

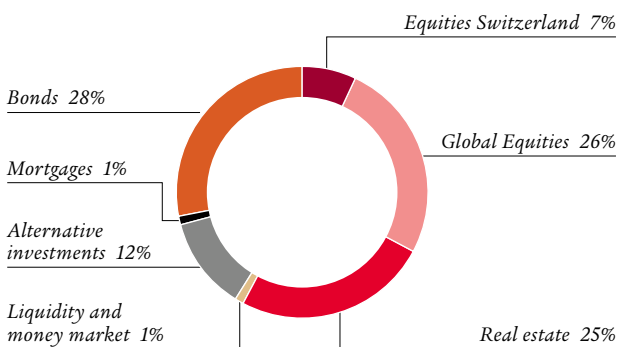


Key figures for the Swiss Life Collective Foundation 2nd Pillar – Swiss Life Business Invest

Swiss Life Business Invest offers balanced and security-oriented investments with a chance to make surplus returns. We have summarised the key figures to give you an optimal overview.

A balanced investment strategy

The investment strategy for the Swiss Life Collective Foundation 2nd Pillar is focused on security, balance and long-term stable returns. Witness, for example, the strategic orientation of the investments. For more information on the investment strategy for the Swiss Life Collective Foundation 2nd Pillar see the “Investment strategy” flyer at www.swisslife.ch/en/invest.

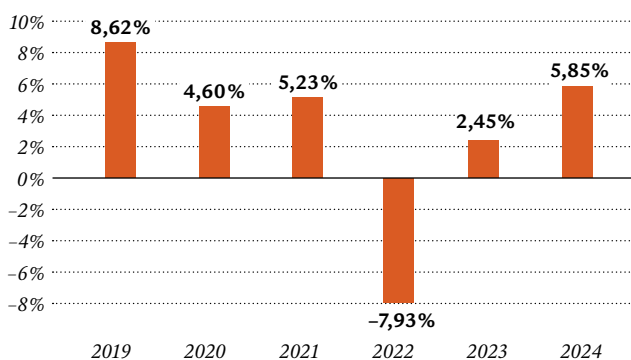


Investment strategy as at 1 January 2025

Performance of the investment strategy for the Swiss Life Collective Foundation 2nd Pillar

Performance in 2024 was 5.85%. This is due to last year’s challenging market environment. The broadly diversified investment strategy of the Swiss Life Collective Foundation 2nd Pillar offers the prospect of attractive performance over the long term with minimal risk.

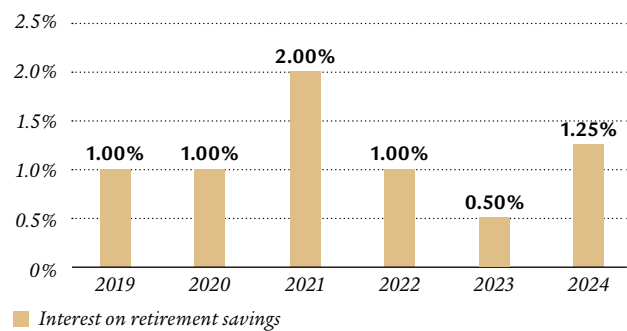
Performance at a glance



Comprehensive interest with Swiss Life Business Invest

Retirement savings earned 1.25% interest overall. The statutory minimum benefits are met in all cases. At its autumn session, the Board of Trustees of the Swiss Life Collection Foundation 2nd Pillar decides on the amount of the definitive interest rate.

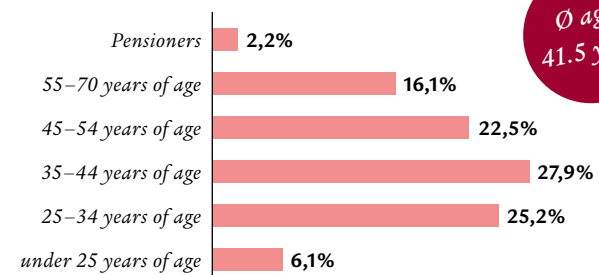
Interest rates at a glance



Age distribution of the Swiss Life Collective Foundation 2nd Pillar

The Foundation enjoys a very good age distribution with an average age of 41.5 years and a 2.2% share of pensioners.

Excellent age structure

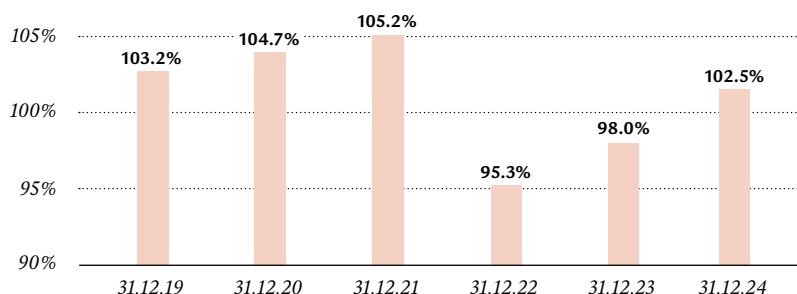


Ø age: 41.5 years

Development of the cover ratio of the Swiss Life Collective Foundation 2nd Pillar

Under the present conditions, and with a technical interest rate of 2.00%, the pension commitments are extremely stable and subject to little risk. The all-in conversion rate is 5.20% for men and 5.36% for women (2025). The foundation is thus well equipped for the future. At the end of 2024, the provisional cover ratio was 102.5%.

Development of cover ratio



Key figures for the development of the Swiss Life Collective Foundation 2nd Pillar

The Swiss Life Collective Foundation 2nd Pillar has seen pleasing growth since its inception. Assets under management amount to CHF 5.7 billion.

Composition and asset development of the Swiss Life Collective Foundation 2nd Pillar

	2020	2021	2022	2023	2024
Affiliations	7 213	8 728	10 348	11 341	12 491
Active	42 311	49 413	56 964	63 440	65 409
Pensioners	614	817	1 036	1 272	1 567
Disability pensioners	891	1 038	1 267	1 523	1 494
Vested pension capital active (in CHF millions)	3 362	3 906	4 567	5 099	5 142

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More information and a personal consultation

Are you interested in Swiss Life Business Invest?
Your customer advisor will be happy to help.



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