

Swiss Life Collective BVG Foundation, Zurich
(the Foundation)

Current conditions and key figures for employee benefits

Swiss Life Business Protect

valid for

- current year (2025)
- previous year (2024)

Swiss Life Collective BVG Foundation, Zurich

Current conditions and key figures for employee benefits *Swiss Life Business Protect*

Valid for 2025

Applicable interest rates:

| | | |
|----------------------------------|-------|---------------------------------------|
| Mandatory retirement savings | 1.25% | acc. to BVG |
| Supplementary retirement savings | 0.50% | acc. to Swiss Life group premium rate |

Applicable account interest rates:

| | from 1.01. | from 1.04. |
|--|------------|------------|
| Contribution payment account - credit | 0.50% | 0.50% |
| Contribution payment account - outstanding | 3.50% | 3.50% |
| Bonus account | 0.50% | 0.50% |
| Free foundation assets account | 0.50% | 0.50% |
| Employer contribution reserve account | 0.50% | 0.50% |

Applicable limits for social security, in CHF:

| | | |
|------------------------------|---------|---------------------------------------|
| Max. AHV retirement pension: | 30 240 | |
| Min. AHV retirement pension: | 15 120 | 50% of max. AHV retirement pension |
| BVG salary ceiling: | 90 720 | 300% of max. AHV retirement pension |
| 10-times upper BVG limit: | 907 200 | 3 000% of max. AHV retirement pension |
| BVG coordination offset: | 26 460 | 87.5% of max. AHV retirement pension |
| Max. coordinated BVG salary: | 64 260 | 212.5% of max. AHV retirement pension |
| Entry threshold acc. to BVG: | 22 680 | 75% of max. AHV retirement pension |
| BVG minimum salary: | 3 780 | 12.5% of max. AHV retirement pension |
| Maximum UVG salary: | 148 200 | |

*Swiss Life Collective BVG Foundation, Zurich***Applicable conversion rates¹⁾ as %:**

| Men Age | Mandatory portion of retirement savings | | | Supplementary portion of retirement savings | | |
|------------|---|---------------|---------------|---|---------------|---------------|
| | 2025 | 2026 | from 2027 | 2025 | 2026 | from 2027 |
| 58 | 4.2326 | 4.2026 | 4.1267 | 3.7818 | 3.7818 | 3.7432 |
| 59 | 4.3878 | 4.3373 | 4.2678 | 3.8674 | 3.8674 | 3.8318 |
| 60 | 4.5549 | 4.4814 | 4.4195 | 3.9570 | 3.9570 | 3.9252 |
| 61 | 4.7362 | 4.6364 | 4.5835 | 4.0513 | 4.0513 | 4.0241 |
| 62 | 4.9342 | 4.8044 | 4.7621 | 4.1511 | 4.1511 | 4.1295 |
| 63 | 5.1504 | 4.9863 | 4.9564 | 4.2563 | 4.2563 | 4.2413 |
| 64 | 5.3879 | 5.1840 | 5.1682 | 4.3676 | 4.3676 | 4.3598 |
| 65 | 5.6500 | 5.4000 | 5.4000 | 4.4855 | 4.4855 | 4.4855 |
| 66 | 5.7739 | 5.5245 | 5.5345 | 4.6110 | 4.6110 | 4.6194 |
| 67 | 5.9060 | 5.6572 | 5.6785 | 4.7445 | 4.7445 | 4.7624 |
| 68 | 6.0470 | 5.7988 | 5.8324 | 4.8871 | 4.8871 | 4.9152 |
| 69 | 6.1981 | 5.9505 | 5.9970 | 5.0395 | 5.0395 | 5.0785 |
| 70 | 6.3605 | 6.1134 | 6.1736 | 5.2031 | 5.2031 | 5.2534 |

