



*Swiss Life Collective Foundation for Complementary Pensions, Zurich*  
(the Foundation)

# Current conditions and key figures for employee benefits

## *Swiss Life Business Protect* *Complementary occupational benefits*

valid for

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

Swiss Life Collective Foundation for Complementary Pensions, Zurich

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

Valid for 2024

### Applicable interest rate:

|                                  |      |                                       |
|----------------------------------|------|---------------------------------------|
| 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 |                                       |



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**Applicable conversion rates<sup>1)</sup> as % for the following years:**

| Men       |               |               |               | Women     |               |               |               |
|-----------|---------------|---------------|---------------|-----------|---------------|---------------|---------------|
| Age       | 2024          | 2025          | from 2026     | Age       | 2024          | 2025          | from 2026     |
| 58        | 3.7818        | 3.7818        | 3.7818        | 58        | 3.8926        | 3.8926        | 3.8926        |
| 59        | 3.8674        | 3.8674        | 3.8674        | 59        | 3.9859        | 3.9859        | 3.9859        |
| 60        | 3.9570        | 3.9570        | 3.9570        | 60        | 4.0844        | 4.0844        | 4.0844        |
| 61        | 4.0513        | 4.0513        | 4.0513        | 61        | 4.1885        | 4.1885        | 4.1885        |
| 62        | 4.1511        | 4.1511        | 4.1511        | 62        | 4.2989        | 4.2989        | 4.2989        |
| 63        | 4.2563        | 4.2563        | 4.2563        | 63        | 4.4162        | 4.4162        | 4.4162        |
| 64        | 4.3676        | 4.3676        | 4.3676        | 64        | 4.5411        | 4.5411        | 4.5411        |
| <b>65</b> | <b>4.4855</b> | <b>4.4855</b> | <b>4.4855</b> | <b>65</b> | <b>4.6744</b> | <b>4.6744</b> | <b>4.6744</b> |
| 66        | 4.6110        | 4.6110        | 4.6110        | 66        | 4.8168        | 4.8168        | 4.8168        |
| 67        | 4.7445        | 4.7445        | 4.7445        | 67        | 4.9694        | 4.9694        | 4.9694        |
| 68        | 4.8871        | 4.8871        | 4.8871        | 68        | 5.1333        | 5.1333        | 5.1333        |
| 69        | 5.0395        | 5.0395        | 5.0395        | 69        | 5.3100        | 5.3100        | 5.3100        |
| 70        | 5.2031        | 5.2031        | 5.2031        | 70        | 5.5012        | 5.5012        | 5.5012        |

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

<sup>1)</sup> Estimated values from 2026, any changes with reference to the ongoing BVG reform 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%.
- 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                    | 4.5744 | 4.5744 |        |
| 1962          | 64 ½                    |        | 4.6078 | 4.6078 |
| 1963          | 64 ¾                    |        |        | 4.6411 |

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 |
|-----------------------|----------------------------------|----------------------------------|--|
| Supplementary portion | 4.1511%                          | 4.2563%                          | 4.1949%  |

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### Applicable interest rate:

|                                  |       |                                       |
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| Supplementary retirement savings | 0.25% | 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      | 0.00%      | 0.25%      | 0.50%      | 0.50%      |
| Contribution payment account - outstanding | 3.00%      | 3.25%      | 3.50%      | 3.50%      |
| Bonus account                              | 0.00%      | 0.25%      | 0.50%      | 0.50%      |
| Free foundation assets account             | 0.00%      | 0.25%      | 0.50%      | 0.50%      |
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### Applicable limits for social security, in CHF:

|                              |         |                                       |
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| <b>Men</b> |               |               |               | <b>Women</b> |               |               |               |
|------------|---------------|---------------|---------------|--------------|---------------|---------------|---------------|
| Age        | 2023          | 2024          | from 2025     | Age          | 2023          | 2024          | from 2025     |
| 58         | 3.7818        | 3.7818        | 3.7818        | 58           | 3.8926        | 3.8926        | 3.8926        |
| 59         | 3.8674        | 3.8674        | 3.8674        | 59           | 3.9859        | 3.9859        | 3.9859        |
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| 63         | 4.2563        | 4.2563        | 4.2563        | 63           | 4.4162        | 4.4162        | 4.4162        |
| 64         | 4.3676        | 4.3676        | 4.3676        | <b>64</b>    | <b>4.5411</b> | <b>4.5411</b> | <b>4.5411</b> |
| <b>65</b>  | <b>4.4855</b> | <b>4.4855</b> | <b>4.4855</b> | 65           | 4.6744        | 4.6744        | 4.6744        |
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| 69         | 5.0395        | 5.0395        | 5.0395        | 69           | 5.3100        | 5.3100        | 5.3100        |
| 70         | 5.2031        | 5.2031        | 5.2031        | 70           | 5.5012        | 5.5012        | 5.5012        |

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 and subject to FINMA approval 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%.
- 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:

| <b>Retirement savings</b> | <b>Conversion rate at the age of 62</b> | <b>Conversion rate at the age of 63</b> | <b>Conversion rate interpolated at the age of 62 and 5 months</b> |
|---------------------------|---|---|---|
| Supplementary portion     | 4.1511%                                 | 4.2563%                                 | 4.1949%   |