

Anhang A zum Reglement der Pensionskasse Swiss Re

Ergänzende Bestimmungen zum Reglement

Variable Daten wie

- Mindestlohn
- Koordinationsbetrag
- Minimaler versicherter Lohn
- Maximaler versicherter Lohn
- Oberer Grenzbetrag
- Zinssatz im Pensionsplan
- Umwandlungssätze gemäss Geburtsjahr und Rücktrittsalter
- Einfache AHV-Rente
- Kürzungssätze für selbstfinanzierte Ergänzungspension
- Zinssatz im Kapitalplan
- Verzugszinssatz
- Technische Grundlagen

- Einkaufstabelle für Pensionsplan
- Einkaufstabelle für Kapitalplan

Verfasser
Pensionskasse Swiss Re

Genehmigt
durch den Stiftungsrat am
12. Dezember 2019

Ersetzt
Anhang A vom 1. Januar 2019

Gültig ab
31. Dezember 2019

Maximale einfache AHV-Rente	Die maximale einfache AHV-Rente beträgt CHF 28'440.00
Mindestlohn gemäss Art. 3 BVV2	Der Mindestlohn beträgt CHF 21'330.00
Koordinationsbetrag	Der Koordinationsbetrag beträgt CHF 24'885.00
Minimaler versicherter Lohn	Der minimale versicherte Lohn beträgt CHF 3'555.00
Maximal versicherter Lohn	Der maximale versicherte Lohn beträgt CHF 853'200.00 (10 x oberer Grenzbetrag)
Oberer Grenzbetrag	Der obere Grenzbetrag nach Art. 8 BVG beträgt CHF 85'320.00
Zinssatz im Pensionsplan	Der unterjährige Zinssatz zur Verzinsung des Altersguthabens beträgt 0,25%
Zinssatz im Kapitalplan	Der unterjährige Zinssatz zur Verzinsung des Sparkapitals beträgt 0,00%
Umwandlungssatz gemäss Rücktrittsalter und Geburtsjahr	Die Umwandlungssätze werden auf Monate genau berechnet.
Technische Grundlagen	Umwandlungssatz: BVG 2015, Generationentafeln (GT) nach Jahrgang, technischer Zins 1,50% Berechnung der Vorsorgekapitalien der Pensionsbezüger: BVG 2015, Generationentafeln (GT) projiziert auf das dem Bewertungsstichtag folgende Kalenderjahr, technischer Zins 1.50% Die technischen Grundlagen können vom Stiftungsrat jederzeit angepasst werden.

Einkauf in den Pensionsplan (maximal mögliches Altersguthaben in % des versicherten Lohns)

	Kategorie 1		Kategorie 2		Kategorie 3	
		Zins		Zins		Zins
Alter	Skala	1.25%	Skala	1.25%	Skala	1.25%
25	28.00%	0.00%	23.30%	0.00%	18.50%	0.00%
26	28.00%	28.00%	23.30%	23.30%	18.50%	18.50%
27	28.00%	56.40%	23.30%	46.90%	18.50%	37.20%
28	28.00%	85.10%	23.30%	70.80%	18.50%	56.20%
29	28.00%	114.10%	23.30%	95.00%	18.50%	75.40%
30	28.00%	143.50%	23.30%	119.40%	18.50%	94.80%
31	28.00%	173.30%	23.30%	144.20%	18.50%	114.50%
32	28.00%	203.50%	23.30%	169.30%	18.50%	134.50%
33	28.00%	234.00%	23.30%	194.80%	18.50%	154.60%
34	28.00%	265.00%	23.30%	220.50%	18.50%	175.10%
35	28.00%	296.30%	23.30%	246.60%	18.50%	195.80%
36	28.00%	328.00%	23.30%	272.90%	18.50%	216.70%
37	28.00%	360.10%	23.30%	299.60%	18.50%	237.90%
38	28.00%	392.60%	23.30%	326.70%	18.50%	259.40%
39	28.00%	425.50%	23.30%	354.10%	18.50%	281.10%
40	28.00%	458.80%	23.30%	381.80%	18.50%	303.10%
41	28.00%	492.60%	23.30%	409.90%	18.50%	325.40%
42	28.00%	526.70%	23.30%	438.30%	18.50%	348.00%
43	28.00%	561.30%	23.30%	467.10%	18.50%	370.90%
44	28.00%	596.30%	23.30%	496.20%	18.50%	394.00%
45	28.00%	631.80%	23.30%	525.70%	18.50%	417.40%
46	28.00%	667.70%	23.30%	555.60%	18.50%	441.10%
47	28.00%	704.00%	23.30%	585.80%	18.50%	465.10%
48	28.00%	740.80%	23.30%	616.50%	18.50%	489.50%
49	28.00%	778.10%	23.30%	647.50%	18.50%	514.10%
50	28.00%	815.80%	23.30%	678.90%	18.50%	539.00%
51	28.00%	854.00%	23.30%	710.60%	18.50%	564.20%
52	28.00%	892.70%	23.30%	742.80%	18.50%	589.80%
53	28.00%	931.80%	23.30%	775.40%	18.50%	615.70%
54	28.00%	971.50%	23.30%	808.40%	18.50%	641.90%
55	28.00%	1011.60%	23.30%	841.80%	18.50%	668.40%
56	28.00%	1052.30%	23.30%	875.60%	18.50%	695.20%
57	28.00%	1093.40%	23.30%	909.90%	18.50%	722.40%
58	28.00%	1135.10%	23.30%	944.50%	18.50%	750.00%
59	28.00%	1177.30%	23.30%	979.70%	18.50%	777.80%
60	28.00%	1220.00%	23.30%	1015.20%	18.50%	806.10%
61	28.00%	1263.20%	23.30%	1051.20%	18.50%	834.60%
62	28.00%	1307.00%	23.30%	1087.60%	18.50%	863.60%
63	28.00%	1351.40%	23.30%	1124.50%	18.50%	892.90%
64	28.00%	1396.30%	23.30%	1161.90%	18.50%	922.50%
65	28.00%	1441.70%	23.30%	1199.70%	18.50%	952.60%

