

Key figures & cover ratio

*Well equipped for the future thanks to high risk capacity.
The key figures for the Swiss Life Collective Foundation 2nd Pillar*

Solid actuarial bases

Technical interest rate of 2.0% with BVG 2020 generation table

Excellent age structure

1.7% pensioners vs. 98.3% actively employed people

Sustainable growth

Continuous increase of vested pension capital

Attractive average age

41.7 years

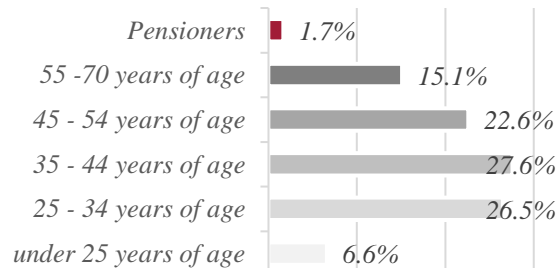
Security-oriented investment strategy

Foreign exchange hedging & Equity Protect components

Current all-in conversion rate

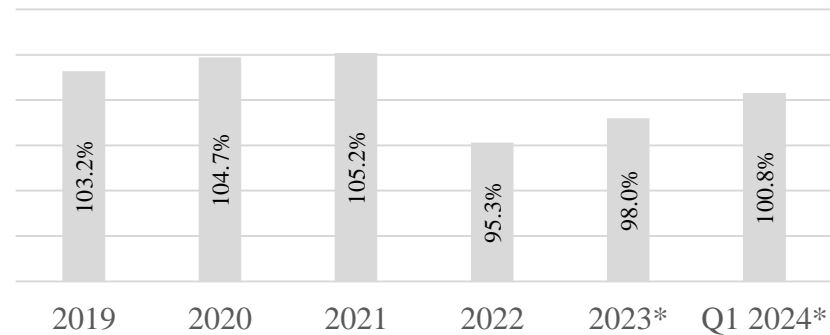
5.4% for men (65) and women (64)

Excellent age structure:



**Ø age:
41.7 years**

Development of cover ratio:



*provisional cover ratio