



Swiss Life Collective Foundation Invest, Zurich
(the Foundation)

Current conditions and key figures for employee benefits

Swiss Life Business Premium

valid for

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

Swiss Life Collective Foundation Invest, Zurich

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

Valid for 2024

Applicable interest rate for savings plan:

Interest on retirement savings	0.50%	acc. to Swiss Life group premium rate
--------------------------------	-------	---------------------------------------

Applicable account interest rates:

	for the year 2024
Contribution payment account - credit	0.00%
Contribution payment account - outstanding	3.00%
Free funds account	0.00%
Employer contribution reserve account	0.00%
Liquidity account	0.00%

Cost contributions in savings insurance and collective investments:

Savings insurance: the cost contribution is calculated as per the Swiss Life group premium rate.

Collective investments: the fixed cost contribution amounts to CHF 150.00 p.a. regardless of the investment strategy selected.

Variable management costs for collective investments:

Liquidity account	0.30%	of investment assets
Bonds Global Corporates Short Term (CHF hedged) ¹⁾	0.30%	of investment assets
Investment strategy BVG-Mix 15 of the Swiss Life Investment Foundation ¹⁾	0.30%	of investment assets
Investment strategy BVG-Mix 25 of the Swiss Life Investment Foundation ¹⁾	0.30%	of investment assets
Investment strategy BVG-Mix 35 of the Swiss Life Investment Foundation ¹⁾	0.30%	of investment assets
Investment strategy BVG-Mix 45 of the Swiss Life Investment Foundation ¹⁾	0.30%	of investment assets
Investment strategy BVG-Mix 75 of the Swiss Life Investment Foundation ¹⁾	0.30%	of investment assets

¹⁾ For the amount of the TER costs per investment strategy see the relevant factsheets at www.swisslife.ch/en/premium

²⁾ The variable administrative costs amount to a maximum of CHF 3000 per year.

Projected interest rates:

Savings plan	1.50%
Liquidity account	0.00%
Bonds Global Corporates Short Term (CHF hedged)	0.50%
Investment strategy BVG-Mix 15 of the Swiss Life Investment Foundation	1.50%
Investment strategy BVG-Mix 25 of the Swiss Life Investment Foundation	2.00%
Investment strategy BVG-Mix 35 of the Swiss Life Investment Foundation	2.50%
Investment strategy BVG-Mix 45 of the Swiss Life Investment Foundation	3.00%
Investment strategy BVG-Mix 75 of the Swiss Life Investment Foundation	3.50%



Applicable conversion rates:

If the pension plan provides for the option of drawing retirement benefits in the form of a pension, insured persons have a choice of two pension models at the time of retirement (“Standard” pension model and “Single” pension model).

Applicable conversion rates¹⁾ in % for the “Standard” pension model:

Age	Men		Women	
	2024 from 2025		2024 from 2025	
58	3.2079	3.4738	3.2866	3.5813
59	3.2886	3.5604	3.3722	3.6734
60	3.3732	3.6517	3.4623	3.7706
61	3.4623	3.7088	3.5355	3.8734
62	3.5564	3.8090	3.6348	3.9824
63	3.6557	3.9151	3.7401	4.0983
64	3.7606	4.0276	3.8519	4.2217
65	3.8209	4.1469	3.9709	4.3536
66	3.9353	4.2738	4.0979	4.4948
67	4.0567	4.4091	4.2335	4.6459
68	4.1859	4.5536	4.3789	4.7632
69	4.3236	4.7078	4.5351	4.9338
70	4.4708	4.8731	4.6598	5.1175

Applicable conversion rates¹⁾ in % for the “Single” pension model:

Age	Men		Women	
	2024 from 2025		2024 from 2025	
58	3.8157	4.0314	3.4929	3.8527
59	3.9228	4.1456	3.5859	3.9569
60	4.0358	4.2675	3.6843	4.0676
61	4.1552	4.3977	3.7887	4.1853
62	4.2817	4.5370	3.8995	4.3105
63	4.4158	4.6863	4.0174	4.4440
64	4.5584	4.8459	4.1429	4.5868
65	4.7102	5.0166	4.2768	4.7400
66	4.8723	5.2002	4.4200	4.9045
67	5.0457	5.3984	4.5734	5.0809
68	5.2317	5.6120	4.7379	5.2702
69	5.4317	5.8424	4.9153	5.4740
70	5.6476	6.0915	5.1071	5.6939

¹⁾Subject to adjustments with reference to FINMA approval.

Good to know:

- Any adjustments to the conversion rates will be communicated in good time.
- The conversion rates for the “Standard” pension model are based on 20% of retired person’s children’s benefit and the following future benefits (in each case as % of current pension): Spouse’s or unmarried partner’s pension 60%, orphan’s benefit 20%.
- The conversion rates for the “Single” pension model are higher as no other benefits (neither retired person’s children’s benefit nor survivors’ benefits) are insured.
- 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 %):

Women Year of birth	Statutory reference age	“Standard” pension model			“Single” pension model		
		2025	2026	2027	2025	2026	2027
1961	64 ¼	4.2547	4.2547		4.6251	4.6251	
1962	64 ½		4.2877	4.2877		4.6634	4.6634
1963	64 ¾			4.3206			4.7017

Interpolation example for a man in the “Standard” pension model born in 1962 who retires at the age of 62 years and 5 months in 2024:

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
3.5564%	3.6557%	3.5978%

Swiss Life Collective Foundation Invest. Zurich

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

Valid for 2023

Applicable interest rate for savings plan:

Interest on 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%	0.00%	0.00%	0.00%
Contribution payment account - outstanding	3.00%	3.00%	3.00%	3.00%
Free funds account	0.00%	0.00%	0.00%	0.00%
Employer contribution reserve account	0.00%	0.00%	0.00%	0.00%
Liquidity account	0.00%	0.00%	0.00%	0.00%

Cost contributions in savings insurance and collective investments:

Savings insurance: the cost contribution is calculated as per the Swiss Life group premium rate.

Collective investments: the fixed cost contribution amounts to CHF 150.00 p.a. regardless of the investment strategy selected.

Variable management costs for collective investments:

Liquidity account	0.60%	of investment assets
Bonds Global Corporates Short Term (CHF hedged) ¹⁾	0.30%	of investment assets
Investment strategy BVG-Mix 15 of the Swiss Life Investment Foundation ¹⁾	0.30%	of investment assets
Investment strategy BVG-Mix 25 of the Swiss Life Investment Foundation ¹⁾	0.30%	of investment assets
Investment strategy BVG-Mix 35 of the Swiss Life Investment Foundation ¹⁾	0.30%	of investment assets
Investment strategy BVG-Mix 45 of the Swiss Life Investment Foundation ¹⁾	0.30%	of investment assets
Investment strategy BVG-Mix 75 of the Swiss Life Investment Foundation ¹⁾	0.30%	of investment assets

¹⁾ For the amount of the TER costs per investment strategy see the relevant factsheets at www.swisslife.ch/en/premium

Projected interest rates:

Savings plan	1.25%
Liquidity account	0.00%
Investment strategy BVG-Mix 15 of the Swiss Life Investment Foundation	1.50%
Investment strategy BVG-Mix 25 of the Swiss Life Investment Foundation	2.00%
Investment strategy BVG-Mix 35 of the Swiss Life Investment Foundation	2.50%
Investment strategy BVG-Mix 45 of the Swiss Life Investment Foundation	3.00%
Investment strategy BVG-Mix 75 of the Swiss Life Investment Foundation	3.50%
Bonds Global Corporates Short Term (CHF hedged)	0.50%