



Swiss Life Occupational Pension Foundation, Zurich
(the Foundation)

Current conditions and key figures for employee benefits

Swiss Life Business Select

valid for

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

Swiss Life Occupational Pension Foundation, Zurich

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

Valid for 2024

Applicable interest rates:

Mandatory retirement savings	1.25% ^{*)}	acc. to BVG
Supplementary retirement savings	0.00% ^{*)}	

^{*)} The Administrative Board is to redefine the interest rates each year.

Applicable account interest rates:

	for the year 2024
Liquid assets 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	



Swiss Life Occupational Pension Foundation, Zurich

Applicable purchasing conditions as %:

The regulation conversion rates are set out in the pension plan. The following purchasing conditions apply to the pensioner purchase:

Men		Women	
Age	from 2024	Age	from 2024
58	3.3103	58	3.4284
59	3.3954	59	3.5217
60	3.4845	60	3.6202
61	3.5784	61	3.7243
62	3.6776	62	3.8348
63	3.7824	63	3.9521
64	3.8932	64	4.0770
65	4.0105	65	4.2101
66	4.1355	66	4.3525
67	4.2685	67	4.5049
68	4.4104	68	4.6684
69	4.5622	69	4.8447
70	4.7249	70	5.0353

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 for purchasing conditions.

Example for a man born in 1962 who retires at the age of 62 years and five months in 2024:

	Purchasing conditions at the age of 62	Purchasing conditions at the age of 63	Purchasing conditions interpolated at the age of 62 and 5 months
Purchasing conditions to the pensioner purchase	3.6776%	3.7824%	3.7213%

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Valid for 2023

Applicable interest rates:

Mandatory retirement savings	1.00% ^{*)}	acc. to BVG
Supplementary retirement savings	0.00% ^{*)}	

^{*)} The Administrative Board is to redefine the interest rates each year.

Applicable account interest rates:

	from 1.01.	from 1.04.	from 1.07.	from 1.10.
Liquid assets 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 purchasing conditions as %:

The regulation conversion rates are set out in the pension plan. The following purchasing conditions apply to the pensioner purchase:

Men			Women		
Age	2023	from 2024	Age	2023	from 2024
58	3.0094	3.3103	58	3.1320	3.4284
59	3.0937	3.3954	59	3.2248	3.5217
60	3.1821	3.4845	60	3.3228	3.6202
61	3.2752	3.5784	61	3.4264	3.7243
62	3.3736	3.6776	62	3.5364	3.8348
63	3.4776	3.7824	63	3.6532	3.9521
64	3.5876	3.8932	64	3.7775	4.0770
65	3.7041	4.0105	65	3.9101	4.2101
66	3.8282	4.1355	66	4.0518	4.3525
67	3.9603	4.2685	67	4.2035	4.5049
68	4.1013	4.4104	68	4.3664	4.6684
69	4.2520	4.5622	69	4.5418	4.8447
70	4.4137	4.7249	70	4.7314	5.0353

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 for purchasing conditions.

Example for a man born in 1961 who retires at the age of 62 years and five months in 2023:

	Purchasing conditions at the age of 62	Purchasing conditions at the age of 63	Purchasing conditions interpolated at the age of 62 and 5 months
Purchasing conditions to the pensioner purchase	3.3736%	3.4776%	3.4169%