Einkauf in den Kapitalplan (maximal mögliches Altersguthaben in % des API)

		Zins
Alter	Skala	2.00%
18	10.00%	0.00%
19	10.00%	10.20%
20	10.00%	20.60%
21	10.00%	31.20%
22	10.00%	42.00%
23	10.00%	53.10%
24	10.00%	64.30%
25	10.00%	75.80%
26	10.00%	87.50%
27	10.00%	99.50%
28	10.00%	111.70%
29	10.00%	124.10%
30	10.00%	136.80%
31	10.00%	149.70%
32	10.00%	162.90%
33	10.00%	176.40%
34	10.00%	190.10%
35	10.00%	204.10%
36	10.00%	218.40%
37	10.00%	233.00%
38	10.00%	247.80%
39	10.00%	263.00%
40	10.00%	278.40%
41	10.00%	294.20%
42	10.00%	310.30%
43	10.00%	326.70%
44	10.00%	343.40%
45	10.00%	360.50%
46	10.00%	377.90%
47	10.00%	395.70%
48	10.00%	413.80%
49	10.00%	432.30%
50	10.00%	451.10%
51	10.00%	470.30%
52	10.00%	489.90%
53	10.00%	509.90%
54	10.00%	530.30%
55	10.00%	551.10%
56	10.00%	572.40%
57	10.00%	594.00%
58	10.00%	616.10%
59	10.00%	638.60%
60	10.00%	661.60%
61	10.00%	685.00%
62	10.00%	708.90%

Kürzungssätze für selbstfinanzierte Ergänzungspension

	Sofortige lebenslängliche Kürzung der Alterspension für den Bezug einer Ergänzungspension von CHF 1'000.00 pro Jahr							
Bis zum Alter von ... Jahren	58	59	60	61	62	63	64	65
Beim Bezug ab .. Rücktrittsalter								
58	0.00	37.60	74.70	111.10	147.10	182.50	217.40	251.80
59		0.00	38.50	76.40	113.80	150.70	186.90	222.70
60			0.00	39.50	78.40	116.70	154.40	191.60
61				0.00	40.50	80.40	119.70	158.40
62					0.00	41.60	82.50	122.80
63						0.00	42.70	84.80
64							0.00	43.90
65								0.00

