



# **Anhang**

## **zum Vorsorgereglement**

ab Januar 2026

# Inhaltsverzeichnis

Anhang A:	Wichtige Eckwerte	4
Anhang B:	Tabelle Umwandlungssätze	4
Anhang C:	Angeschlossene Unternehmen, massgebende Vorsorgepläne	6
Anhang D:	Vorsorgeplan «Basis»	7
	1. Altersgutschriften	7
	2. Beiträge	7
	3. Leistungen	7
	4. Einmaleinlagen, Maximalbetrag für den nachträglichen Einkauf	8
	5. Einkaufstabellen für Zusatzkonto zur Ausfinanzierung der Rentenkürzungen bei vorzeitigem Altersrücktritt	9
Anhang E:	Vorsorgeplan «Standard»	15
	1. Altersgutschriften	15
	2. Beiträge	15
	3. Leistungen	15
	4. Einmaleinlagen, Maximalbetrag für den nachträglichen Einkauf	16
	5. Einkaufstabellen für Zusatzkonto zur Ausfinanzierung der Rentenkürzungen bei vorzeitigem Altersrücktritt	17
Anhang F:	Vorsorgeplan «Plus»	23
	1. Altersgutschriften	23
	2. Beiträge	23
	3. Leistungen	23
	4. Einmaleinlagen, Maximalbetrag für den nachträglichen Einkauf	24
	5. Einkaufstabellen für Zusatzkonto zur Ausfinanzierung der Rentenkürzungen bei vorzeitigem Altersrücktritt	25
Anhang G:	Vorsorgeplan «Komfort»	31
	1. Altersgutschriften	31
	2. Beiträge	31
	3. Leistungen	31
	4. Einmaleinlagen, Maximalbetrag für den nachträglichen Einkauf	32
	5. Einkaufstabellen für Zusatzkonto zur Ausfinanzierung der Rentenkürzungen bei vorzeitigem Altersrücktritt	33

# Anhang A

## Wichtige Eckwerte

Art.			Stand 2026
2.1	<b>Reglementarisches Rücktrittsalter</b> - für Männer - für Frauen	65 Jahre 64.5 Jahre	
2.1	<b>Mindestlohn</b>	CHF 15'120 p.J.	gültig ab 1.1.2026
3.2	<b>Kapitalauszahlung bei Geringfügigkeit</b> - Altersrenten kleiner als - Ehegattenrenten kleiner als - Kinderrenten kleiner als	CHF 1'260 p.J. CHF 756 p.J. CHF 252 p.J.	gültig ab 1.1.2026

# Anhang B

## Tabelle Umwandlungssätze: Rücktritt nach 31.12.2025

Rücktritt im Vergleich zum	
AHV-Referenzalter	Umwandlungssatz
7 Jahre vorzeitig	3.81%
6 Jahre vorzeitig	3.98%
5 Jahre vorzeitig	4.15%
4 Jahre vorzeitig	4.32%
3 Jahre vorzeitig	4.49%
2 Jahre vorzeitig	4.66%
1 Jahre vorzeitig	4.83%
<b>AHV -Referenzalter</b>	<b>5.00%</b>
1 Jahr aufgeschoben	5.17%
2 Jahr aufgeschoben	5.34%
3 Jahr aufgeschoben	5.51%
4 Jahr aufgeschoben	5.68%
5 Jahr aufgeschoben	5.85%

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:

<b>Bezugsdauer</b>	<b>Prozentsatz</b>
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 1.1.2026):

- Diakonie Bethanien, Zürich
- Institution de Béthanie, Lausanne
- PHS AG, Zürich
- Parta AG, St. Gallen
- PRIKA AG, 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 01.01.2026):

<b>Angeschlossenes Unternehmen</b>	<b>Massgebende Vorsorgepläne</b>
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, Cham	Standard Plus Komfort

# Anhang D: Vorsorgeplan «Basis»

## 1. Altersgutschriften

Die Altersgutschriften gemäss Vorsorgereglement Artikel 3.3 Abs. 1 betragen:

<b>Alter</b> des Mitgliedes	<b>Altersgutschrift</b> 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:

<b>Alter</b> des Mitgliedes	<b>Beiträge des Mitgliedes</b> in % des versicherten Jahreslohnes			<b>Beiträge der Firma</b> in % des versicherten Jahreslohnes		
	Altersspar - beiträge	Risiko- beiträge	Total	Altersspar - beiträge	Risiko- beiträge	Total
18-34	2,0	0,90	2,9	3,0	0,90	3,9
35-44	3,0	0,90	3,9	4,0	0,90	4,9
45-54	4,5	0,90	5,4	5,5	0,90	6,4
55-64/65	5,5	0,90	6,4	6,5	0,90	7,4
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

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%

### Basis

Alter	Standard	Silber	Gold
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.

