bethanien
personalvorsorgestiftung

Anhang

zum Vorsorgereglement

ab Januar 2023

Inhaltsverzeichnis

Anhang A

Wichtige Eckwerte

Art.			Stand 2023
2.1	**Reglementarisches Rücktrittsalter** - für Männer - für Frauen	 65 Jahre 64 Jahre	
2.1	**Mindestlohn**	CHF 14'700 p.J.	gültig ab 1.1.2023
3.2	**Kapitalauszahlung bei Geringfügigkeit** - Altersrenten kleiner als - Ehegattenrenten kleiner als - Kinderrenten kleiner als	 CHF 1'470 p.J. CHF 882 p.J. CHF 294 p.J.	 gültig ab 1.1.2023

Anhang B

Tabelle Umwandlungssätze: Rücktritt bis 31.03.2022

Rücktritt im Vergleich zum ordentlichen AHV-Rücktrittsalter	**Umwandlungssatz**
7 Jahre vorzeitig	4,6 %
6 Jahre vorzeitig	4,8 %
5 Jahre vorzeitig	5,0 %
4 Jahre vorzeitig	5,2 %
3 Jahre vorzeitig	5,4 %
2 Jahre vorzeitig	5,6 %
1 Jahr vorzeitig	5,8 %
Ordentliches AHV-Rücktrittsalter	6,0 %
1 Jahr aufgeschoben	6,2 %
2 Jahre aufgeschoben	6,4 %
3 Jahre aufgeschoben	6,6 %
4 Jahre aufgeschoben	6,7 %
5 Jahre aufgeschoben	6,8 %

Die Werte werden auf Monate genau interpoliert.

Tabelle Umwandlungssätze: Rücktritt nach 31.03.2022

Rücktritt im Vergleich zum ordentlichen AHV-Rücktrittsalter	**Umwandlungssatz**
7 Jahre vorzeitig	3,83 %
6 Jahre vorzeitig	4,00 %
5 Jahre vorzeitig	4,17 %
4 Jahre vorzeitig	4,33 %
3 Jahre vorzeitig	4,50 %
2 Jahre vorzeitig	4,67 %
1 Jahr vorzeitig	4,83 %
Ordentliches AHV-Rücktrittsalter	5,00 %
1 Jahr aufgeschoben	5,17 %
2 Jahre aufgeschoben	5,33 %
3 Jahre aufgeschoben	5,50 %
4 Jahre aufgeschoben	5,67 %
5 Jahre aufgeschoben	5,83 %

Die Werte werden auf Monate genau interpoliert.

AHV-Überbrückungsrente (vergl. Art. 3.5)

Die Kosten der AHV-Überbrückungsrente entsprechen, je nach geplanter Bezugsdauer, folgendem Prozentsatz der jährlichen AHV-Überbrückungsrente:

Bezugsdauer	**Prozentsatz**
1 Jahr	98.1%
2 Jahre	192.3%
3 Jahre	282.8%
4 Jahre	369.9%
5 Jahre	453.8%
6 Jahre	534.7%
7 Jahre	612.9%

Die Bezugsdauer wird auf Monate genau berechnet; Zwischenwerte des Prozentsatzes werden linear interpoliert.

Anhang C

Angeschlossene Firmen, massgebende Vorsorgepläne

Folgende Firmen sind der Kasse angeschlossen (Stand 1.1.2017):
- Diakonie Bethanien, Zürich
- Institution de Béthanie, Lausanne
- PHS AG, Zürich
- Parta AG, St. Gallen
- PRIKA AG und Bitzer & Partner Treuhand, Cham

Jede angeschlossene Firma versichert die Mitglieder entweder im Vorsorgeplan «Standard» oder im Vorsorgeplan «Basis», welche die Voraussetzungen für die Vorsorgepläne «Plus» und
«Komfort» nicht erfüllen. Die Einteilung erfolgt nach objektiven Kriterien.

Im Vorsorgeplan «Plus» sind alle Mitglieder versichert, deren AHV-Jahreslohn mindestens CHF 90'000 und weniger als CHF 150'000 beträgt.

Im Vorsorgeplan «Komfort» sind alle Mitglieder versichert, deren AHV-Jahreslohn mindestens CHF 150'000 beträgt.

Für die angeschlossenen Firmen gelten folgende Vorsorgepläne (Stand 01.01.2017):

Angeschlossenes Unternehmen	**Massgebende Vorsorgepläne**
Diakonie Bethanien, Zürich	Standard Plus Komfort
Institution de Béthanie, Lausanne	Standard Plus Komfort
PHS AG, Zürich	Basis (Aussendienst) / Standard (Innendienst) Plus Komfort
Parta AG, St. Gallen	Basis (Aussendienst) / Standard (Innendienst) Plus Komfort
PRIKA AG und Bitzer & Partner Treuhand, Cham	Standard Plus Komfort

Anhang D: Vorsorgeplan «Basis»

1. Altersgutschriften

Die Altersgutschriften gemäss Vorsorgereglement Artikel 3.3 Abs. 1 betragen:

Alter des Mitgliedes	**Altersgutschrift** p. a. in % des versicherten Lohnes
18 - 34	5
35 - 44	7
45 - 54	10
55 - 64/65	12

2. Beiträge

2.1. Ordentlicher Beitragsplan
Die Beiträge gemäss Vorsorgereglement Artikel 4.2 Abs. 2 betragen:

Alter des Mitgliedes	**Beiträge des Mitgliedes** in % des versicherten Jahreslohnes			**Beiträge der Firma** in % des versicherten Jahreslohnes		
	Alterssparbeiträge	Risikobeiträge	Total	Alterssparbeiträge	Risikobeiträge	Total
18 - 34	2,0	1,5	3,5	3,0	1,5	4,5
35 - 44	3,0	1,5	4,5	4,0	1,5	5,5
45 - 54	4,5	1,5	6,0	5,5	1,5	7,0
55 - 64/65	5,5	1,5	7,0	6,5	1,5	8,0
65/66 - Pensionierung	0,0	0,0	0,0	0,0	0,0	0,0

2.2. Beitragspläne «Silber» und «Gold»
Die Beiträge gemäss Vorsorgereglement Artikel 4.2 Abs. 5 betragen:

Beitragsplan «Silber»: Erhöhung Sparbeitrag Mitglied bis 64 / 65 um 0,5%
Beitragsplan «Gold»: Erhöhung Sparbeitrag Mitglied bis 64 / 65 um 1,0%

3. Leistungen

3.1. Invalidenrente
Die Höhe der vollen jährlichen Invalidenrente gemäss Vorsorgereglement Artikel 3.6 Abs. 5 beträgt 30% des versicherten Lohnes.

3.2. Ehepartnerrente
Die Höhe der jährlichen Ehepartnerrente gemäss Vorsorgereglement Artikel 3.7 Abs. 3 beträgt:

Bei Tod des Mitgliedes vor Pensionierung:	18% des versicherten Lohnes
Bei Tod des Mitgliedes nach Pensionierung:	60% der laufenden Alters- bzw. Invalidenrente

3.3. Kinderrente
Die Höhe der jährlichen Kinderrente gemäss Vorsorgereglement Artikel 3.6 Abs. 5 bzw. Artikel 3.9 Abs. 2 beträgt:

Kinderrente vor Pensionierung:	6% des versicherten Lohnes
Kinderrente nach Pensionierung:	20% der laufenden

Altersrente Für Vollwaisen werden diese Ansprüche verdoppelt.

4. Einmaleinlagen, Maximalbetrag für den nachträglichen Einkauf

Der maximale Einkaufsbetrag gemäss Vorsorgereglement Artikel 4.3, Abs. 2 entspricht dem maximalen Altersguthaben abzüglich dem vorhandenen Altersguthaben in Prozent des versicherten Jahreslohnes.

Männer/Frauen **Basis**

Alter	Standard	Silber	Gold
18	5%	6%	6%
19	10%	11%	12%
20	15%	17%	18%
21	20%	22%	24%
22	26%	28%	31%
23	31%	34%	37%
24	36%	40%	43%
25	41%	46%	50%
26	47%	52%	56%
27	52%	58%	63%
28	58%	64%	69%
29	63%	70%	76%
30	69%	76%	83%
31	75%	82%	90%
32	80%	89%	97%
33	86%	95%	104%
34	92%	101%	111%
35	100%	110%	120%
36	108%	118%	129%
37	116%	127%	138%
38	124%	136%	148%
39	133%	145%	157%
40	141%	154%	167%
41	149%	163%	176%
42	158%	172%	186%
43	166%	181%	196%
44	175%	190%	206%
45	187%	203%	219%
46	199%	215%	232%
47	211%	228%	245%
48	223%	241%	259%
49	235%	254%	272%
50	247%	267%	286%
51	260%	280%	300%
52	272%	293%	314%
53	285%	307%	328%
54	298%	320%	342%
55	313%	336%	359%
56	328%	352%	375%
57	343%	368%	392%
58	359%	384%	409%
59	374%	400%	426%
60	390%	417%	444%
61	406%	433%	461%
62	422%	450%	479%
63	438%	467%	496%
64	455%	484%	514%
65	471%	502%	532%

5. Einkaufstabellen für Zusatzkonto zur Ausfinanzierung der Rentenkürzung bei vorzeitigem Altersrücktritt

Maximalbetrag des Zusatzkontos gemäss Vorsorgereglement Artikel 4.4 Abs. 1 in Prozent des versicherten Lohnes.