| Women Age | Mandatory portion of retirement savings | | | Supplementary portion of retirement savings | | |
|--------------|---|---------------|---------------|---|---------------|---------------|
| | 2025 | 2026 | from 2027 | 2025 | 2026 | from 2027 |
| 58 | 4.4087 | 4.3567 | 4.3796 | 3.8926 | 3.8926 | 3.9603 |
| 59 | 4.5781 | 4.5034 | 4.5392 | 3.9859 | 3.9859 | 4.0618 |
| 60 | 4.7614 | 4.6610 | 4.7115 | 4.0844 | 4.0844 | 4.1690 |
| 61 | 4.9607 | 4.8312 | 4.8982 | 4.1885 | 4.1885 | 4.2828 |
| 62 | 5.1785 | 5.0157 | 5.1013 | 4.2989 | 4.2989 | 4.4036 |
| 63 | 5.4174 | 5.2165 | 5.3232 | 4.4162 | 4.4162 | 4.5323 |
| 64 | 5.6808 | 5.4359 | 5.5670 | 4.5411 | 4.5411 | 4.6699 |
| 65 | 5.8111 | 5.5671 | 5.7139 | 4.6744 | 4.6744 | 4.8175 |
| 66 | 5.9508 | 5.7077 | 5.8720 | 4.8168 | 4.8168 | 4.9760 |
| 67 | 6.1008 | 5.8585 | 6.0419 | 4.9694 | 4.9694 | 5.1461 |
| 68 | 6.2622 | 6.0208 | 6.2248 | 5.1333 | 5.1333 | 5.3290 |
| 69 | 6.4366 | 6.1960 | 6.4226 | 5.3100 | 5.3100 | 5.5263 |
| 70 | 6.6259 | 6.3860 | 6.6367 | 5.5012 | 5.5012 | 5.7396 |

Calculations with a key date in 2025 incorporate the conversion rates applicable up to 2026.

¹⁾ Estimated values from 2027, any changes and subject to FINMA approval will be communicated in good time.

Good to know:

- The conversion rates are a function of the following prospective benefits: spouse's or unmarried partner's pension 60%, orphan's or retired person's children benefits 20%.
- The statutory minimum benefits are met in all cases.
- Linear interpolation is applied to retirement ages not in whole numbers for mandatory portion and supplementary portion.

Example for women in the transitional generation (AHV/AVS 21 reform) with the following years of birth at the respective statutory reference age (interpolated conversion rate as %):

| Women Year of birth | Statutory reference age | Mandatory portion of retirement savings | | | Supplementary portion of retirement savings | | |
|------------------------|-------------------------|---|--------|--------|---|--------|--------|
| | | 2025 | 2026 | 2027 | 2025 | 2026 | 2027 |
| 1961 | 64 ¼ | 5.7134 | 5.4687 | | 4.5744 | 4.5744 | |
| 1962 | 64 ½ | | 5.5015 | 5.6405 | | 4.6078 | 4.7437 |
| 1963 | 64 ¾ | | | 5.6772 | | | 4.7806 |

Example for a man born in 1963 who retires at the age of 62 years and five months in 2025:

| Retirement savings | Conversion rate at the age of 62 | Conversion rate at the age of 63 | Conversion rate interpolated at the age of 62 and 5 months |
|-----------------------|----------------------------------|----------------------------------|--|
| Mandatory portion | 4.9342% | 5.1504% | 5.0243% |
| Supplementary portion | 4.1511% | 4.2563% | 4.1949% |

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Applicable interest rates:

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| Supplementary retirement savings | 0.50% | acc. to Swiss Life group premium rate |

Applicable account interest rates:

| | from 1.01. | from 1.04. | from 1.07. | from 1.10. |
|--|------------|------------|------------|------------|
| Contribution payment account - credit | 0.50% | 0.50% | 0.50% | 0.50% |
| Contribution payment account - outstanding | 3.50% | 3.50% | 3.50% | 3.50% |
| Bonus account | 0.50% | 0.50% | 0.50% | 0.50% |
| Free foundation assets account | 0.50% | 0.50% | 0.50% | 0.50% |
| Employer contribution reserve account | 0.50% | 0.50% | 0.50% | 0.50% |

Applicable limits for social security, in CHF:

| | | |
|------------------------------|---------|---------------------------------------|
| Max. AHV retirement pension: | 29 400 | |
| Min. AHV retirement pension: | 14 700 | 50% of max. AHV retirement pension |
| BVG salary ceiling: | 88 200 | 300% of max. AHV retirement pension |
| 10-times upper BVG limit: | 882 000 | 3 000% of max. AHV retirement pension |
| BVG coordination offset: | 25 725 | 87.5% of max. AHV retirement pension |
| Max. coordinated BVG salary: | 62 475 | 212.5% of max. AHV retirement pension |
| Entry threshold acc. to BVG: | 22 050 | 75% of max. AHV retirement pension |
| BVG minimum salary: | 3 675 | 12.5% of max. AHV retirement pension |
| Maximum UVG salary: | 148 200 | |