Einkauf in das VP-Konto für eine selbstfinanzierte Ergänzungspension

Faktor für Einkauf von CHF 1.- Ergänzungspension ab Alter							
Alter beim Einkauf	Alter 58	Alter 59	Alter 60	Alter 61	Alter 62	Alter 63	Alter 64
25	407.0%	346.2%	286.3%	227.3%	169.2%	112.0%	55.6%
26	413.1%	351.4%	290.6%	230.8%	171.8%	113.7%	56.4%
27	419.3%	356.7%	295.0%	234.2%	174.4%	115.4%	57.3%
28	425.6%	362.0%	299.4%	237.7%	177.0%	117.1%	58.1%
29	431.9%	367.4%	303.9%	241.3%	179.6%	118.9%	59.0%
30	438.4%	373.0%	308.5%	244.9%	182.3%	120.6%	59.9%
31	445.0%	378.6%	313.1%	248.6%	185.0%	122.4%	60.8%
32	451.7%	384.2%	317.8%	252.3%	187.8%	124.3%	61.7%
33	458.4%	390.0%	322.6%	256.1%	190.6%	126.1%	62.6%
34	465.3%	395.8%	327.4%	259.9%	193.5%	128.0%	63.5%
35	472.3%	401.8%	332.3%	263.8%	196.4%	130.0%	64.5%
36	479.4%	407.8%	337.3%	267.8%	199.4%	131.9%	65.5%
37	486.6%	413.9%	342.3%	271.8%	202.3%	133.9%	66.4%
38	493.9%	420.1%	347.5%	275.9%	205.4%	135.9%	67.4%
39	501.3%	426.4%	352.7%	280.0%	208.5%	137.9%	68.5%
40	508.8%	432.8%	358.0%	284.2%	211.6%	140.0%	69.5%
41	516.4%	439.3%	363.4%	288.5%	214.8%	142.1%	70.5%
42	524.2%	445.9%	368.8%	292.8%	218.0%	144.2%	71.6%
43	532.0%	452.6%	374.3%	297.2%	221.2%	146.4%	72.7%
44	540.0%	459.4%	379.9%	301.7%	224.6%	148.6%	73.7%
45	548.1%	466.3%	385.6%	306.2%	227.9%	150.8%	74.9%
46	556.4%	473.3%	391.4%	310.8%	231.4%	153.1%	76.0%
47	564.7%	480.4%	397.3%	315.5%	234.8%	155.4%	77.1%
48	573.2%	487.6%	403.3%	320.2%	238.3%	157.7%	78.3%
49	581.8%	494.9%	409.3%	325.0%	241.9%	160.1%	79.4%
50	590.5%	502.3%	415.5%	329.9%	245.6%	162.5%	80.6%
51	599.3%	509.9%	421.7%	334.8%	249.2%	164.9%	81.8%
52	608.3%	517.5%	428.0%	339.8%	253.0%	167.4%	83.1%
53	617.5%	525.3%	434.4%	344.9%	256.8%	169.9%	84.3%
54	626.7%	533.1%	440.9%	350.1%	260.6%	172.4%	85.6%
55	636.1%	541.1%	447.6%	355.4%	264.5%	175.0%	86.9%
56	645.7%	549.3%	454.3%	360.7%	268.5%	177.7%	88.2%
57	655.4%	557.5%	461.1%	366.1%	272.5%	180.3%	89.5%
58	665.2%	565.9%	468.0%	371.6%	276.6%	183.0%	90.8%
59		574.3%	475.0%	377.2%	280.8%	185.8%	92.2%
60			482.2%	382.8%	285.0%	188.6%	93.6%
61				388.6%	289.2%	191.4%	95.0%
62					293.6%	194.3%	96.4%
63						197.2%	97.9%
64							99.3%

Einkauf in das VP-Konto für eine vorzeitige Pensionierung im Pensionsplan (in % des versicherten Lohns)