Alter	Männer Rücktrittsalter							Basis/Standard
	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	
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%	

Alter	Männer Rücktrittsalter						Basis/Silber
	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%

Alter	Frauen Rücktrittsalter					Basis/Silber
	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%	

Alter	Frauen Rücktrittsalter					Basis/Gold
	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:

<b>Alter</b> des Mitgliedes	<b>Altersgutschrift</b> 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:

<b>Alter</b> des Mitgliedes	<b>Beiträge des Mitgliedes</b> in % des versicherten Jahreslohnes			<b>Beiträge der Firma</b> in % des versicherten Jahreslohnes		
	Altersspar - beiträge	Risiko- beiträge	Total	Altersspar - beiträge	Risiko- beiträge	Total
18-34	2,0	0,95	2,95	3,5	0,95	4,45
35-44	3,0	0,95	3,95	5,0	0,95	5,95
45-54	5,0	0,95	5,95	6,5	0,95	7,45
55-64/65	6,0	0,95	6,95	8,0	0,95	8,95
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.

Alter	Männer Rücktrittsalter							Standard
	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%	

Alter	Frauen Rücktrittsalter						Standard
	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%	

Alter	Männer Rücktrittsalter							Standard/Silber
	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%	

Alter	Frauen Rücktrittsalter					Standard/Silber
	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%

Alter	Männer Rücktrittsalter							Standard/Gold
	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%	

Alter	Frauen Rücktrittsalter					Standard/Gold
	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:

<b>Alter</b> des Mitgliedes	<b>Altersgutschrift</b> 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:

<b>Alter</b> des Mitgliedes	<b>Beiträge des Mitgliedes</b> in % des versicherten Jahreslohnes			<b>Beiträge der Firma</b> in % des versicherten Jahreslohnes		
	Altersspar - beiträge	Risiko- beiträge	Total	Altersspar - beiträge	Risiko- beiträge	Total
18-34	2,5	1,15	3,65	4,5	1,15	5,65
35-44	4,0	1,15	5,15	6,0	1,15	7,15
45-54	5,5	1,15	6,65	7,5	1,15	8,65
55-64/65	7,0	1,15	8,15	11,0	1,15	12,15
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.

Alter	Männer Rücktrittsalter							Plus/Standard
	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	
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
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%

Alter	Frauen Rücktrittsalter					Plus/Silber
	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	
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:

<b>Alter</b> des Mitgliedes	<b>Altersgutschrift</b> 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:

<b>Alter</b> des Mitgliedes	<b>Beiträge des Mitgliedes</b> in % des versicherten Jahreslohnes			<b>Beiträge der Firma</b> in % des versicherten Jahreslohnes		
	Altersspar - beiträge	Risiko- beiträge	Total	Altersspar - beiträge	Risiko- beiträge	Total
18-34	2,5	1,5	4,0	4,5	1,5	6,0
35-44	4,0	1,5	5,5	6,0	1,5	7,5
45-54	9,0	1,5	10,5	17,0	1,5	18,5
55-64/65	10,0	1,5	11,5	18,0	1,5	19,5
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	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	276%	311%	346%
22	36%	41%	46%	46	304%	344%	383%
23	43%	49%	55%	47	333%	377%	421%
24	50%	58%	65%	48	363%	411%	459%
25	58%	66%	75%	49	392%	445%	498%
26	66%	75%	84%	50	422%	480%	537%
27	73%	84%	94%	51	453%	514%	576%
28	81%	93%	104%	52	483%	550%	616%
29	89%	101%	114%	53	514%	585%	656%
30	97%	110%	124%	54	545%	621%	697%
31	105%	120%	135%	55	578%	659%	740%
32	113%	129%	145%	56	612%	698%	783%
33	121%	138%	155%	57	646%	737%	827%
34	129%	147%	166%	58	681%	776%	871%
35	140%	160%	180%	59	716%	816%	916%
36	152%	173%	193%	60	751%	856%	961%
37	163%	185%	207%	61	786%	897%	1007%
38	175%	198%	221%	62	822%	937%	1053%
39	187%	211%	236%	63	858%	979%	1099%
40	198%	224%	250%	64	895%	1021%	1146%
41	210%	237%	264%	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.

Alter	Männer Rücktrittsalter						
	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%

Alter	Frauen Rücktrittsalter					Komfort/Standard	
	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	
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	
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	
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%	

Alter	Frauen Rücktrittsalter					Komfort/Gold
	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%

Zürich, 23.12.2025 Der Stiftungsrat

