

Swiss Life Collective Foundation 2nd Pillar, Zurich
(the Foundation)

Current conditions and key figures for employee benefits

Swiss Life Business Invest

valid for

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

Swiss Life Collective Foundation 2nd Pillar, Zurich

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

Valid for 2025

Interest retirement savings:

The provisional interest rate is 1.25%.
The definitive interest rate is set at the end of every year.
The statutory minimum benefits are met in all cases.

Applicable account interest rates:

	for the year 2025
Contribution payment account - credit	0.00%
Contribution payment account - outstanding	3.50%
Free foundation assets account	0.00%
Employer contribution reserve account	0.00%

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 Foundation 2nd Pillar, Zurich
Applicable conversion rates as % for the following years:

Men			Women		
Age	2025	from 2026	Age	2025	from 2026
58	4.3382	4.3382	58	4.4010	4.4010
59	4.4465	4.4465	59	4.5154	4.5154
60	4.5586	4.5586	60	4.6361	4.6361
61	4.6750	4.6750	61	4.7639	4.7639
62	4.7965	4.7965	62	4.8997	4.8997
63	4.9237	4.9237	63	5.0447	5.0447
64	5.0577	5.0577	64	5.2000	5.2000
65	5.2000	5.2000	65	5.3666	5.3666
66	5.3526	5.3526	66	5.5460	5.5460
67	5.5166	5.5166	67	5.7396	5.7396
68	5.6927	5.6927	68	5.9489	5.9489
69	5.8821	5.8821	69	6.1757	6.1757
70	6.0858	6.0858	70	6.4221	6.4221

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

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.

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 %):

Year of birth	Statutory reference age	2026	2027	2028
1961	64 $\frac{1}{4}$	5.2417	5.2417	
1962	64 $\frac{1}{2}$		5.2833	5.2833
1963	64 $\frac{3}{4}$			5.3250

Example for a man born in 1963 who retires at the age of 62 years and five months in 2024:

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
4.7965%	4.9237%	4.8495%

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Valid for 2024

Definitive interest rate as %:

Interest retirement savings	1.25%
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Applicable account interest rates:

	from 1.01.	from 1.04.	from 1.07.	from 1.10.
Contribution payment account - credit	0.00%	0.00%	0.00%	0.00%
Contribution payment account - outstanding	3.00%	3.00%	3.00%	3.00%
Free foundation assets account	0.00%	0.00%	0.00%	0.00%
Employer contribution reserve account	0.00%	0.00%	0.00%	0.00%

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	

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Applicable conversion rates as % for the following years:

Men				Women			
Age	2024	2025	from 2026	Age	2024	2025	from 2026
58	4.5373	4.3382	4.3382	58	4.6020	4.4010	4.4010
59	4.6461	4.4465	4.4465	59	4.7163	4.5154	4.5154
60	4.7585	4.5586	4.5586	60	4.8368	4.6361	4.6361
61	4.8752	4.6750	4.6750	61	4.9644	4.7639	4.7639
62	4.9967	4.7965	4.7965	62	5.1001	4.8997	4.8997
63	5.1239	4.9237	4.9237	63	5.2449	5.0447	5.0447
64	5.2578	5.0577	5.0577	64	5.4000	5.2000	5.2000
65	5.4000	5.2000	5.2000	65	5.5665	5.3666	5.3666
66	5.5526	5.3526	5.3526	66	5.7459	5.5460	5.5460
67	5.7166	5.5166	5.5166	67	5.9396	5.7396	5.7396
68	5.8928	5.6927	5.6927	68	6.1490	5.9489	5.9489
69	6.0824	5.8821	5.8821	69	6.3761	6.1757	6.1757
70	6.2863	6.0858	6.0858	70	6.6229	6.4221	6.4221

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

Good to know:

- Estimated values from 2026, any changes with reference to the AHV 21 reform will be communicated in good time.
- 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.

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

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
4.9967%	5.1239%	5.0497%