Alter/Alter bei frühzeitiger Pensionierung	58	59	60	61	62	63	64
25	346.20%	294.00%	242.70%	192.30%	143.10%	94.50%	46.90%
26	351.40%	298.40%	246.30%	195.20%	145.20%	95.90%	47.60%
27	356.70%	302.90%	250.00%	198.10%	147.40%	97.30%	48.30%
28	362.10%	307.40%	253.80%	201.10%	149.60%	98.80%	49.00%
29	367.50%	312.00%	257.60%	204.10%	151.80%	100.30%	49.70%
30	373.00%	316.70%	261.50%	207.20%	154.10%	101.80%	50.40%
31	378.60%	321.50%	265.40%	210.30%	156.40%	103.30%	51.20%
32	384.30%	326.30%	269.40%	213.50%	158.70%	104.90%	52.00%
33	390.10%	331.20%	273.40%	216.70%	161.10%	106.50%	52.80%
34	396.00%	336.20%	277.50%	220.00%	163.50%	108.10%	53.60%
35	401.90%	341.20%	281.70%	223.30%	166.00%	109.70%	54.40%
36	407.90%	346.30%	285.90%	226.70%	168.50%	111.30%	55.20%
37	414.00%	351.50%	290.20%	230.10%	171.00%	113.00%	56.00%
38	420.20%	356.80%	294.60%	233.60%	173.60%	114.70%	56.80%
39	426.50%	362.20%	299.00%	237.10%	176.20%	116.40%	57.70%
40	432.90%	367.60%	303.50%	240.70%	178.80%	118.10%	58.60%
41	439.40%	373.10%	308.10%	244.30%	181.50%	119.90%	59.50%
42	446.00%	378.70%	312.70%	248.00%	184.20%	121.70%	60.40%
43	452.70%	384.40%	317.40%	251.70%	187.00%	123.50%	61.30%
44	459.50%	390.20%	322.20%	255.50%	189.80%	125.40%	62.20%
45	466.40%	396.10%	327.00%	259.30%	192.60%	127.30%	63.10%
46	473.40%	402.00%	331.90%	263.20%	195.50%	129.20%	64.00%
47	480.50%	408.00%	336.90%	267.10%	198.40%	131.10%	65.00%
48	487.70%	414.10%	342.00%	271.10%	201.40%	133.10%	66.00%
49	495.00%	420.30%	347.10%	275.20%	204.40%	135.10%	67.00%
50	502.40%	426.60%	352.30%	279.30%	207.50%	137.10%	68.00%
51	509.90%	433.00%	357.60%	283.50%	210.60%	139.20%	69.00%
52	517.50%	439.50%	363.00%	287.80%	213.80%	141.30%	70.00%
53	525.30%	446.10%	368.40%	292.10%	217.00%	143.40%	71.10%
54	533.20%	452.80%	373.90%	296.50%	220.30%	145.60%	72.20%
55	541.20%	459.60%	379.50%	300.90%	223.60%	147.80%	73.30%
56	549.30%	466.50%	385.20%	305.40%	227.00%	150.00%	74.40%
57	557.50%	473.50%	391.00%	310.00%	230.40%	152.20%	75.50%
58	565.90%	480.60%	396.90%	314.70%	233.90%	154.50%	76.60%
59		487.80%	402.90%	319.40%	237.40%	156.80%	77.70%
60			408.90%	324.20%	241.00%	159.20%	78.90%
61				329.10%	244.60%	161.60%	80.10%
62					248.30%	164.00%	81.30%
63						166.50%	82.50%
64							83.70%

