



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

# Current conditions and key figures for employee benefits

*Swiss Life Business Invest*  
*Complementary occupational benefits*

valid for

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

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

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

Valid for 2024

### Interest retirement savings:

The definitive interest rate is set at the end of every year.

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

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%

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