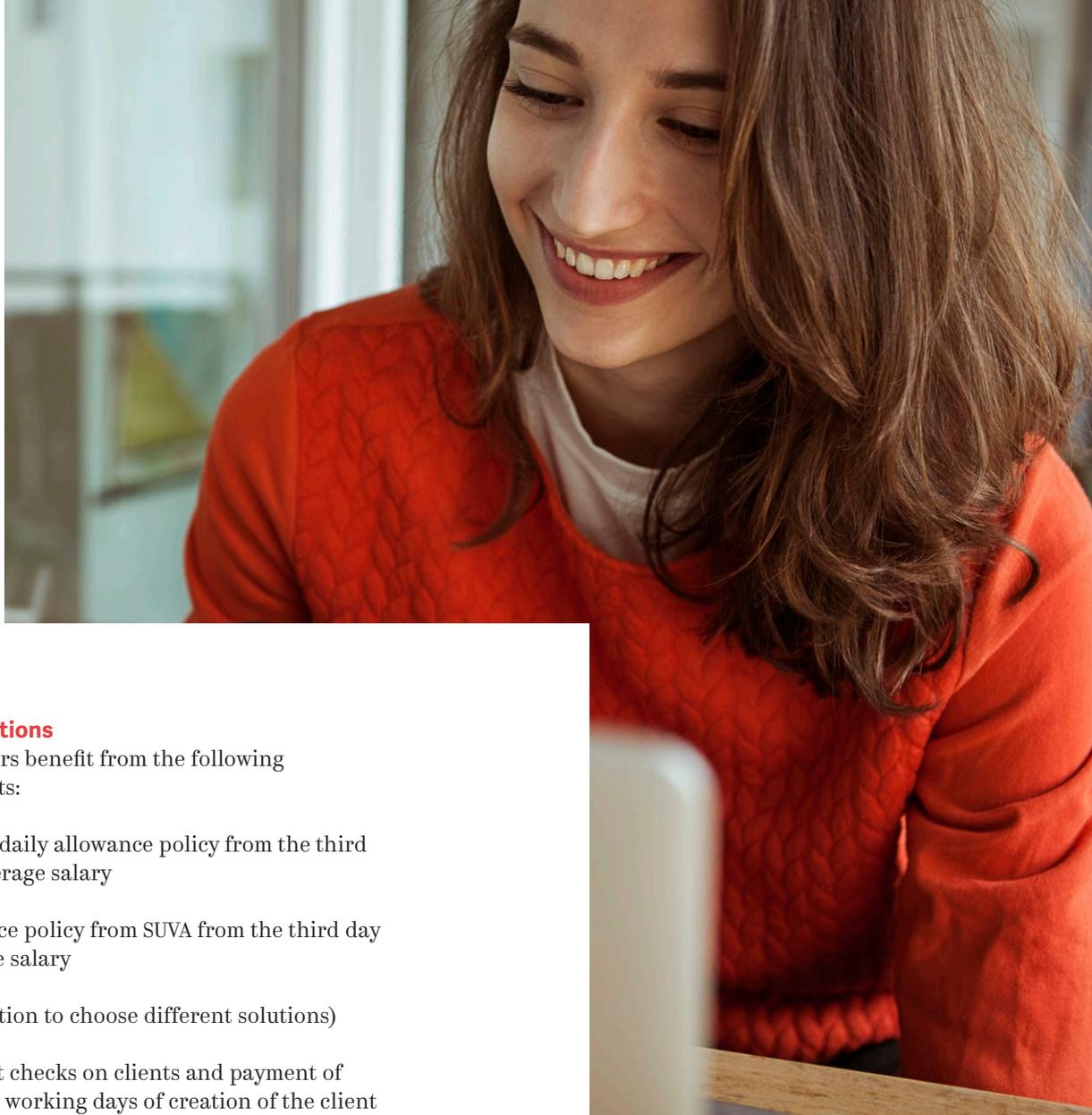
A simple salary calculator is available at www.payrollplus.ch.

The benefits for our customers

The solution from PayrollPlus provides customers with comprehensive insurance so that they can devote their full attention to their own clients and their business. They do not necessarily need to found a company and are also not personally financially liable. Further benefits:

- Affordable illness and accident daily benefit insurance from the third day without any health check.
- Occupational pension cover is provided and is adapted to individual needs (basic or supplementary); orphans' and widows' pensions are automatically covered.
- You can apply for entitlement to unemployment benefits.
- No cost for OASI statements – these are made directly via PayrollPlus.
- Insurance premiums do not need to be paid in advance and are instead deducted as a proportion of salary payments.
- There is no risk of false self-employment, as PayrollPlus AG sends the invoices to your clients.

* The invoice recipient needs to receive an invoice from PayrollPlus; PayrollPlus cannot accept payments in cash. Invoices include 7.7% VAT.



The insurance solutions

PayrollPlus customers benefit from the following collective agreements:

- Collective illness daily allowance policy from the third day at 80 % of average salary
- Accident insurance policy from SUVA from the third day at 80 % of average salary
- Pension fund (option to choose different solutions)
- On request, credit checks on clients and payment of salary within two working days of creation of the client invoice

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