



Swiss Life Collective Foundation 2nd Pillar, Zurich
(the Foundation)

Current conditions and key figures for employee benefits

Swiss Life Business Invest (FAR)

valid for

- current year (2025)
- previous year (2024)

Swiss Life Collective Foundation 2nd Pillar, Zurich

Current conditions and key figures for employee benefits Swiss Life Business Invest (FAR)

Valid for 2025

Interest retirement savings:

The provisional interest rate is 1.25%
The definitive interest rate is set at the end of every year.
The statutory minimum benefits are met in all cases.

Applicable conversion rates as % for the following years:

Men				Women			
Age	2025	from 2026		Age	2025	from 2026	
58	4.3382	4.3382		58	4.4010	4.4010	
59	4.4465	4.4465		59	4.5154	4.5154	
60	4.5586	4.5586		60	4.6361	4.6361	
61	4.6750	4.6750		61	4.7639	4.7639	
62	4.7965	4.7965		62	4.8997	4.8997	
63	4.9237	4.9237		63	5.0447	5.0447	
64	5.0577	5.0577		64	5.2000	5.2000	
65	5.2000	5.2000		65	5.3666	5.3666	

Calculations with a key date in 2025 incorporate the conversion rates applicable up to 2026.

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%.
- Die gesetzlichen Mindestleistungen werden in jedem Fall erfüllt.
- 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 %):

Year of birth	Statutory reference age	2026	2027	2028
1961	64 ¼	5.2417	5.2417	
1962	64 ½		5.2833	5.2833
1963	64 ¾			5.3250

Example for a man born in 1963 who retires at the age of 62 years and five months in 2025:

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
4.7965%	4.9237%	4.8495%



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Valid for 2024

Definitive interest rate as %:

Interest retirement savings	1.25%
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Applicable conversion rates as % for the following years:

Men				Women			
Age	2024	2025	from 2026	Age	2024	2025	from 2026
58	4.5373	4.3382	4.3382	58	4.6020	4.4010	4.4010
59	4.6461	4.4465	4.4465	59	4.7163	4.5154	4.5154
60	4.7585	4.5586	4.5586	60	4.8368	4.6361	4.6361
61	4.8752	4.6750	4.6750	61	4.9644	4.7639	4.7639
62	4.9967	4.7965	4.7965	62	5.1001	4.8997	4.8997
63	5.1239	4.9237	4.9237	63	5.2449	5.0447	5.0447
64	5.2578	5.0577	5.0577	64	5.4000	5.2000	5.2000
65	5.4000	5.2000	5.2000				

Calculations with a key date in 2024 incorporate the conversion rates applicable up to 2025.

Good to know:

- Estimated values from 2026, any changes with reference to the AHV 21 reform will be communicated in good time.
- 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%.
- Die gesetzlichen Mindestleistungen werden in jedem Fall erfüllt.
- Linear interpolation is applied to retirement ages not in whole numbers.

Example for a man born in 1962 who retires at the age of 62 years and five 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
4.9967%	5.1239%	5.0497%