



*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 (2019)
- previous year (2018)

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 2019

### Applicable interest rates as %:

Supplementary retirement savings	0.25%	acc. to Swiss Life group premium rate
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### Applicable account interest rates as %:

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

### Applicable limits for social security, in CHF:

Max. AHV retirement pension:	28 440	
Min. AHV retirement pension:	14 220	50% of max. AHV retirement pension
BVG salary ceiling:	85 320	300% of max. AHV retirement pension
10-times upper BVG limit:	853 200	3 000% of max. AHV retirement pension
BVG coordination offset:	24 885	87.5% of max. AHV retirement pension
Max. coordinated BVG salary:	60 435	212.5% of max. AHV retirement pension
Entry threshold acc. to BVG:	21 330	75% of max. AHV retirement pension
BVG minimum salary:	3 555	12.5% of max. AHV retirement pension
Maximum UVG salary:	148 200	

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

Men				Women			
Age	2019	2020	from 2021	Age	2019	2020	from 2021
58	4.5441	4.3919	4.2477	58	4.6525	4.5006	4.3513
59	4.6346	4.4820	4.3332	59	4.7401	4.5884	4.4440
60	4.7269	4.5741	4.4225	60	4.8309	4.6797	4.5417
61	4.8223	4.6693	4.5166	61	4.9263	4.7754	4.6451
62	4.9218	4.7688	4.6162	62	5.0275	4.8770	4.7547
63	5.0262	4.8732	4.7213	63	5.1350	4.9849	4.8712
64	5.1358	4.9828	4.8324	64	5.2492	5.0995	4.9954
65	5.2510	5.0980	4.9500	65	5.3708	5.2214	5.1279
66	5.3724	5.2195	5.0753	66	5.5007	5.3516	5.2697
67	5.5011	5.3482	5.2087	67	5.6398	5.4910	5.4217
68	5.6371	5.4842	5.3510	68	5.7889	5.6404	5.5851
69	5.7820	5.6293	5.5034	69	5.9494	5.8011	5.7614
70	5.9372	5.7844	5.6670	70	6.1227	5.9744	5.9523

<sup>1)</sup> Estimated values from 2020, any changes will be communicated in good time. Subject to FINMA approval. Linear interpolation is applied to retirement ages not in whole numbers.

Example: A man born in 1956 retires at 63 years and 5 months, his conversion rate is 5.0081%, i.e. a linear interpolation between the conversion rate of 5.0262% (for a retirement age of 63 in 2019) and 4.9828% (for a retirement age of 64 in 2020).

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%.

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 2018

### Applicable interest rates as %:

Supplementary retirement savings	0.25%	acc. to Swiss Life group premium rate
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### Applicable account interest rates as %:

	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%
Bonus account	0.00%	0.00%	0.00%	0.00%
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:	28 200	
Min. AHV retirement pension:	14 100	50% of max. AHV retirement pension
BVG salary ceiling:	84 600	300% of max. AHV retirement pension
10-times upper BVG limit:	846 000	3 000% of max. AHV retirement pension
BVG coordination offset:	24 675	87.5% of max. AHV retirement pension
Max. coordinated BVG salary:	59 925	212.5% of max. AHV retirement pension
Entry threshold acc. to BVG:	21 150	75% of max. AHV retirement pension
BVG minimum salary:	3 525	12.5% of max. AHV retirement pension
Maximum UVG salary:	148 200	

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

Men					Women				
Age	2018	2019	2020	from 2021 <sup>2)</sup>	Age	2018	2019	2020	from 2021 <sup>2)</sup>
58	4.7006	4.5441	4.3919	4.2477	58	4.8088	4.6525	4.5006	4.3513
59	4.7914	4.6346	4.4820	4.3332	59	4.8960	4.7401	4.5884	4.4440
60	4.8839	4.7269	4.5741	4.4225	60	4.9865	4.8309	4.6797	4.5417
61	4.9794	4.8223	4.6693	4.5166	61	5.0813	4.9263	4.7754	4.6451
62	5.0790	4.9218	4.7688	4.6162	62	5.1821	5.0275	4.8770	4.7547
63	5.1833	5.0262	4.8732	4.7213	63	5.2892	5.1350	4.9849	4.8712
64	5.2929	5.1358	4.9828	4.8324	<b>64</b>	<b>5.4030</b>	<b>5.2492</b>	<b>5.0995</b>	<b>4.9954</b>
<b>65</b>	<b>5.4080</b>	<b>5.2510</b>	<b>5.0980</b>	<b>4.9500</b>	65	5.5242	5.3708	5.2214	5.1279
66	5.5293	5.3724	5.2195	5.0753	66	5.6537	5.5007	5.3516	5.2697
67	5.6579	5.5011	5.3482	5.2087	67	5.7924	5.6398	5.4910	5.4217
68	5.7937	5.6371	5.4842	5.3510	68	5.9413	5.7889	5.6404	5.5851
69	5.9386	5.7820	5.6293	5.5034	69	6.1015	5.9494	5.8011	5.7614
70	6.0937	5.9372	5.7844	5.6670	70	6.2745	6.1227	5.9744	5.9523

<sup>1)</sup> Estimated values from 2020, any changes will be communicated in good time. Subject to FINMA approval. Linear interpolation is applied to retirement ages not in whole numbers.

Example: A man born in 1955 retires at 63 years and 5 months, his conversion rate is 5.1635%, i.e. a linear interpolation between the conversion rate of 5.1833% (for a retirement age of 63 in 2018) and 5.1358% (for a retirement age of 64 in 2019).

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%.

<sup>2)</sup> Only counts for calculations with a value date as of 1 January 2019.