Männer **Rücktrittsalter** **Basis/Standard**

Alter	58	59	60	61	62	63	64
18	172%	143%	115%	90%	65%	43%	20%
19	173%	144%	117%	91%	66%	43%	21%
20	175%	146%	118%	91%	67%	43%	21%
21	177%	147%	119%	92%	67%	44%	21%
22	178%	149%	120%	93%	68%	44%	21%
23	180%	150%	121%	94%	69%	45%	21%
24	182%	152%	122%	95%	69%	45%	22%
25	184%	153%	124%	96%	70%	46%	22%
26	186%	155%	125%	97%	71%	46%	22%
27	188%	156%	126%	98%	72%	47%	22%
28	189%	158%	127%	99%	72%	47%	23%
29	191%	159%	129%	100%	73%	48%	23%
30	193%	161%	130%	101%	74%	48%	23%
31	195%	163%	131%	102%	74%	48%	23%
32	197%	164%	133%	103%	75%	49%	23%
33	199%	166%	134%	104%	76%	49%	24%
34	201%	167%	135%	105%	77%	50%	24%
35	203%	169%	137%	106%	77%	50%	24%
36	205%	171%	138%	107%	78%	51%	24%
37	207%	173%	139%	108%	79%	51%	25%
38	209%	174%	141%	109%	80%	52%	25%
39	211%	176%	142%	110%	81%	52%	25%
40	213%	178%	144%	112%	81%	53%	25%
41	216%	180%	145%	113%	82%	54%	26%
42	218%	181%	146%	114%	83%	54%	26%
43	220%	183%	148%	115%	84%	55%	26%
44	222%	185%	149%	116%	85%	55%	26%
45	224%	187%	151%	117%	86%	56%	27%
46	227%	189%	152%	118%	86%	56%	27%
47	229%	191%	154%	120%	87%	57%	27%
48	231%	192%	155%	121%	88%	57%	27%
49	233%	194%	157%	122%	89%	58%	28%
50	236%	196%	159%	123%	90%	59%	28%
51	238%	198%	160%	124%	91%	59%	28%
52	241%	200%	162%	126%	92%	60%	29%
53	243%	202%	163%	127%	93%	60%	29%
54	245%	204%	165%	128%	94%	61%	29%
55	248%	206%	167%	129%	95%	62%	29%
56	250%	208%	168%	131%	95%	62%	30%
57	253%	211%	170%	132%	96%	63%	30%
58	255%	213%	172%	133%	97%	63%	30%
59	-	215%	173%	135%	98%	64%	31%
60	-	-	175%	136%	99%	65%	31%
61	-	-	-	137%	100%	65%	31%
62	-	-	-	-	101%	66%	32%
63	-	-	-	-	-	67%	32%
64	-	-	-	-	-	-	32%

Frauen	**Rücktrittsalter**				**Basis/Standard**	
Alter	58	59	60	61	62	63
18	141%	114%	89%	65%	42%	21%
19	142%	116%	90%	66%	43%	21%
20	144%	117%	91%	66%	43%	21%
21	145%	118%	92%	67%	44%	22%
22	147%	119%	92%	68%	44%	22%
23	148%	120%	93%	68%	44%	22%
24	150%	121%	94%	69%	45%	22%
25	151%	123%	95%	70%	45%	22%
26	153%	124%	96%	70%	46%	23%
27	154%	125%	97%	71%	46%	23%
28	156%	126%	98%	72%	47%	23%
29	157%	128%	99%	72%	47%	23%
30	159%	129%	100%	73%	48%	24%
31	160%	130%	101%	74%	48%	24%
32	162%	131%	102%	75%	49%	24%
33	164%	133%	103%	75%	49%	24%
34	165%	134%	104%	76%	50%	24%
35	167%	135%	105%	77%	50%	25%
36	169%	137%	106%	78%	51%	25%
37	170%	138%	107%	78%	51%	25%
38	172%	140%	108%	79%	52%	25%
39	174%	141%	110%	80%	52%	26%
40	175%	142%	111%	81%	53%	26%
41	177%	144%	112%	82%	53%	26%
42	179%	145%	113%	82%	54%	27%
43	181%	147%	114%	83%	54%	27%
44	182%	148%	115%	84%	55%	27%
45	184%	150%	116%	85%	55%	27%
46	186%	151%	117%	86%	56%	28%
47	188%	153%	119%	87%	56%	28%
48	190%	154%	120%	87%	57%	28%
49	192%	156%	121%	88%	58%	28%
50	194%	157%	122%	89%	58%	29%
51	196%	159%	123%	90%	59%	29%
52	198%	160%	125%	91%	59%	29%
53	200%	162%	126%	92%	60%	30%
54	202%	164%	127%	93%	60%	30%
55	204%	165%	128%	94%	61%	30%
56	206%	167%	130%	95%	62%	30%
57	208%	169%	131%	96%	62%	31%
58	210%	170%	132%	97%	63%	31%
59	-	172%	134%	98%	64%	31%
60	-	-	135%	99%	64%	32%
61	-	-	-	100%	65%	32%
62	-	-	-	-	65%	32%
63	-	-	-	-	-	33%

Männer	Rücktrittsalter					Basis/Silber
Alter	58	59	60	61	62	63	64
18	182%	151%	122%	95%	70%	45%	22%
19	184%	153%	123%	96%	70%	46%	23%
20	186%	154%	125%	97%	71%	46%	23%
21	187%	156%	126%	98%	72%	47%	23%
22	189%	157%	127%	99%	72%	47%	23%
23	191%	159%	128%	100%	73%	48%	23%
24	193%	161%	130%	101%	74%	48%	24%
25	195%	162%	131%	102%	75%	49%	24%
26	197%	164%	132%	103%	75%	49%	24%
27	199%	165%	134%	104%	76%	50%	24%
28	201%	167%	135%	105%	77%	50%	25%
29	203%	169%	136%	106%	78%	51%	25%
30	205%	170%	138%	107%	78%	51%	25%
31	207%	172%	139%	108%	79%	52%	25%
32	209%	174%	140%	110%	80%	52%	26%
33	211%	176%	142%	111%	81%	53%	26%
34	213%	177%	143%	112%	82%	53%	26%
35	215%	179%	145%	113%	82%	54%	26%
36	218%	181%	146%	114%	83%	54%	27%
37	220%	183%	147%	115%	84%	55%	27%
38	222%	185%	149%	116%	85%	55%	27%
39	224%	186%	150%	117%	86%	56%	28%
40	226%	188%	152%	119%	87%	56%	28%
41	229%	190%	153%	120%	87%	57%	28%
42	231%	192%	155%	121%	88%	57%	28%
43	233%	194%	157%	122%	89%	58%	29%
44	236%	196%	158%	123%	90%	59%	29%
45	238%	198%	160%	125%	91%	59%	29%
46	240%	200%	161%	126%	92%	60%	30%
47	243%	202%	163%	127%	93%	60%	30%
48	245%	204%	165%	128%	94%	61%	30%
49	248%	206%	166%	130%	95%	62%	30%
50	250%	208%	168%	131%	96%	62%	31%
51	253%	210%	170%	132%	97%	63%	31%
52	255%	212%	171%	134%	98%	64%	31%
53	258%	214%	173%	135%	99%	64%	32%
54	260%	216%	175%	136%	100%	65%	32%
55	263%	219%	176%	138%	101%	65%	32%
56	265%	221%	178%	139%	102%	66%	33%
57	268%	223%	180%	141%	103%	67%	33%
58	271%	225%	182%	142%	104%	67%	33%
59	-	228%	184%	143%	105%	68%	34%
60	-	-	185%	145%	106%	69%	34%
61	-	-	-	146%	107%	69%	34%
62	-	-	-	-	108%	70%	35%
63	-	-	-	-	-	71%	35%
64	-	-	-	-	-	-	35%

Frauen **Rücktrittsalter** **Basis/Silber**

Alter	58	59	60	61	62	63
18	148%	120%	93%	68%	44%	22%
19	150%	121%	94%	69%	45%	22%
20	151%	123%	95%	70%	45%	22%
21	153%	124%	96%	70%	46%	22%
22	154%	125%	97%	71%	46%	22%
23	156%	126%	98%	72%	47%	23%
24	158%	128%	99%	73%	47%	23%
25	159%	129%	100%	73%	47%	23%
26	161%	130%	101%	74%	48%	23%
27	162%	131%	102%	75%	48%	24%
28	164%	133%	103%	75%	49%	24%
29	166%	134%	104%	76%	49%	24%
30	167%	135%	105%	77%	50%	24%
31	169%	137%	106%	78%	50%	25%
32	171%	138%	107%	79%	51%	25%
33	172%	140%	108%	79%	51%	25%
34	174%	141%	109%	80%	52%	25%
35	176%	142%	110%	81%	52%	25%
36	178%	144%	111%	82%	53%	26%
37	179%	145%	113%	83%	53%	26%
38	181%	147%	114%	83%	54%	26%
39	183%	148%	115%	84%	55%	27%
40	185%	150%	116%	85%	55%	27%
41	187%	151%	117%	86%	56%	27%
42	188%	153%	118%	87%	56%	27%
43	190%	154%	119%	88%	57%	28%
44	192%	156%	121%	88%	57%	28%
45	194%	157%	122%	89%	58%	28%
46	196%	159%	123%	90%	58%	28%
47	198%	160%	124%	91%	59%	29%
48	200%	162%	126%	92%	60%	29%
49	202%	164%	127%	93%	60%	29%
50	204%	165%	128%	94%	61%	30%
51	206%	167%	129%	95%	61%	30%
52	208%	169%	131%	96%	62%	30%
53	210%	170%	132%	97%	63%	30%
54	212%	172%	133%	98%	63%	31%
55	215%	174%	135%	99%	64%	31%
56	217%	175%	136%	100%	65%	31%
57	219%	177%	137%	101%	65%	32%
58	221%	179%	139%	102%	66%	32%
59	-	181%	140%	103%	67%	32%
60	-	-	141%	104%	67%	33%
61	-	-	-	105%	68%	33%
62	-	-	-	-	69%	33%
63	-	-	-	-	-	34%

Männer **Rücktrittsalter** **Basis/Gold**

	Alter	58	59	60	61	62	63 64
18	191%	159%	128%	100%	72%	47%	23%
19	193%	161%	129%	101%	73%	48%	23%
20	195%	162%	131%	102%	74%	48%	23%
21	197%	164%	132%	103%	75%	49%	24%
22	199%	165%	133%	104%	75%	49%	24%
23	201%	167%	135%	105%	76%	50%	24%
24	203%	169%	136%	106%	77%	50%	24%
25	205%	170%	137%	107%	78%	51%	25%
26	207%	172%	139%	108%	78%	51%	25%
27	209%	174%	140%	109%	79%	52%	25%
28	211%	176%	141%	110%	80%	52%	25%
29	213%	177%	143%	111%	81%	53%	26%
30	216%	179%	144%	112%	82%	53%	26%
31	218%	181%	146%	113%	82%	54%	26%
32	220%	183%	147%	115%	83%	54%	26%
33	222%	185%	149%	116%	84%	55%	27%
34	224%	186%	150%	117%	85%	55%	27%
35	227%	188%	152%	118%	86%	56%	27%
36	229%	190%	153%	119%	87%	57%	28%
37	231%	192%	155%	120%	87%	57%	28%
38	233%	194%	156%	122%	88%	58%	28%
39	236%	196%	158%	123%	89%	58%	28%
40	238%	198%	159%	124%	90%	59%	29%
41	241%	200%	161%	125%	91%	59%	29%
42	243%	202%	163%	127%	92%	60%	29%
43	245%	204%	164%	128%	93%	61%	29%
44	248%	206%	166%	129%	94%	61%	30%
45	250%	208%	167%	130%	95%	62%	30%
46	253%	210%	169%	132%	96%	62%	30%
47	255%	212%	171%	133%	97%	63%	31%
48	258%	214%	173%	134%	98%	64%	31%
49	261%	216%	174%	136%	99%	64%	31%
50	263%	219%	176%	137%	99%	65%	32%
51	266%	221%	178%	138%	100%	66%	32%
52	268%	223%	180%	140%	101%	66%	32%
53	271%	225%	181%	141%	103%	67%	33%
54	274%	227%	183%	143%	104%	68%	33%
55	277%	230%	185%	144%	105%	68%	33%
56	279%	232%	187%	145%	106%	69%	34%
57	282%	234%	189%	147%	107%	70%	34%
58	285%	237%	191%	148%	108%	70%	34%
59	-	239%	192%	150%	109%	71%	35%
60	-	-	194%	151%	110%	72%	35%
61	-	-	-	153%	111%	73%	35%
62	-	-	-	-	112%	73%	36%
63	-	-	-	-	-	74%	36%
64	-	-	-	-	-	-	36%

