



*Swiss Life Collective Foundation 2<sup>nd</sup> Pillar, Zurich*  
(the Foundation)

# Current conditions and key figures for employee benefits

## *Swiss Life Business Invest*

valid for

- current year (2024)
- previous year (2023)

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

Valid for 2024

### Interest retirement savings:

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:

	<b>for the year 2024</b>
Contribution payment account - credit	0.00%
Contribution payment account - outstanding	3.00%
Free foundation assets account	0.00%
Employer contribution reserve account	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	from 2025	Age	2024	from 2025
58	4.5373	4.3382	58	4.6020	4.4010
59	4.6461	4.4465	59	4.7163	4.5154
60	4.7585	4.5586	60	4.8368	4.6361
61	4.8752	4.6750	61	4.9644	4.7639
62	4.9967	4.7965	62	5.1001	4.8997
63	5.1239	4.9237	63	5.2449	5.0447
64	5.2578	5.0577	64	5.4000	5.2000
<b>65</b>	<b>5.4000</b>	<b>5.2000</b>	<b>65</b>	<b>5.5665</b>	<b>5.3666</b>
66	5.5526	5.3526	66	5.7459	5.5460
67	5.7166	5.5166	67	5.9396	5.7396
68	5.8928	5.6927	68	6.1490	5.9489
69	6.0824	5.8821	69	6.3761	6.1757
70	6.2863	6.0858	70	6.6229	6.4221

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

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	2025	2026	2027
1961	64 ¼	5.2417	5.2417	
1962	64 ½		5.2833	5.2833
1963	64 ¾			5.3250

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%

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Valid for 2023

### Definitive interest rate as %:

Interest retirement savings	0.50%
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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
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**Applicable conversion rates as % for the following years:**

<b>Men</b>				<b>Women</b>			
Age	2023	2024	from 2025	Age	2023	2024	from 2025
58	4.7370	4.5373	4.3382	58	4.8037	4.6020	4.4010
59	4.8462	4.6461	4.4465	59	4.9177	4.7163	4.5154
60	4.9589	4.7585	4.5586	60	5.0380	4.8368	4.6361
61	5.0757	4.8752	4.6750	61	5.1653	4.9644	4.7639
62	5.1973	4.9967	4.7965	62	5.3006	5.1001	4.8997
63	5.3243	5.1239	4.9237	63	5.4451	5.2449	5.0447
64	5.4580	5.2578	5.0577	<b>64</b>	<b>5.6000</b>	<b>5.4000</b>	<b>5.2000</b>
<b>65</b>	<b>5.6000</b>	<b>5.4000</b>	<b>5.2000</b>	65	5.7663	5.5665	5.3666
66	5.7524	5.5526	5.3526	66	5.9456	5.7459	5.5460
67	5.9164	5.7166	5.5166	67	6.1392	5.9396	5.7396
68	6.0926	5.8928	5.6927	68	6.3487	6.1490	5.9489
69	6.2822	6.0824	5.8821	69	6.5758	6.3761	6.1757
70	6.4863	6.2863	6.0858	70	6.8228	6.6229	6.4221

Calculations with a key date in 2023 incorporate the conversion rates applicable up to 2024.

Good to know:

- Estimated values from 2025, 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 1961 who retires at the age of 62 years and five months in 2023:

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
5.1973%	5.3243%	5.2502%