*Swiss Life Collective BVG Foundation, Zurich***Applicable conversion rates¹⁾ as %:**

| Men Age | Mandatory portion of retirement savings | | | Supplementary portion of retirement savings | | |
|------------|---|---------------|---------------|---|---------------|---------------|
| | 2024 | 2025 | from 2026 | 2024 | 2025 | from 2026 |
| 58 | 4.1779 | 4.2326 | 4.2026 | 3.7818 | 3.7818 | 3.7818 |
| 59 | 4.3600 | 4.3878 | 4.3373 | 3.8674 | 3.8674 | 3.8674 |
| 60 | 4.5580 | 4.5549 | 4.4814 | 3.9570 | 3.9570 | 3.9570 |
| 61 | 4.7747 | 4.7362 | 4.6364 | 4.0513 | 4.0513 | 4.0513 |
| 62 | 5.0137 | 4.9342 | 4.8044 | 4.1511 | 4.1511 | 4.1511 |
| 63 | 5.2778 | 5.1504 | 4.9863 | 4.2563 | 4.2563 | 4.2563 |
| 64 | 5.5714 | 5.3879 | 5.1840 | 4.3676 | 4.3676 | 4.3676 |
| 65 | 5.9000 | 5.6500 | 5.4000 | 4.4855 | 4.4855 | 4.4855 |
| 66 | 6.0232 | 5.7739 | 5.5245 | 4.6110 | 4.6110 | 4.6110 |
| 67 | 6.1545 | 5.9060 | 5.6572 | 4.7445 | 4.7445 | 4.7445 |
| 68 | 6.2949 | 6.0470 | 5.7988 | 4.8871 | 4.8871 | 4.8871 |
| 69 | 6.4452 | 6.1981 | 5.9505 | 5.0395 | 5.0395 | 5.0395 |
| 70 | 6.6069 | 6.3605 | 6.1134 | 5.2031 | 5.2031 | 5.2031 |

| Women Age | Mandatory portion of retirement savings | | | Supplementary portion of retirement savings | | |
|--------------|---|---------------|---------------|---|---------------|---------------|
| | 2024 | 2025 | from 2026 | 2024 | 2025 | from 2026 |
| 58 | 4.3717 | 4.4087 | 4.3567 | 3.8926 | 3.8926 | 3.8926 |
| 59 | 4.5701 | 4.5781 | 4.5034 | 3.9859 | 3.9859 | 3.9859 |
| 60 | 4.7866 | 4.7614 | 4.6610 | 4.0844 | 4.0844 | 4.0844 |
| 61 | 5.0240 | 4.9607 | 4.8312 | 4.1885 | 4.1885 | 4.1885 |
| 62 | 5.2859 | 5.1785 | 5.0157 | 4.2989 | 4.2989 | 4.2989 |
| 63 | 5.5763 | 5.4174 | 5.2165 | 4.4162 | 4.4162 | 4.4162 |
| 64 | 5.9000 | 5.6808 | 5.4359 | 4.5411 | 4.5411 | 4.5411 |
| 65 | 6.0294 | 5.8111 | 5.5671 | 4.6744 | 4.6744 | 4.6744 |
| 66 | 6.1682 | 5.9508 | 5.7077 | 4.8168 | 4.8168 | 4.8168 |
| 67 | 6.3173 | 6.1008 | 5.8585 | 4.9694 | 4.9694 | 4.9694 |
| 68 | 6.4778 | 6.2622 | 6.0208 | 5.1333 | 5.1333 | 5.1333 |
| 69 | 6.6514 | 6.4366 | 6.1960 | 5.3100 | 5.3100 | 5.3100 |
| 70 | 6.8400 | 6.6259 | 6.3860 | 5.5012 | 5.5012 | 5.5012 |

Calculations with a key date in 2024 incorporate the conversion rates applicable up to 2025.

¹⁾ Subject to adjustments, especially with reference to the AHV 21 reform, the ongoing BVG reform and subject to FINMA approval.

Good to know:

- The conversion rates are a function of the following prospective benefits: spouse's or unmarried partner's pension 60%, orphan's or retired person's children benefits 20%.
- The statutory minimum benefits are met in all cases.
- Linear interpolation is applied to retirement ages not in whole numbers for mandatory portion and supplementary portion.

Example for a man born in 1962 who retires at the age of 62 years and five months in 2024:

| Retirement savings | Conversion rate at the age of 62 | Conversion rate at the age of 63 | Conversion rate interpolated at the age of 62 and 5 months |
|-----------------------|----------------------------------|----------------------------------|--|
| Mandatory portion | 5,0137% | 5,2778% | 5,1237% |
| Supplementary portion | 4,1511% | 4,2563% | 4,1949% |