Frauen **Rücktrittsalter** **Basis/Gold**

Alter	58	59	60	61	62	63
18	157%	127%	98%	72%	46%	23%
19	158%	128%	99%	72%	47%	23%
20	160%	129%	100%	73%	47%	23%
21	162%	131%	101%	74%	48%	24%
22	163%	132%	102%	75%	48%	24%
23	165%	133%	103%	75%	49%	24%
24	166%	135%	104%	76%	49%	24%
25	168%	136%	105%	77%	50%	24%
26	170%	137%	106%	78%	50%	25%
27	172%	139%	107%	79%	51%	25%
28	173%	140%	108%	79%	51%	25%
29	175%	142%	110%	80%	52%	25%
30	177%	143%	111%	81%	52%	26%
31	178%	144%	112%	82%	53%	26%
32	180%	146%	113%	83%	53%	26%
33	182%	147%	114%	83%	54%	27%
34	184%	149%	115%	84%	54%	27%
35	186%	150%	116%	85%	55%	27%
36	188%	152%	117%	86%	55%	27%
37	189%	153%	119%	87%	56%	28%
38	191%	155%	120%	88%	56%	28%
39	193%	156%	121%	88%	57%	28%
40	195%	158%	122%	89%	58%	28%
41	197%	160%	123%	90%	58%	29%
42	199%	161%	125%	91%	59%	29%
43	201%	163%	126%	92%	59%	29%
44	203%	164%	127%	93%	60%	30%
45	205%	166%	128%	94%	61%	30%
46	207%	168%	130%	95%	61%	30%
47	209%	169%	131%	96%	62%	30%
48	211%	171%	132%	97%	62%	31%
49	213%	173%	134%	98%	63%	31%
50	216%	174%	135%	99%	64%	31%
51	218%	176%	136%	100%	64%	32%
52	220%	178%	138%	101%	65%	32%
53	222%	180%	139%	102%	66%	32%
54	224%	182%	140%	103%	66%	33%
55	227%	183%	142%	104%	67%	33%
56	229%	185%	143%	105%	68%	33%
57	231%	187%	145%	106%	68%	34%
58	234%	189%	146%	107%	69%	34%
59	-	191%	148%	108%	70%	34%
60	-	-	149%	109%	70%	35%
61	-	-	-	110%	71%	35%
62	-	-	-	-	72%	35%
63	-	-	-	-	-	36%

Anhang E: Vorsorgeplan «Standard»

1. Altersgutschriften

Die Altersgutschriften gemäss Vorsorgereglement Artikel 3.3 Abs. 1 betragen:

Alter des Mitgliedes	**Altersgutschrift** p. a. in % des versicherten Lohnes
18 - 34	5,5
35 - 44	8,0
45 - 54	11,5
55 - Pensionierung	14,0

2. Beiträge

2.1. Ordentlicher Beitragsplan
Die Beiträge gemäss Vorsorgereglement Artikel 4.2 Abs. 2 betragen:

Alter des Mitgliedes	**Beiträge des Mitgliedes** in % des versicherten Jahreslohnes			**Beiträge der Firma** in % des versicherten Jahreslohnes		
	Altersspar - beiträge	Risiko-beiträge	Total	Altersspar - beiträge	Risiko-beiträge	Total
18 - 34	2,0	1,5	3,5	3,5	1,5	5,0
35 - 44	3,0	1,5	4,5	5,0	1,5	6,5
45 - 54	5,0	1,5	6,5	6,5	1,5	8,0
55 - 64/65	6,0	1,5	7,5	8,0	1,5	9,5
65/66 - Pensionierung	6,0	0,0	6,0	8,0	0,0	8,0

2.2. Beitragspläne «Silber» und «Gold»
Die Beiträge gemäss Vorsorgereglement Artikel 4.2 Abs. 5 betragen:

Beitragsplan «Silber»:	Erhöhung Sparbeitrag Mitglied um 1,0%
Beitragsplan «Gold»:	Erhöhung Sparbeitrag Mitglied um 1,5% bzw. um 2,0% zwischen 35 und 44 sowie zwischen 55 und Pensionierung.

3. Leistungen

3.1. Invalidenrente
Die Höhe der vollen jährlichen Invalidenrente gemäss Vorsorgereglement Artikel 3.6 Abs. 5 beträgt 30% des versicherten Lohnes.

3.2. Ehepartnerrente

Die Höhe der jährlichen Ehepartnerrente gemäss Vorsorgereglement Artikel 3.7 Abs. 3 beträgt:

Bei Tod des Mitgliedes vor Pensionierung: 18% des versicherten Lohnes
Bei Tod des Mitgliedes nach Pensionierung: 60% der laufenden Alters- bzw. Invalidenrente

3.3. Kinderrente

Die Höhe der jährlichen Kinderrente gemäss Vorsorgereglement Artikel 3.6 Abs. 5 bzw. Artikel 3.9 Abs. 2 beträgt:

Kinderrente vor Pensionierung: 6% des versicherten Lohnes
Kinderrente nach Pensionierung: 20% der laufenden

Altersrente Für Vollwaisen werden diese Ansprüche verdoppelt.

4. Einmaleinlagen, Maximalbetrag für den nachträglichen Einkauf

Der maximale Einkaufsbetrag gemäss Vorsorgereglement Artikel 4.3 Abs. 2 entspricht dem maximalen Altersguthaben abzüglich dem vorhandenen Altersguthaben in Prozent des versicherten Jahreslohnes.

Männer/Frauen **Standard**

Alter	Standard	Silber	Gold	Alter	Standard	Silber	Gold
18	5,5%	6,5%	7%	42	176%	204,3%	222,6%
19	11%	13,1%	14,1%	43	186%	215,3%	234,8%
20	17%	19,7%	21,2%	44	196%	226,5%	247,1%
21	22%	26,4%	28,4%	45	209%	241,3%	262,6%
22	28%	33,2%	35,7%	46	223%	256,2%	278,2%
23	34%	40%	43,1%	47	236%	271,2%	294%
24	40%	46,9%	50,5%	48	250%	286,4%	310%
25	46%	53,9%	58%	49	264%	301,8%	326,1%
26	52%	60,9%	65,6%	50	278%	317,3%	342,3%
27	58%	68%	73,2%	51	293%	333%	358,7%
28	64%	75,2%	81%	52	307%	348,8%	375,3%
29	70%	82,4%	88,8%	53	322%	364,8%	392,1%
30	76%	89,8%	96,7%	54	336%	381%	409%
31	82%	97,2%	104,6%	55	354%	399,8%	429,1%
32	89%	104,6%	112,7%	56	371%	418,8%	449,4%
33	95%	112,2%	120,8%	57	389%	438%	469,9%
34	101%	119,8%	129%	58	407%	457,3%	490,6%
35	110%	130%	140,3%	59	425%	476,9%	511,5%
36	119%	140,3%	151,7%	60	443%	496,7%	532,6%
37	129%	150,7%	163,2%	61	462%	516,6%	553,9%
38	138%	161,2%	174,9%	62	480%	536,8%	575,5%
39	147%	171,8%	186,6%	63	499%	557,2%	597,2%
40	157%	182,5%	198,5%	64	518%	577,8%	619,2%
41	166%	193,4%	210,5%	65	537%	598,5%	641%

5. Einkaufstabellen für Zusatzkonto zur Ausfinanzierung der Rentenkürzung bei vorzeitigem Altersrücktritt

Maximalbetrag des Zusatzkontos gemäss Vorsorgereglement Artikel 4.4 Abs. 1 in Prozent des versicherten Lohnes.

Männer	**Rücktrittsalter**					**Standard**
Alter	58	59	60	61	62	63	64
18	197%	164%	133%	103%	75%	49%	24%
19	199%	165%	134%	104%	76%	49%	24%
20	201%	167%	135%	105%	77%	50%	24%
21	203%	169%	137%	106%	78%	50%	24%
22	205%	170%	138%	107%	78%	51%	25%
23	207%	172%	139%	108%	79%	51%	25%
24	209%	174%	141%	109%	80%	52%	25%
25	211%	176%	142%	110%	81%	52%	25%
26	213%	177%	144%	111%	82%	53%	26%
27	216%	179%	145%	112%	82%	53%	26%
28	218%	181%	146%	113%	83%	54%	26%
29	220%	183%	148%	115%	84%	54%	26%
30	222%	185%	149%	116%	85%	55%	27%
31	224%	186%	151%	117%	86%	56%	27%
32	227%	188%	152%	118%	87%	56%	27%
33	229%	190%	154%	119%	87%	57%	28%
34	231%	192%	155%	120%	88%	57%	28%
35	233%	194%	157%	122%	89%	58%	28%
36	236%	196%	159%	123%	90%	58%	28%
37	238%	198%	160%	124%	91%	59%	29%
38	240%	200%	162%	125%	92%	60%	29%
39	243%	202%	163%	127%	93%	60%	29%
40	245%	204%	165%	128%	94%	61%	30%
41	248%	206%	167%	129%	95%	61%	30%
42	250%	208%	168%	130%	96%	62%	30%
43	253%	210%	170%	132%	97%	63%	30%
44	255%	212%	172%	133%	98%	63%	31%
45	258%	214%	173%	134%	99%	64%	31%
46	260%	216%	175%	136%	99%	64%	31%
47	263%	219%	177%	137%	100%	65%	32%
48	266%	221%	179%	138%	101%	66%	32%
49	268%	223%	181%	140%	103%	66%	32%
50	271%	225%	182%	141%	104%	67%	33%
51	274%	227%	184%	143%	105%	68%	33%
52	276%	230%	186%	144%	106%	68%	33%
53	279%	232%	188%	146%	107%	69%	34%
54	282%	234%	190%	147%	108%	70%	34%
55	285%	237%	192%	148%	109%	71%	34%
56	288%	239%	194%	150%	110%	71%	35%
57	291%	241%	195%	151%	111%	72%	35%
58	293%	244%	197%	153%	112%	73%	35%
59	-	246%	199%	155%	113%	73%	36%
60	-	-	201%	156%	114%	74%	36%
61	-	-	-	158%	116%	75%	36%
62	-	-	-	-	117%	76%	37%
63	-	-	-	-	-	76%	37%
64	-	-	-	-	-	-	38%