**Umwandlungssätze pro Geburtsjahr und Rücktrittsalter
(BVG 2015, GT nach Jahrgang, 1.5% technischer Zins)**

Anwartschaftliche Ehegattenrente in Höhe von 60 % der Altersrente

Jahrgang	Beim Rücktrittsalter von .. Jahren												
	58	59	60	61	62	63	64	65	66	67	68	69	70
1954	3.85%	3.94%	4.03%	4.12%	4.22%	4.32%	4.44%	4.55%	4.68%	4.81%	4.96%	5.11%	5.28%
1955	3.84%	3.93%	4.02%	4.11%	4.21%	4.31%	4.42%	4.54%	4.67%	4.80%	4.94%	5.10%	5.26%
1956	3.83%	3.92%	4.01%	4.10%	4.20%	4.30%	4.41%	4.53%	4.65%	4.79%	4.93%	5.08%	5.24%
1957	3.82%	3.91%	3.99%	4.09%	4.18%	4.29%	4.40%	4.51%	4.64%	4.77%	4.91%	5.07%	5.23%
1958	3.81%	3.90%	3.98%	4.08%	4.17%	4.28%	4.39%	4.50%	4.63%	4.76%	4.90%	5.05%	5.21%
1959	3.80%	3.89%	3.97%	4.07%	4.16%	4.27%	4.37%	4.49%	4.61%	4.75%	4.89%	5.04%	5.20%
1960	3.80%	3.88%	3.96%	4.06%	4.15%	4.25%	4.36%	4.48%	4.60%	4.73%	4.87%	5.02%	5.18%
1961	3.79%	3.87%	3.95%	4.05%	4.14%	4.24%	4.35%	4.47%	4.59%	4.72%	4.86%	5.01%	5.17%
1962	3.78%	3.86%	3.95%	4.04%	4.13%	4.23%	4.34%	4.46%	4.58%	4.71%	4.85%	5.00%	5.16%
1963	3.77%	3.85%	3.94%	4.03%	4.12%	4.22%	4.33%	4.45%	4.57%	4.70%	4.84%	4.99%	5.14%
1964	3.76%	3.84%	3.93%	4.02%	4.11%	4.21%	4.32%	4.44%	4.56%	4.69%	4.83%	4.97%	5.13%
1965	3.75%	3.83%	3.92%	4.01%	4.10%	4.21%	4.31%	4.43%	4.55%	4.68%	4.81%	4.96%	5.12%
1966	3.75%	3.83%	3.91%	4.00%	4.10%	4.20%	4.30%	4.42%	4.54%	4.67%	4.80%	4.95%	5.11%
1967	3.74%	3.82%	3.90%	3.99%	4.09%	4.19%	4.29%	4.41%	4.53%	4.66%	4.79%	4.94%	5.10%
1968	3.73%	3.81%	3.90%	3.99%	4.08%	4.18%	4.29%	4.40%	4.52%	4.65%	4.78%	4.93%	5.08%
1969	3.72%	3.80%	3.89%	3.98%	4.07%	4.17%	4.28%	4.39%	4.51%	4.64%	4.77%	4.92%	5.07%
1970	3.72%	3.80%	3.88%	3.97%	4.06%	4.16%	4.27%	4.38%	4.50%	4.63%	4.76%	4.91%	5.06%
1971	3.71%	3.79%	3.87%	3.96%	4.06%	4.16%	4.26%	4.37%	4.49%	4.62%	4.75%	4.90%	5.05%
1972	3.71%	3.78%	3.87%	3.96%	4.05%	4.15%	4.25%	4.36%	4.48%	4.61%	4.74%	4.89%	5.04%
1973	3.70%	3.78%	3.86%	3.95%	4.04%	4.14%	4.25%	4.36%	4.47%	4.60%	4.73%	4.88%	5.03%
1974	3.69%	3.77%	3.86%	3.94%	4.04%	4.13%	4.24%	4.35%	4.47%	4.59%	4.72%	4.87%	5.02%
1975	3.69%	3.77%	3.85%	3.94%	4.03%	4.13%	4.23%	4.34%	4.46%	4.58%	4.72%	4.86%	5.01%
1976	3.68%	3.76%	3.84%	3.93%	4.02%	4.12%	4.22%	4.33%	4.45%	4.57%	4.71%	4.85%	5.00%
1977	3.68%	3.76%	3.84%	3.92%	4.02%	4.11%	4.22%	4.33%	4.44%	4.57%	4.70%	4.84%	4.99%
1978	3.67%	3.75%	3.83%	3.92%	4.01%	4.11%	4.21%	4.32%	4.43%	4.56%	4.69%	4.83%	4.98%
1979	3.67%	3.74%	3.83%	3.91%	4.00%	4.10%	4.20%	4.31%	4.43%	4.55%	4.68%	4.82%	4.97%
1980	3.66%	3.74%	3.82%	3.91%	4.00%	4.09%	4.20%	4.30%	4.42%	4.54%	4.67%	4.81%	4.96%
1981	3.66%	3.73%	3.82%	3.90%	3.99%	4.09%	4.19%	4.30%	4.41%	4.53%	4.67%	4.81%	4.95%
1982	3.65%	3.73%	3.81%	3.90%	3.99%	4.08%	4.18%	4.29%	4.41%	4.53%	4.66%	4.80%	4.95%
1983	3.65%	3.72%	3.80%	3.89%	3.98%	4.08%	4.18%	4.28%	4.40%	4.52%	4.65%	4.79%	4.94%
1984	3.64%	3.72%	3.80%	3.88%	3.97%	4.07%	4.17%	4.28%	4.39%	4.51%	4.64%	4.78%	4.93%
1985	3.64%	3.71%	3.79%	3.88%	3.97%	4.06%	4.16%	4.27%	4.38%	4.51%	4.63%	4.77%	4.92%
1986	3.63%	3.71%	3.79%	3.87%	3.96%	4.06%	4.16%	4.26%	4.38%	4.50%	4.63%	4.76%	4.91%
1987	3.63%	3.70%	3.78%	3.87%	3.96%	4.05%	4.15%	4.26%	4.37%	4.49%	4.62%	4.76%	4.90%
1988	3.62%	3.70%	3.78%	3.86%	3.95%	4.05%	4.15%	4.25%	4.36%	4.48%	4.61%	4.75%	4.89%
1989	3.62%	3.69%	3.77%	3.86%	3.95%	4.04%	4.14%	4.25%	4.36%	4.48%	4.60%	4.74%	4.89%
1990	3.61%	3.69%	3.77%	3.85%	3.94%	4.03%	4.13%	4.24%	4.35%	4.47%	4.60%	4.73%	4.88%
1991	3.61%	3.69%	3.76%	3.85%	3.94%	4.03%	4.13%	4.23%	4.34%	4.46%	4.59%	4.73%	4.87%
1992	3.61%	3.68%	3.76%	3.84%	3.93%	4.02%	4.12%	4.23%	4.34%	4.46%	4.58%	4.72%	4.86%
1993	3.60%	3.68%	3.76%	3.84%	3.93%	4.02%	4.12%	4.22%	4.33%	4.45%	4.58%	4.71%	4.85%
1994	3.60%	3.67%	3.75%	3.83%	3.92%	4.01%	4.11%	4.21%	4.33%	4.44%	4.57%	4.70%	4.85%
1995	3.59%	3.67%	3.75%	3.83%	3.92%	4.01%	4.11%	4.21%	4.32%	4.44%	4.56%	4.69%	4.84%
1996	3.59%	3.66%	3.74%	3.82%	3.91%	4.00%	4.10%	4.20%	4.31%	4.43%	4.55%	4.69%	4.83%
1997	3.59%	3.66%	3.74%	3.82%	3.91%	4.00%	4.09%	4.20%	4.31%	4.42%	4.55%	4.68%	4.82%
1998	3.58%	3.65%	3.73%	3.81%	3.90%	3.99%	4.09%	4.19%	4.30%	4.42%	4.54%	4.67%	4.81%
1999	3.58%	3.65%	3.73%	3.81%	3.90%	3.99%	4.08%	4.19%	4.29%	4.41%	4.53%	4.67%	4.81%
2000	3.57%	3.65%	3.72%	3.81%	3.89%	3.98%	4.08%	4.18%	4.29%	4.40%	4.53%	4.66%	4.80%
2001	3.57%	3.64%	3.72%	3.80%	3.89%	3.98%	4.07%	4.17%	4.28%	4.40%	4.52%	4.65%	4.79%
2002	3.57%	3.64%	3.72%	3.80%	3.88%	3.97%	4.07%	4.17%	4.28%	4.39%	4.51%	4.65%	4.79%

