



*Swiss Life Collective Foundation Invest, Zurich*  
(the Foundation)

# Current conditions and key figures for employee benefits

## *Swiss Life Business Premium*

valid for

- current year (2021)
- previous year (2020)

Swiss Life Collective Foundation Invest, Zurich

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

Valid for 2021

### Applicable interest rate for savings plan:

Interest on retirement savings	0.125%	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%		
Free funds account	0.00%	0.00%		
Employer contribution reserve account	0.00%	0.00%		
Settlement of contract account	0.00%	0.00%		
Liquidity account	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) <sup>1)</sup>	0.30%	of investment assets
Investment strategy BVG-Mix 15 of the Swiss Life Investment Foundation <sup>1)</sup>	0.30%	of investment assets
Investment strategy BVG-Mix 25 of the Swiss Life Investment Foundation <sup>1)</sup>	0.30%	of investment assets
Investment strategy BVG-Mix 35 of the Swiss Life Investment Foundation <sup>1)</sup>	0.30%	of investment assets
Investment strategy BVG-Mix 45 of the Swiss Life Investment Foundation <sup>1)</sup>	0.30%	of investment assets
Investment strategy BVG-Mix 75 of the Swiss Life Investment Foundation <sup>1)</sup>	0.30%	of investment assets

<sup>1)</sup> For the amount of the TER costs per investment strategy see the relevant factsheets at [www.swisslife.ch/en/premium](http://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%

Swiss Life Collective Foundation Invest, Zurich

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Valid for 2020

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Employer contribution reserve account	0.00%	0.00%	0.00%	0.00%
Settlement of contract account	0.00%	0.00%	0.00%	0.00%
Liquidity account	0.00%	0.00%	0.00%	0.00%

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