Frauen	**Rücktrittsalter**					**Standard**
Alter	58	59	60	61	62	63
18	162%	131%	102%	74%	48%	24%
19	163%	132%	103%	75%	49%	24%
20	165%	133%	104%	76%	49%	24%
21	166%	135%	105%	76%	50%	24%
22	168%	136%	106%	77%	50%	25%
23	170%	137%	107%	78%	51%	25%
24	171%	139%	108%	79%	51%	25%
25	173%	140%	109%	79%	52%	25%
26	175%	142%	110%	80%	52%	26%
27	177%	143%	111%	81%	53%	26%
28	178%	144%	113%	82%	53%	26%
29	180%	146%	114%	83%	54%	26%
30	182%	147%	115%	83%	55%	27%
31	184%	149%	116%	84%	55%	27%
32	186%	150%	117%	85%	56%	27%
33	188%	152%	118%	86%	56%	27%
34	189%	153%	119%	87%	57%	28%
35	191%	155%	121%	88%	57%	28%
36	193%	156%	122%	89%	58%	28%
37	195%	158%	123%	89%	58%	28%
38	197%	160%	124%	90%	59%	29%
39	199%	161%	126%	91%	60%	29%
40	201%	163%	127%	92%	60%	29%
41	203%	164%	128%	93%	61%	30%
42	205%	166%	129%	94%	61%	30%
43	207%	168%	131%	95%	62%	30%
44	209%	169%	132%	96%	63%	31%
45	211%	171%	133%	97%	63%	31%
46	213%	173%	135%	98%	64%	31%
47	216%	174%	136%	99%	65%	31%
48	218%	176%	137%	100%	65%	32%
49	220%	178%	139%	101%	66%	32%
50	222%	180%	140%	102%	67%	32%
51	224%	182%	141%	103%	67%	33%
52	227%	183%	143%	104%	68%	33%
53	229%	185%	144%	105%	69%	33%
54	231%	187%	146%	106%	69%	34%
55	233%	189%	147%	107%	70%	34%
56	236%	191%	149%	108%	71%	34%
57	238%	193%	150%	109%	71%	35%
58	241%	195%	152%	110%	72%	35%
59	-	197%	153%	111%	73%	35%
60	-	-	155%	112%	74%	36%
61	-	-	-	114%	74%	36%
62	-	-	-	-	75%	36%
63	-	-	-	-	-	37%

Männer **Rücktrittsalter** **Standard/Silber**

Alter	58	59	60	61	62	63	64
18	217%	180%	146%	113%	83%	54%	26%
19	219%	182%	147%	115%	84%	54%	26%
20	222%	184%	149%	116%	84%	55%	27%
21	224%	186%	150%	117%	85%	55%	27%
22	226%	188%	152%	118%	86%	56%	27%
23	228%	190%	153%	119%	87%	56%	28%
24	231%	191%	155%	120%	88%	57%	28%
25	233%	193%	156%	122%	89%	58%	28%
26	235%	195%	158%	123%	90%	58%	28%
27	238%	197%	160%	124%	91%	59%	29%
28	240%	199%	161%	125%	92%	59%	29%
29	242%	201%	163%	127%	93%	60%	29%
30	245%	203%	164%	128%	94%	61%	30%
31	247%	205%	166%	129%	94%	61%	30%
32	250%	207%	168%	130%	95%	62%	30%
33	252%	209%	169%	132%	96%	62%	30%
34	255%	212%	171%	133%	97%	63%	31%
35	257%	214%	173%	134%	98%	64%	31%
36	260%	216%	174%	136%	99%	64%	31%
37	262%	218%	176%	137%	100%	65%	32%
38	265%	220%	178%	138%	101%	66%	32%
39	268%	222%	180%	140%	102%	66%	32%
40	270%	225%	182%	141%	103%	67%	33%
41	273%	227%	183%	143%	104%	68%	33%
42	276%	229%	185%	144%	105%	68%	33%
43	279%	231%	187%	145%	106%	69%	34%
44	281%	234%	189%	147%	107%	70%	34%
45	284%	236%	191%	148%	108%	70%	34%
46	287%	238%	193%	150%	109%	71%	35%
47	290%	241%	195%	151%	110%	72%	35%
48	293%	243%	197%	153%	112%	72%	35%
49	296%	246%	199%	154%	113%	73%	36%
50	299%	248%	201%	156%	114%	74%	36%
51	302%	250%	203%	157%	115%	75%	36%
52	305%	253%	205%	159%	116%	75%	37%
53	308%	256%	207%	161%	117%	76%	37%
54	311%	258%	209%	162%	118%	77%	37%
55	314%	261%	211%	164%	120%	78%	38%
56	317%	263%	213%	166%	121%	78%	38%
57	320%	266%	215%	167%	122%	79%	39%
58	323%	269%	217%	169%	123%	80%	39%
59	-	271%	219%	171%	124%	81%	39%
60	-	-	222%	172%	126%	82%	40%
61	-	-	-	174%	127%	82%	40%
62	-	-	-	-	128%	83%	41%
63	-	-	-	-	-	84%	41%
64	-	-	-	-	-	-	41%

Frauen	Rücktrittsalter				Standard/Silber
Alter	58	59	60	61	62	63

Alter	58	59	60	61	62	63
18	178%	144%	112%	82%	53%	26%
19	180%	145%	113%	83%	54%	26%
20	181%	147%	114%	83%	54%	26%
21	183%	148%	115%	84%	55%	27%
22	185%	150%	116%	85%	55%	27%
23	187%	151%	118%	86%	56%	27%
24	189%	153%	119%	87%	56%	27%
25	191%	154%	120%	88%	57%	28%
26	193%	156%	121%	88%	58%	28%
27	195%	157%	122%	89%	58%	28%
28	197%	159%	124%	90%	59%	29%
29	198%	161%	125%	91%	59%	29%
30	200%	162%	126%	92%	60%	29%
31	202%	164%	127%	93%	60%	29%
32	204%	165%	129%	94%	61%	30%
33	207%	167%	130%	95%	62%	30%
34	209%	169%	131%	96%	62%	30%
35	211%	170%	133%	97%	63%	31%
36	213%	172%	134%	98%	63%	31%
37	215%	174%	135%	99%	64%	31%
38	217%	176%	137%	100%	65%	32%
39	219%	177%	138%	101%	65%	32%
40	221%	179%	139%	102%	66%	32%
41	224%	181%	141%	103%	67%	33%
42	226%	183%	142%	104%	67%	33%
43	228%	185%	144%	105%	68%	33%
44	230%	186%	145%	106%	69%	34%
45	233%	188%	146%	107%	69%	34%
46	235%	190%	148%	108%	70%	34%
47	237%	192%	149%	109%	71%	35%
48	240%	194%	151%	110%	72%	35%
49	242%	196%	152%	111%	72%	35%
50	245%	198%	154%	112%	73%	36%
51	247%	200%	155%	113%	74%	36%
52	250%	202%	157%	115%	74%	36%
53	252%	204%	159%	116%	75%	37%
54	255%	206%	160%	117%	76%	37%
55	257%	208%	162%	118%	77%	37%
56	260%	210%	163%	119%	77%	38%
57	262%	212%	165%	120%	78%	38%
58	265%	214%	167%	122%	79%	39%
59	-	216%	168%	123%	80%	39%
60	-	-	170%	124%	81%	39%
61	-	-	-	125%	81%	40%
62	-	-	-	-	82%	40%
63	-	-	-	-	-	40%

Männer **Rücktrittsalter** **Standard/Gold**

Alter	58	59	60	61	62	63	64
18	232%	193%	156%	121%	89%	57%	28%
19	235%	195%	158%	123%	89%	58%	28%
20	237%	197%	159%	124%	90%	59%	29%
21	239%	199%	161%	125%	91%	59%	29%
22	242%	201%	162%	126%	92%	60%	29%
23	244%	203%	164%	128%	93%	60%	29%
24	247%	205%	166%	129%	94%	61%	30%
25	249%	207%	167%	130%	95%	62%	30%
26	252%	209%	169%	131%	96%	62%	30%
27	254%	211%	171%	133%	97%	63%	31%
28	257%	213%	172%	134%	98%	64%	31%
29	259%	215%	174%	135%	99%	64%	31%
30	262%	217%	176%	137%	100%	65%	32%
31	264%	220%	178%	138%	101%	65%	32%
32	267%	222%	179%	139%	102%	66%	32%
33	270%	224%	181%	141%	103%	67%	33%
34	273%	226%	183%	142%	104%	67%	33%
35	275%	229%	185%	144%	105%	68%	33%
36	278%	231%	187%	145%	106%	69%	34%
37	281%	233%	189%	147%	107%	69%	34%
38	284%	236%	190%	148%	108%	70%	34%
39	286%	238%	192%	150%	109%	71%	35%
40	289%	240%	194%	151%	110%	72%	35%
41	292%	243%	196%	153%	111%	72%	35%
42	295%	245%	198%	154%	112%	73%	36%
43	298%	248%	200%	156%	114%	74%	36%
44	301%	250%	202%	157%	115%	74%	36%
45	304%	252%	204%	159%	116%	75%	37%
46	307%	255%	206%	160%	117%	76%	37%
47	310%	258%	208%	162%	118%	77%	37%
48	313%	260%	210%	164%	119%	78%	38%
49	316%	263%	212%	165%	121%	78%	38%
50	320%	265%	215%	167%	122%	79%	39%
51	323%	268%	217%	169%	123%	80%	39%
52	326%	271%	219%	170%	124%	81%	39%
53	329%	273%	221%	172%	125%	81%	40%
54	333%	276%	223%	174%	127%	82%	40%
55	336%	279%	226%	175%	128%	83%	41%
56	339%	282%	228%	177%	129%	84%	41%
57	343%	285%	230%	179%	131%	85%	41%
58	346%	287%	232%	181%	132%	86%	42%
59	-	290%	235%	182%	133%	86%	42%
60	-	-	237%	184%	134%	87%	43%
61	-	-	-	186%	136%	88%	43%
62	-	-	-	-	137%	89%	43%
63	-	-	-	-	-	90%	44%
64	-	-	-	-	-	-	44%

