

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

# Current conditions and key figures for employee benefits

*Swiss Life Business Invest*  
*Complementary occupational benefits*

valid for

- current year (2019)
- previous year (2018)

*Swiss Life Collective Foundation 2nd Pillar, Zurich*

## Current conditions and key figures for employee benefits

### *Swiss Life Business Invest complementary occupational benefits*

Valid for 2019

**Provisional interest rates as %:**

Supplementary retirement savings	1.00%
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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%		
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	

*Swiss Life Collective Foundation 2nd Pillar, Zurich*

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

Valid for 2018

### Applicable interest rates as %:

Supplementary retirement savings	1.00%
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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%
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	