

Pension plan «Flexible retirement (FR)»

This pension plan forms part of the pension fund regulations and the conditions for «Flexible retirement (FR)». The pension fund regulations, the conditions for «Flexible retirement (FR)» and information about the currently applicable conversion rates can be found at www.swisslife.ch/protect-fr.

General

Foundation:	Swiss Life Collective BVG Foundation
Type of cover:	Collectively financed early retirement / retirement model
Contract:	755841
Group of insured persons:	Benefits recipient of the Foundation for Flexible Retirement in the Construction Industry (FAR)
Effective date:	01.01.2025
Age of admittance:	Men: 60 / Women: 60
Age de référence réglementaire:	Men: 65 / Women: 65 (in accordance with BVG/LPP) 1
Early retirement:	not possible
Partial retirement:	not possible
Deferred retirement:	not possible
<u>Interest rates</u>	
on mandatory retirement savings:	The currently valid interest rates are available at
on supplementary retirement savings:	www.swisslife.ch/protect-fr .

Retirement credits

Definition:	in acc. with the FR foundation regulations
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Insurance benefits

Retirement benefits

Type of benefit:	Retirement pension with lump-sum payment option
Retired person's children's benefit:	20% of retirement pension
Final age retired person's children's benefit:	18 (in acc. with BVG)

Conversion rate

on mandatory retirement savings:	The currently valid conversion rates are available at
on supplementary retirement savings:	www.swisslife.ch/protect-fr .

Death benefits after normal retirement age

Spouse's or unmarried partner's pension:	60% of retirement pension
Orphan's benefit:	20% of retirement pension
Final age orphan's benefit:	18 (in acc. with BVG)

Death benefits prior to normal retirement age

In the event of death as a result of illness or accident, the spouse's or unmarried partner's pension is 60% and the orphan's benefit 20% of the retirement pension calculated at the time of death with the conversion rate applicable at the age at death. For entitlement to an orphan's benefit, the same final age applies as for death benefits after normal retirement age.

Disability benefits before normal retirement age

«Retirement benefits» will be payable if disability occurs.

Contributions

Financing is based on the *Conditions for «Flexible retirement (FR)»*.

Other

Mode of pension payment:	quarterly in advance (01.01., 01.04., 01.07., 01.10.)
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