Frauen **Rücktrittsalter** **Standard/Gold**

Alter	58	59	60	61	62	63
18	190%	154%	120%	87%	57%	28%
19	192%	156%	121%	88%	57%	28%
20	194%	157%	122%	89%	58%	28%
21	196%	159%	123%	90%	58%	29%
22	198%	160%	125%	91%	59%	29%
23	200%	162%	126%	92%	60%	29%
24	202%	163%	127%	93%	60%	29%
25	204%	165%	128%	94%	61%	30%
26	206%	167%	130%	95%	61%	30%
27	208%	168%	131%	96%	62%	30%
28	210%	170%	132%	97%	63%	31%
29	212%	172%	134%	98%	63%	31%
30	214%	174%	135%	98%	64%	32%
31	217%	175%	136%	99%	65%	32%
32	219%	177%	138%	100%	65%	32%
33	221%	179%	139%	101%	66%	32%
34	223%	181%	140%	102%	67%	32%
35	225%	182%	142%	104%	67%	33%
36	228%	184%	143%	105%	68%	33%
37	230%	186%	145%	106%	69%	34%
38	232%	188%	146%	107%	69%	34%
39	235%	190%	148%	108%	70%	34%
40	237%	192%	149%	109%	71%	34%
41	239%	194%	151%	110%	71%	35%
42	242%	196%	152%	111%	72%	35%
43	244%	197%	154%	112%	73%	36%
44	247%	199%	155%	113%	74%	36%
45	249%	201%	157%	114%	74%	36%
46	252%	203%	158%	115%	75%	37%
47	254%	205%	160%	117%	76%	37%
48	257%	208%	161%	118%	77%	37%
49	259%	210%	163%	119%	77%	38%
50	262%	212%	165%	120%	78%	38%
51	264%	214%	166%	121%	79%	38%
52	267%	216%	168%	123%	80%	39%
53	270%	218%	170%	124%	80%	39%
54	272%	220%	171%	125%	81%	40%
55	275%	223%	173%	126%	82%	40%
56	278%	225%	175%	128%	83%	40%
57	281%	227%	177%	129%	84%	41%
58	283%	229%	178%	130%	85%	41%
59	-	232%	180%	131%	85%	42%
60	-	-	182%	133%	86%	42%
61	-	-	-	134%	87%	42%
62	-	-	-	-	88%	43%
63	-	-	-	-	-	43%

Anhang F: Vorsorgeplan «Plus»

1. Altersgutschriften

Die Altersgutschriften gemäss Vorsorgereglement Artikel 3.3 Abs. 1 betragen:

Alter des Mitgliedes	**Altersgutschrift** p. a. in % des versicherten Lohnes
18 - 34	7
35 - 44	10
45 - 54	13
55 - Pensionierung	18

2. Beiträge

2.1. Ordentlicher Beitragsplan
Die Beiträge gemäss Vorsorgereglement Artikel 4.2 Abs. 2 betragen:

Alter des Mitgliedes	**Beiträge des Mitgliedes** in % des versicherten Jahreslohnes			**Beiträge der Firma** in % des versicherten Jahreslohnes		
	Alterssparbeiträge	Risikobeiträge	Total	Alterssparbeiträge	Risikobeiträge	Total
18 - 34	2,5	1,75	4,25	4,5	1,75	6,25
35 - 44	4,0	1,75	5,75	6,0	1,75	7,75
45 - 54	5,5	1,75	7,25	7,5	1,75	9,25
55 - 64/65	7,0	1,75	8,75	11,0	1,75	12,75
65/66 - Pensionierung	7,0	0,0	7,0	11,0	0,0	11,0

2.2. Beitragspläne «Silber» und «Gold»
Die Beiträge gemäss Vorsorgereglement Artikel 4.2 Abs. 5 betragen:

Beitragsplan «Silber»:	Erhöhung Sparbeitrag Mitglied um 1% bis Alter 54 bzw. um 2% ab Alter 55
Beitragsplan «Gold»:	Erhöhung Sparbeitrag Mitglied um 2% bis Alter 54 bzw. um 4% ab Alter 55

3. Leistungen

3.1. Invalidenrente
Die Höhe der vollen jährlichen Invalidenrente gemäss Vorsorgereglement Artikel 3.6 Abs. 5 beträgt 45% des versicherten Lohnes.

3.2. Ehepartnerrente
Die Höhe der jährlichen Ehepartnerrente gemäss Vorsorgereglement Artikel 3.7 Abs. 3 beträgt:

Bei Tod des Mitgliedes vor Pensionierung:	27% des versicherten Lohnes
Bei Tod des Mitgliedes nach Pensionierung:	60% der laufenden Alters- bzw. Invalidenrente

3.3. Kinderrente
Die Höhe der jährlichen Kinderrente gemäss Vorsorgereglement Artikel 3.6 Abs. 5 bzw. Artikel 3.9 Abs. 2 beträgt:

Kinderrente vor Pensionierung:	9% des versicherten Lohnes
Kinderrente nach Pensionierung:	20% der laufenden

Altersrente Für Vollwaisen werden diese Ansprüche verdoppelt.

4. Einmaleinlagen, Maximalbetrag für den nachträglichen Einkauf

Der maximale Einkaufsbetrag gemäss Vorsorgereglement Artikel 4.3 Abs. 2 entspricht dem maximalen Altersguthaben abzüglich dem vorhandenen Altersguthaben in Prozent des versicherten Jahreslohnes.

Männer/Frauen **Plus**

Alter	Standard	Silber	Gold	Alter	Standard	Silber	Gold
18	7%	8%	9%	42	223%	251%	279%
19	14%	16%	18%	43	235%	264%	294%
20	21%	24%	27%	44	247%	278%	309%
21	28%	32%	37%	45	263%	295%	327%
22	36%	41%	46%	46	278%	312%	345%
23	43%	49%	55%	47	294%	329%	364%
24	50%	58%	65%	48	310%	346%	382%
25	58%	66%	75%	49	326%	364%	401%
26	66%	75%	84%	50	342%	381%	420%
27	73%	84%	94%	51	359%	399%	439%
28	81%	93%	104%	52	375%	417%	459%
29	89%	101%	114%	53	392%	435%	478%
30	97%	110%	124%	54	409%	454%	498%
31	105%	120%	135%	55	431%	478%	525%
32	113%	129%	145%	56	453%	503%	552%
33	121%	138%	155%	57	476%	528%	580%
34	129%	147%	166%	58	499%	553%	608%
35	140%	160%	180%	59	522%	579%	636%
36	152%	173%	193%	60	545%	604%	664%
37	163%	185%	207%	61	568%	630%	693%
38	175%	198%	221%	62	592%	657%	722%
39	187%	211%	236%	63	616%	683%	751%
40	198%	224%	250%	64	640%	710%	780%
41	210%	237%	264%	65	665%	737%	810%

5. Einkaufstabellen für Zusatzkonto zur Ausfinanzierung der Rentenkürzung bei vorzeitigem Altersrücktritt

Maximalbetrag des Zusatzkontos gemäss Vorsorgereglement Artikel 4.4 Abs. 1 in Prozent des versicherten Lohnes.

Männer	**Rücktrittsalter**					**Plus/Standard**
Alter	58	59	60	61	62	63	64
18	247%	206%	167%	130%	95%	62%	30%
19	250%	208%	168%	131%	96%	62%	31%
20	252%	210%	170%	133%	97%	63%	31%
21	255%	212%	172%	134%	98%	64%	31%
22	257%	214%	173%	135%	99%	64%	32%
23	260%	216%	175%	137%	100%	65%	32%
24	263%	218%	177%	138%	101%	65%	32%
25	265%	220%	179%	139%	102%	66%	33%
26	268%	223%	180%	141%	103%	67%	33%
27	271%	225%	182%	142%	104%	67%	33%
28	273%	227%	184%	144%	105%	68%	34%
29	276%	229%	186%	145%	106%	69%	34%
30	279%	232%	188%	146%	107%	69%	34%
31	282%	234%	190%	148%	108%	70%	35%
32	284%	236%	191%	149%	109%	71%	35%
33	287%	239%	193%	151%	110%	72%	35%
34	290%	241%	195%	152%	111%	72%	36%
35	293%	244%	197%	154%	112%	73%	36%
36	296%	246%	199%	155%	113%	74%	36%
37	299%	248%	201%	157%	115%	75%	37%
38	302%	251%	203%	159%	116%	75%	37%
39	305%	253%	205%	160%	117%	76%	37%
40	308%	256%	207%	162%	118%	77%	38%
41	311%	259%	209%	163%	119%	78%	38%
42	314%	261%	212%	165%	120%	78%	39%
43	317%	264%	214%	167%	122%	79%	39%
44	320%	266%	216%	168%	123%	80%	39%
45	324%	269%	218%	170%	124%	81%	40%
46	327%	272%	220%	172%	125%	81%	40%
47	330%	274%	222%	173%	127%	82%	40%
48	333%	277%	225%	175%	128%	83%	41%
49	337%	280%	227%	177%	129%	84%	41%
50	340%	283%	229%	179%	130%	85%	42%
51	344%	286%	231%	180%	132%	86%	42%
52	347%	288%	234%	182%	133%	86%	43%
53	351%	291%	236%	184%	134%	87%	43%
54	354%	294%	238%	186%	136%	88%	43%
55	358%	297%	241%	188%	137%	89%	44%
56	361%	300%	243%	190%	138%	90%	44%
57	365%	303%	246%	192%	140%	91%	45%
58	368%	306%	248%	193%	141%	92%	45%
59	-	309%	250%	195%	143%	93%	46%
60	-	-	253%	197%	144%	94%	46%
61	-	-	-	199%	145%	95%	47%
62	-	-	-	-	147%	96%	47%
63	-	-	-	-	-	97%	47%
64	-	-	-	-	-	-	48%

Frauen **Rücktrittsalter** **Plus/Standard**

Alter	58	59	60	61	62	63
18	202%	164%	127%	93%	60%	29%
19	204%	165%	129%	94%	61%	30%
20	206%	167%	130%	95%	62%	30%
21	208%	169%	131%	96%	62%	30%
22	210%	170%	133%	97%	63%	31%
23	212%	172%	134%	98%	64%	31%
24	215%	174%	135%	99%	64%	31%
25	217%	175%	137%	100%	65%	32%
26	219%	177%	138%	101%	65%	32%
27	221%	179%	139%	102%	66%	32%
28	223%	181%	141%	103%	67%	33%
29	226%	183%	142%	104%	67%	33%
30	228%	184%	144%	105%	68%	33%
31	230%	186%	145%	106%	69%	34%
32	232%	188%	146%	107%	70%	34%
33	235%	190%	148%	108%	70%	34%
34	237%	192%	149%	109%	71%	35%
35	239%	194%	151%	110%	72%	35%
36	242%	196%	152%	112%	72%	35%
37	244%	198%	154%	113%	73%	36%
38	247%	200%	155%	114%	74%	36%
39	249%	202%	157%	115%	75%	36%
40	252%	204%	159%	116%	75%	37%
41	254%	206%	160%	117%	76%	37%
42	257%	208%	162%	118%	77%	37%
43	259%	210%	163%	120%	78%	38%
44	262%	212%	165%	121%	78%	38%
45	264%	214%	167%	122%	79%	39%
46	267%	216%	168%	123%	80%	39%
47	270%	218%	170%	125%	81%	39%
48	272%	220%	172%	126%	82%	40%
49	275%	223%	173%	127%	82%	40%
50	278%	225%	175%	128%	83%	40%
51	281%	227%	177%	130%	84%	41%
52	284%	229%	179%	131%	85%	41%
53	286%	232%	180%	132%	86%	42%
54	289%	234%	182%	133%	87%	42%
55	292%	236%	184%	135%	87%	43%
56	295%	239%	186%	136%	88%	43%
57	298%	241%	188%	138%	89%	43%
58	301%	244%	190%	139%	90%	44%
59	-	246%	192%	140%	91%	44%
60	-	-	193%	142%	92%	45%
61	-	-	-	143%	93%	45%
62	-	-	-	-	94%	46%
63	-	-	-	-	-	46%

Männer **Rücktrittsalter** **Plus/Silber**

Alter	58	59	60	61	62	63	64
18	274%	228%	185%	144%	104%	68%	33%
19	277%	230%	186%	145%	106%	69%	33%
20	280%	232%	188%	147%	107%	70%	34%
21	283%	234%	190%	148%	108%	70%	34%
22	285%	237%	192%	150%	109%	71%	35%
23	288%	239%	194%	151%	110%	72%	35%
24	291%	242%	196%	153%	111%	72%	35%
25	294%	244%	198%	154%	112%	73%	36%
26	297%	246%	200%	156%	113%	74%	36%
27	300%	249%	202%	157%	114%	75%	36%
28	303%	251%	204%	159%	115%	75%	37%
29	306%	254%	206%	160%	117%	76%	37%
30	309%	256%	208%	162%	118%	77%	37%
31	312%	259%	210%	164%	119%	78%	38%
32	315%	262%	212%	165%	120%	78%	38%
33	318%	264%	214%	167%	121%	79%	39%
34	322%	267%	216%	168%	123%	80%	39%
35	325%	270%	219%	170%	124%	81%	39%
36	328%	272%	221%	172%	125%	82%	40%
37	331%	275%	223%	174%	126%	82%	40%
38	335%	278%	225%	175%	127%	83%	40%
39	338%	280%	228%	177%	129%	84%	41%
40	341%	283%	230%	179%	130%	85%	41%
41	345%	286%	232%	181%	131%	86%	42%
42	348%	289%	234%	182%	133%	87%	42%
43	352%	292%	237%	184%	134%	87%	43%
44	355%	295%	239%	186%	135%	88%	43%
45	359%	298%	242%	188%	137%	89%	43%
46	362%	301%	244%	190%	138%	90%	44%
47	366%	304%	246%	192%	139%	91%	44%
48	370%	307%	249%	194%	141%	92%	45%
49	373%	310%	251%	196%	142%	93%	45%
50	377%	313%	254%	198%	144%	94%	46%
51	381%	316%	256%	200%	145%	95%	46%
52	385%	319%	259%	202%	147%	96%	47%
53	388%	322%	262%	204%	148%	97%	47%
54	392%	326%	264%	206%	150%	98%	47%
55	396%	329%	267%	208%	151%	98%	48%
56	400%	332%	269%	210%	153%	99%	48%
57	404%	336%	272%	212%	154%	100%	49%
58	408%	339%	275%	214%	156%	101%	49%
59	-	342%	278%	216%	157%	102%	50%
60	-	-	280%	218%	159%	104%	50%
61	-	-	-	220%	160%	105%	51%
62	-	-	-	-	162%	106%	51%
63	-	-	-	-	-	107%	52%
64	-	-	-	-	-	-	52%

Frauen	Rücktrittsalter					Plus/Silber
Alter	58	59	60	61	62	63
18	225%	182%	142%	104%	67%	33%
19	227%	183%	143%	105%	68%	33%
20	229%	185%	145%	106%	68%	34%
21	231%	187%	146%	107%	69%	34%
22	234%	189%	147%	108%	70%	34%
23	236%	191%	149%	109%	70%	35%
24	238%	193%	150%	110%	71%	35%
25	241%	195%	152%	111%	72%	35%
26	243%	197%	153%	112%	72%	36%
27	246%	199%	155%	113%	73%	36%
28	248%	201%	157%	114%	74%	36%
29	251%	203%	158%	116%	75%	37%
30	253%	205%	160%	117%	75%	37%
31	256%	207%	161%	118%	76%	37%
32	258%	209%	163%	119%	77%	38%
33	261%	211%	165%	120%	78%	38%
34	263%	213%	166%	121%	78%	39%
35	266%	215%	168%	123%	79%	39%
36	269%	217%	170%	124%	80%	39%
37	271%	219%	171%	125%	81%	40%
38	274%	222%	173%	126%	82%	40%
39	277%	224%	175%	128%	82%	41%
40	280%	226%	176%	129%	83%	41%
41	282%	228%	178%	130%	84%	41%
42	285%	231%	180%	132%	85%	42%
43	288%	233%	182%	133%	86%	42%
44	291%	235%	184%	134%	87%	43%
45	294%	237%	185%	136%	88%	43%
46	297%	240%	187%	137%	88%	43%
47	300%	242%	189%	138%	89%	44%
48	303%	245%	191%	140%	90%	44%
49	306%	247%	193%	141%	91%	45%
50	309%	250%	195%	142%	92%	45%
51	312%	252%	197%	144%	93%	46%
52	315%	255%	199%	145%	94%	46%
53	318%	257%	201%	147%	95%	47%
54	321%	260%	203%	148%	96%	47%
55	325%	262%	205%	150%	97%	48%
56	328%	265%	207%	151%	98%	48%
57	331%	268%	209%	153%	99%	48%
58	335%	270%	211%	154%	100%	49%
59	-	273%	213%	156%	101%	49%
60	-	-	215%	157%	102%	50%
61	-	-	-	159%	103%	50%
62	-	-	-	-	104%	51%
63	-	-	-	-	-	51%

Männer **Rücktrittsalter** **Plus/Gold**

Alter	58	59	60	61	62	63	64
18	301%	250%	203%	158%	115%	75%	37%
19	304%	253%	205%	159%	116%	75%	37%
20	307%	255%	207%	161%	117%	76%	37%
21	310%	258%	209%	162%	118%	77%	38%
22	313%	261%	211%	164%	120%	78%	38%
23	317%	263%	213%	166%	121%	78%	39%
24	320%	266%	215%	167%	122%	79%	39%
25	323%	268%	217%	169%	123%	80%	39%
26	326%	271%	220%	171%	124%	81%	40%
27	329%	274%	222%	172%	126%	82%	40%
28	333%	277%	224%	174%	127%	82%	40%
29	336%	279%	226%	176%	128%	83%	41%
30	339%	282%	229%	177%	129%	84%	41%
31	343%	285%	231%	179%	131%	85%	42%
32	346%	288%	233%	181%	132%	86%	42%
33	350%	291%	235%	183%	133%	87%	43%
34	353%	294%	238%	185%	135%	88%	43%
35	357%	297%	240%	187%	136%	88%	43%
36	360%	299%	243%	188%	137%	89%	44%
37	364%	302%	245%	190%	139%	90%	44%
38	368%	306%	247%	192%	140%	91%	45%
39	371%	309%	250%	194%	142%	92%	45%
40	375%	312%	252%	196%	143%	93%	46%
41	379%	315%	255%	198%	144%	94%	46%
42	383%	318%	257%	200%	146%	95%	47%
43	386%	321%	260%	202%	147%	96%	47%
44	390%	324%	263%	204%	149%	97%	47%
45	394%	328%	265%	206%	150%	98%	48%
46	398%	331%	268%	208%	152%	99%	48%
47	402%	334%	271%	210%	153%	100%	49%
48	406%	337%	273%	212%	155%	101%	49%
49	410%	341%	276%	214%	156%	102%	50%
50	414%	344%	279%	217%	158%	103%	50%
51	418%	348%	282%	219%	160%	104%	51%
52	423%	351%	284%	221%	161%	105%	51%
53	427%	355%	287%	223%	163%	106%	52%
54	431%	358%	290%	225%	164%	107%	52%
55	435%	362%	293%	228%	166%	108%	53%
56	440%	365%	296%	230%	168%	109%	53%
57	444%	369%	299%	232%	169%	110%	54%
58	449%	373%	302%	235%	171%	111%	55%
59	-	377%	305%	237%	173%	112%	55%
60	-	-	308%	239%	174%	113%	56%
61	-	-	-	242%	176%	115%	56%
62	-	-	-	-	178%	116%	57%
63	-	-	-	-	-	117%	57%
64	-	-	-	-	-	-	58%

Frauen	**Rücktrittsalter**					**Plus/Gold**
Alter	58	59	60	61	62	63
18	246%	200%	155%	113%	73%	36%
19	249%	201%	157%	114%	74%	36%
20	251%	204%	159%	115%	75%	36%
21	254%	206%	160%	117%	76%	37%
22	257%	208%	162%	118%	76%	37%
23	259%	210%	163%	119%	77%	38%
24	262%	212%	165%	120%	78%	38%
25	264%	214%	167%	121%	79%	38%
26	267%	216%	168%	123%	79%	39%
27	270%	218%	170%	124%	80%	39%
28	272%	220%	172%	125%	81%	39%
29	275%	223%	173%	126%	82%	40%
30	278%	225%	175%	128%	83%	40%
31	281%	227%	177%	129%	84%	41%
32	283%	229%	179%	130%	84%	41%
33	286%	232%	180%	131%	85%	41%
34	289%	234%	182%	133%	86%	42%
35	292%	236%	184%	134%	87%	42%
36	295%	239%	186%	135%	88%	43%
37	298%	241%	188%	137%	89%	43%
38	301%	243%	190%	138%	90%	44%
39	304%	246%	191%	140%	90%	44%
40	307%	248%	193%	141%	91%	44%
41	310%	251%	195%	142%	92%	45%
42	313%	253%	197%	144%	93%	45%
43	316%	256%	199%	145%	94%	46%
44	319%	258%	201%	147%	95%	46%
45	322%	261%	203%	148%	96%	47%
46	326%	264%	205%	150%	97%	47%
47	329%	266%	207%	151%	98%	48%
48	332%	269%	209%	153%	99%	48%
49	336%	272%	212%	154%	100%	49%
50	339%	274%	214%	156%	101%	49%
51	342%	277%	216%	157%	102%	50%
52	346%	280%	218%	159%	103%	50%
53	349%	283%	220%	160%	104%	51%
54	353%	285%	222%	162%	105%	51%
55	356%	288%	225%	164%	106%	52%
56	360%	291%	227%	165%	107%	52%
57	363%	294%	229%	167%	108%	53%
58	367%	297%	231%	169%	109%	53%
59	-	300%	234%	170%	110%	54%
60	-	-	236%	172%	111%	54%
61	-	-	-	174%	113%	55%
62	-	-	-	-	114%	55%
63	-	-	-	-	-	56%

Anhang G: Vorsorgeplan «Komfort»

1. Altersgutschriften

Die Altersgutschriften gemäss Vorsorgereglement Artikel 3.3 Abs. 1 betragen:

Alter des Mitgliedes	**Altersgutschrift** p. a. in % des versicherten Lohnes
18 - 34	7
35 - 44	10
45 - 54	26
55 - Pensionierung	28

2. Beiträge

2.1. Ordentlicher Beitragsplan
Die Beiträge gemäss Vorsorgereglement Artikel 4.2 Abs. 2 betragen:

Alter des Mitgliedes	**Beiträge des Mitgliedes** in % des versicherten Jahreslohnes			**Beiträge der Firma** in % des versicherten Jahreslohnes		
	Altersspar - beiträge	Risiko- beiträge	Total	Altersspar - beiträge	Risiko- beiträge	Total
18 - 34	2,5	2,0	4,5	4,5	2,0	6,5
35 - 44	4,0	2,0	6,0	6,0	2,0	8,0
45 - 54	9,0	2,0	11,0	17,0	2,0	19,0
55 - 64/65	10,0	2,0	12,0	18,0	2,0	20,0
65/66 - Pensionierung	10,0	0,0	10,0	18,0	0,0	18,0

2.2. Beitragspläne «Silber» und «Gold»
Die Beiträge gemäss Vorsorgereglement Artikel 4.2 Abs. 5 betragen:

Beitragsplan «Silber»:	Erhöhung Sparbeitrag Mitglied um 1% bis Alter 44 bzw. um 4% ab Alter 45
Beitragsplan «Gold»:	Erhöhung Sparbeitrag Mitglied um 2% bis Alter 44 bzw. um 8% ab Alter 45

3. Leistungen

3.1. Invalidenrente
Die Höhe der vollen jährlichen Invalidenrente gemäss Vorsorgereglement Artikel 3.6 Abs. 5 beträgt 60% des versicherten Lohnes.

3.2. Ehepartnerrente
Die Höhe der jährlichen Ehepartnerrente gemäss Vorsorgereglement Artikel 3.7 Abs. 3 beträgt:

Bei Tod des Mitgliedes vor Pensionierung:	36% des versicherten Lohnes
Bei Tod des Mitgliedes nach Pensionierung:	60% der laufenden Alters- bzw. Invalidenrente

3.3. Kinderrente
Die Höhe der jährlichen Kinderrente gemäss Vorsorgereglement Artikel 3.6 Abs. 5 bzw. Artikel 3.9 Abs. 2 beträgt:

Kinderrente vor Pensionierung:	12% des versicherten Lohnes
Kinderrente nach Pensionierung:	20% der laufenden

Altersrente Für Vollwaisen werden diese Ansprüche verdoppelt.

4. Einmaleinlagen, Maximalbetrag für den nachträglichen Einkauf

Der maximale Einkaufsbetrag gemäss Vorsorgereglement Artikel 4.3, Abs. 2 entspricht dem maximalen Altersguthaben abzüglich dem vorhandenen Altersguthaben in Prozent des versicherten Jahreslohnes.

Männer/Frauen **Komfort**

Alter	Standard	Silber	Gold
18	7%	8%	9%
19	14%	16%	18%
20	21%	24%	27%
21	28%	32%	37%
22	36%	41%	46%
23	43%	49%	55%
24	50%	58%	65%
25	58%	66%	75%
26	66%	75%	84%
27	73%	84%	94%
28	81%	93%	104%
29	89%	101%	114%
30	97%	110%	124%
31	105%	120%	135%
32	113%	129%	145%
33	121%	138%	155%
34	129%	147%	166%
35	140%	160%	180%
36	152%	173%	193%
37	163%	185%	207%
38	175%	198%	221%
39	187%	211%	236%
40	198%	224%	250%
41	210%	237%	264%

Alter	Standard	Silber	Gold
42	223%	251%	279%
43	235%	264%	294%
44	247%	278%	309%
45	276%	311%	346%
46	304%	344%	383%
47	333%	377%	421%
48	363%	411%	459%
49	392%	445%	498%
50	422%	480%	537%
51	453%	514%	576%
52	483%	550%	616%
53	514%	585%	656%
54	545%	621%	697%
55	578%	659%	740%
56	612%	698%	783%
57	646%	737%	827%
58	681%	776%	871%
59	716%	816%	916%
60	751%	856%	961%
61	786%	897%	1007%
62	822%	937%	1053%
63	858%	979%	1099%
64	895%	1021%	1146%
65	932%	1063%	1194%

5. Einkaufstabellen für Zusatzkonto zur Ausfinanzierung der Rentenkürzung bei vorzeitigem Altersrücktritt

Maximalbetrag des Zusatzkontos gemäss Vorsorgereglement Artikel 4.4 Abs. 1 in Prozent des versicherten Lohnes.

Männer **Rücktrittsalter** **Komfort/Standard**

Alter	58	59	60	61	62	63	64
18	359%	299%	242%	189%	138%	90%	44%
19	363%	302%	244%	191%	139%	91%	44%
20	366%	305%	247%	192%	141%	92%	45%
21	370%	308%	249%	194%	142%	93%	45%
22	374%	311%	252%	196%	143%	93%	46%
23	377%	314%	254%	198%	145%	94%	46%
24	381%	317%	257%	200%	146%	95%	46%
25	385%	320%	259%	202%	148%	96%	47%
26	389%	323%	262%	204%	149%	97%	47%
27	393%	327%	265%	206%	151%	98%	48%
28	397%	330%	267%	208%	152%	99%	48%
29	401%	333%	270%	210%	154%	100%	49%
30	405%	336%	273%	213%	155%	101%	49%
31	409%	340%	275%	215%	157%	102%	50%
32	413%	343%	278%	217%	158%	103%	50%
33	417%	347%	281%	219%	160%	104%	51%
34	421%	350%	284%	221%	162%	105%	51%
35	425%	354%	286%	223%	163%	106%	52%
36	430%	357%	289%	226%	165%	107%	52%
37	434%	361%	292%	228%	167%	109%	53%
38	438%	364%	295%	230%	168%	110%	53%
39	443%	368%	298%	232%	170%	111%	54%
40	447%	372%	301%	235%	172%	112%	54%
41	451%	375%	304%	237%	173%	113%	55%
42	456%	379%	307%	240%	175%	114%	56%
43	461%	383%	310%	242%	177%	115%	56%
44	465%	387%	313%	244%	179%	116%	57%
45	470%	391%	316%	247%	180%	118%	57%
46	474%	395%	320%	249%	182%	119%	58%
47	479%	398%	323%	252%	184%	120%	58%
48	484%	402%	326%	254%	186%	121%	59%
49	489%	406%	329%	257%	188%	122%	60%
50	494%	411%	333%	259%	190%	124%	60%
51	499%	415%	336%	262%	191%	125%	61%
52	504%	419%	339%	265%	193%	126%	61%
53	509%	423%	343%	267%	195%	127%	62%
54	514%	427%	346%	270%	197%	129%	63%
55	519%	431%	350%	273%	199%	130%	63%
56	524%	436%	353%	275%	201%	131%	64%
57	529%	440%	357%	278%	203%	132%	64%
58	535%	445%	360%	281%	205%	134%	65%
59	-	449%	364%	284%	207%	135%	66%
60	-	-	367%	287%	209%	136%	66%
61	-	-	-	289%	211%	138%	67%
62	-	-	-	-	214%	139%	68%
63	-	-	-	-	-	141%	68%
64	-	-	-	-	-	-	69%

Frauen	Rücktrittsalter				Komfort/Standard
Alter	58	59	60	61	62	63
18	294%	238%	185%	136%	88%	43%
19	297%	240%	187%	137%	89%	44%
20	300%	243%	189%	139%	90%	44%
21	303%	245%	191%	140%	91%	45%
22	306%	248%	193%	141%	92%	45%
23	309%	250%	195%	143%	93%	46%
24	312%	253%	197%	144%	94%	46%
25	315%	255%	199%	146%	95%	46%
26	318%	258%	201%	147%	96%	47%
27	322%	260%	203%	149%	97%	47%
28	325%	263%	205%	150%	98%	48%
29	328%	266%	207%	152%	99%	48%
30	331%	268%	209%	153%	100%	49%
31	335%	271%	211%	155%	101%	49%
32	338%	274%	213%	156%	102%	50%
33	341%	276%	215%	158%	103%	50%
34	345%	279%	217%	159%	104%	51%
35	348%	282%	220%	161%	105%	51%
36	352%	285%	222%	163%	106%	52%
37	355%	288%	224%	164%	107%	52%
38	359%	290%	226%	166%	108%	53%
39	362%	293%	229%	167%	109%	53%
40	366%	296%	231%	169%	110%	54%
41	370%	299%	233%	171%	111%	55%
42	373%	302%	235%	173%	112%	55%
43	377%	305%	238%	174%	113%	56%
44	381%	308%	240%	176%	114%	56%
45	385%	311%	243%	178%	116%	57%
46	388%	315%	245%	180%	117%	57%
47	392%	318%	248%	181%	118%	58%
48	396%	321%	250%	183%	119%	58%
49	400%	324%	252%	185%	120%	59%
50	404%	327%	255%	187%	122%	60%
51	408%	331%	258%	189%	123%	60%
52	412%	334%	260%	191%	124%	61%
53	417%	337%	263%	192%	125%	61%
54	421%	341%	265%	194%	126%	62%
55	425%	344%	268%	196%	128%	63%
56	429%	347%	271%	198%	129%	63%
57	433%	351%	273%	200%	130%	64%
58	438%	354%	276%	202%	132%	65%
59	-	358%	279%	204%	133%	65%
60	-	-	282%	206%	134%	66%
61	-	-	-	208%	136%	67%
62	-	-	-	-	137%	67%
63	-	-	-	-	-	68%

Männer	**Rücktrittsalter**					**Komfort/Silber**
Alter	58	59	60	61	62	63	64
18	410%	341%	276%	215%	158%	102%	50%
19	414%	344%	279%	217%	159%	103%	50%
20	418%	348%	282%	219%	161%	104%	51%
21	422%	351%	285%	221%	162%	105%	51%
22	427%	355%	287%	224%	164%	106%	52%
23	431%	358%	290%	226%	166%	107%	52%
24	435%	362%	293%	228%	167%	108%	53%
25	440%	366%	296%	230%	169%	110%	53%
26	444%	369%	299%	233%	171%	111%	54%
27	448%	373%	302%	235%	172%	112%	54%
28	453%	377%	305%	237%	174%	113%	55%
29	457%	380%	308%	240%	176%	114%	56%
30	462%	384%	311%	242%	178%	115%	56%
31	467%	388%	314%	244%	179%	116%	57%
32	471%	392%	318%	247%	181%	117%	57%
33	476%	396%	321%	249%	183%	119%	58%
34	481%	400%	324%	252%	185%	120%	58%
35	486%	404%	327%	254%	187%	121%	59%
36	490%	408%	330%	257%	188%	122%	60%
37	495%	412%	334%	260%	190%	123%	60%
38	500%	416%	337%	262%	192%	125%	61%
39	505%	420%	340%	265%	194%	126%	61%
40	510%	424%	344%	267%	196%	127%	62%
41	516%	429%	347%	270%	198%	128%	63%
42	521%	433%	351%	273%	200%	130%	63%
43	526%	437%	354%	275%	202%	131%	64%
44	531%	442%	358%	278%	204%	132%	64%
45	536%	446%	361%	281%	206%	134%	65%
46	542%	451%	365%	284%	208%	135%	66%
47	547%	455%	369%	287%	210%	136%	66%
48	553%	460%	372%	290%	212%	138%	67%
49	558%	464%	376%	292%	214%	139%	68%
50	564%	469%	380%	295%	217%	141%	68%
51	569%	474%	384%	298%	219%	142%	69%
52	575%	478%	387%	301%	221%	143%	70%
53	581%	483%	391%	304%	223%	145%	71%
54	587%	488%	395%	307%	225%	146%	71%
55	593%	493%	399%	310%	228%	148%	72%
56	598%	498%	403%	314%	230%	149%	73%
57	604%	503%	407%	317%	232%	151%	73%
58	611%	508%	411%	320%	235%	152%	74%
59	-	513%	415%	323%	237%	154%	75%
60	-	-	420%	326%	239%	155%	76%
61	-	-	-	330%	242%	157%	76%
62	-	-	-	-	244%	158%	77%
63	-	-	-	-	-	160%	78%
64	-	-	-	-	-	-	79%

Frauen **Rücktrittsalter** **Komfort/Silber**

Alter	58	59	60	61	62	63
18	336%	272%	212%	155%	101%	49%
19	339%	275%	214%	156%	102%	50%
20	343%	278%	216%	158%	103%	50%
21	346%	280%	218%	159%	104%	51%
22	350%	283%	221%	161%	105%	51%
23	353%	286%	223%	163%	106%	52%
24	357%	289%	225%	164%	108%	52%
25	360%	292%	227%	166%	109%	53%
26	364%	295%	230%	168%	110%	53%
27	367%	298%	232%	169%	111%	54%
28	371%	301%	234%	171%	112%	55%
29	375%	304%	237%	173%	113%	55%
30	379%	307%	239%	174%	114%	56%
31	382%	310%	241%	176%	115%	56%
32	386%	313%	244%	178%	116%	57%
33	390%	316%	246%	180%	118%	57%
34	394%	319%	249%	182%	119%	58%
35	398%	322%	251%	183%	120%	58%
36	402%	325%	254%	185%	121%	59%
37	406%	329%	256%	187%	122%	60%
38	410%	332%	259%	189%	124%	60%
39	414%	335%	261%	191%	125%	61%
40	418%	339%	264%	193%	126%	61%
41	422%	342%	267%	195%	127%	62%
42	427%	346%	269%	197%	129%	63%
43	431%	349%	272%	199%	130%	63%
44	435%	352%	275%	200%	131%	64%
45	440%	356%	277%	202%	133%	65%
46	444%	360%	280%	205%	134%	65%
47	448%	363%	283%	207%	135%	66%
48	453%	367%	286%	209%	137%	67%
49	457%	370%	289%	211%	138%	67%
50	462%	374%	292%	213%	139%	68%
51	467%	378%	294%	215%	141%	69%
52	471%	382%	297%	217%	142%	69%
53	476%	385%	300%	219%	143%	70%
54	481%	389%	303%	221%	145%	71%
55	486%	393%	306%	224%	146%	71%
56	490%	397%	310%	226%	148%	72%
57	495%	401%	313%	228%	149%	73%
58	500%	405%	316%	230%	151%	73%
59	-	409%	319%	233%	152%	74%
60	-	-	322%	235%	154%	75%
61	-	-	-	237%	155%	76%
62	-	-	-	-	157%	76%
63	-	-	-	-	-	77%

Männer	Rücktrittsalter					Komfort/Gold
Alter	58	59	60	61	62	63	64

Alter	58	59	60	61	62	63	64
18	461%	383%	311%	242%	177%	115%	56%
19	466%	387%	314%	244%	178%	116%	57%
20	470%	391%	317%	247%	180%	118%	58%
21	475%	395%	320%	249%	182%	119%	58%
22	480%	399%	323%	251%	184%	120%	59%
23	485%	403%	326%	254%	186%	121%	59%
24	489%	407%	330%	257%	188%	122%	60%
25	494%	411%	333%	259%	189%	124%	60%
26	499%	415%	336%	262%	191%	125%	61%
27	504%	419%	340%	264%	193%	126%	62%
28	509%	423%	343%	267%	195%	127%	62%
29	514%	428%	347%	270%	197%	129%	63%
30	519%	432%	350%	272%	199%	130%	64%
31	525%	436%	354%	275%	201%	131%	64%
32	530%	441%	357%	278%	203%	132%	65%
33	535%	445%	361%	281%	205%	134%	66%
34	541%	450%	364%	283%	207%	135%	66%
35	546%	454%	368%	286%	209%	136%	67%
36	551%	459%	372%	289%	211%	138%	67%
37	557%	463%	375%	292%	213%	139%	68%
38	563%	468%	379%	295%	216%	141%	69%
39	568%	472%	383%	298%	218%	142%	70%
40	574%	477%	387%	301%	220%	143%	70%
41	580%	482%	391%	304%	222%	145%	71%
42	585%	487%	394%	307%	224%	146%	72%
43	591%	492%	398%	310%	227%	148%	72%
44	597%	497%	402%	313%	229%	149%	73%
45	603%	502%	406%	316%	231%	151%	74%
46	609%	507%	410%	319%	233%	152%	75%
47	615%	512%	415%	322%	236%	154%	75%
48	621%	517%	419%	326%	238%	155%	76%
49	628%	522%	423%	329%	240%	157%	77%
50	634%	527%	427%	332%	243%	158%	78%
51	640%	532%	431%	336%	245%	160%	78%
52	647%	538%	436%	339%	248%	162%	79%
53	653%	543%	440%	342%	250%	163%	80%
54	660%	549%	444%	346%	253%	165%	81%
55	666%	554%	449%	349%	255%	166%	82%
56	673%	560%	453%	353%	258%	168%	82%
57	680%	565%	458%	356%	260%	170%	83%
58	686%	571%	463%	360%	263%	172%	84%
59	-	577%	467%	363%	266%	173%	85%
60	-	-	472%	367%	268%	175%	86%
61	-	-	-	371%	271%	177%	87%
62	-	-	-	-	274%	179%	87%
63	-	-	-	-	-	180%	88%
64	-	-	-	-	-	-	89%

Frauen **Rücktrittsalter** **Komfort/Gold**

Alter	58	59	60	61	62	63
18	377%	305%	238%	174%	113%	55%
19	381%	308%	240%	175%	114%	56%
20	385%	312%	243%	177%	115%	56%
21	389%	315%	245%	179%	116%	57%
22	392%	318%	248%	181%	117%	58%
23	396%	321%	250%	182%	119%	58%
24	400%	324%	253%	184%	120%	59%
25	404%	327%	255%	186%	121%	59%
26	408%	331%	258%	188%	122%	60%
27	412%	334%	260%	190%	123%	60%
28	417%	337%	263%	192%	125%	61%
29	421%	341%	265%	194%	126%	62%
30	425%	344%	268%	196%	127%	62%
31	429%	348%	271%	198%	128%	63%
32	434%	351%	273%	200%	130%	64%
33	438%	355%	276%	202%	131%	64%
34	442%	358%	279%	204%	132%	65%
35	447%	362%	282%	206%	134%	65%
36	451%	365%	285%	208%	135%	66%
37	456%	369%	287%	210%	136%	67%
38	460%	373%	290%	212%	138%	67%
39	465%	376%	293%	214%	139%	68%
40	469%	380%	296%	216%	140%	69%
41	474%	384%	299%	218%	142%	70%
42	479%	388%	302%	220%	143%	70%
43	484%	392%	305%	223%	145%	71%
44	488%	396%	308%	225%	146%	72%
45	493%	399%	311%	227%	148%	72%
46	498%	403%	314%	229%	149%	73%
47	503%	408%	317%	232%	151%	74%
48	508%	412%	321%	234%	152%	75%
49	513%	416%	324%	236%	154%	75%
50	519%	420%	327%	239%	155%	76%
51	524%	424%	330%	241%	157%	77%
52	529%	428%	334%	244%	158%	78%
53	534%	433%	337%	246%	160%	78%
54	540%	437%	340%	248%	161%	79%
55	545%	441%	344%	251%	163%	80%
56	550%	446%	347%	253%	165%	81%
57	556%	450%	351%	256%	166%	82%
58	562%	455%	354%	259%	168%	82%
59	-	459%	358%	261%	170%	83%
60	-	-	361%	264%	171%	84%
61	-	-	-	266%	173%	85%
62	-	-	-	-	175%	86%
63	-	-	-	-	-	87%

Anhang H: Höhe und Finanzierung der Überschussrente

Die ordentliche Überschussrente beträgt 16% der Basisrente.

Zur Finanzierung der Überschussrenten wird ein Überschussrentenfonds gebildet.
Sind die Barwerte aller Überschussrenten (Deckungskapital) kleiner als der Überschussrenten- fonds, werden die ordentlichen Überschussrenten bezahlt.
Übersteigen die Barwerte der Überschussrenten den Überschussrentenfonds, so werden die ordentlichen Überschussrenten so weit gekürzt, bis die Barwerte dem Überschussrentenfonds entsprechen.

Der Überschussrentenfonds wird gebildet aus:

1. dem Startkapital von CHF 6‘000’000 per 31.03.2022.
2. einer jährlichen Zuweisung oder Entnahme von 20% des Nettoertrags oder -verlusts der Kasse
3. der Entnahme der ausbezahlten Überschussrenten

Die Höhe des Überschussrentenfonds und der Barwert der ordentlichen Überschussrenten wer- den jährlich ausgewiesen.

Zürich, 25.11.2021 Der Stiftungsrat