Anwartschaftliche Ehegattenrente in Höhe von 100 % der Altersrente

Jahrgang	Beim Rücktrittsalter von .. Jahren												
	58	59	60	61	62	63	64	65	66	67	68	69	70
1954	3.56%	3.63%	3.71%	3.78%	3.87%	3.96%	4.05%	4.15%	4.25%	4.36%	4.48%	4.61%	4.75%
1955	3.55%	3.62%	3.70%	3.78%	3.86%	3.95%	4.04%	4.14%	4.24%	4.35%	4.47%	4.60%	4.74%
1956	3.55%	3.62%	3.69%	3.77%	3.85%	3.94%	4.03%	4.13%	4.23%	4.34%	4.46%	4.59%	4.73%
1957	3.54%	3.61%	3.68%	3.76%	3.84%	3.93%	4.02%	4.12%	4.22%	4.33%	4.45%	4.58%	4.72%
1958	3.53%	3.60%	3.68%	3.75%	3.84%	3.92%	4.01%	4.11%	4.22%	4.33%	4.44%	4.57%	4.71%
1959	3.53%	3.60%	3.67%	3.75%	3.83%	3.91%	4.01%	4.10%	4.21%	4.32%	4.43%	4.56%	4.69%
1960	3.52%	3.59%	3.66%	3.74%	3.82%	3.91%	4.00%	4.09%	4.20%	4.31%	4.43%	4.55%	4.68%
1961	3.51%	3.58%	3.66%	3.73%	3.81%	3.90%	3.99%	4.09%	4.19%	4.30%	4.42%	4.54%	4.68%
1962	3.51%	3.58%	3.65%	3.73%	3.81%	3.89%	3.98%	4.08%	4.18%	4.29%	4.41%	4.53%	4.67%
1963	3.50%	3.57%	3.64%	3.72%	3.80%	3.89%	3.98%	4.07%	4.17%	4.28%	4.40%	4.52%	4.66%
1964	3.50%	3.56%	3.64%	3.71%	3.79%	3.88%	3.97%	4.07%	4.17%	4.28%	4.39%	4.52%	4.65%
1965	3.49%	3.56%	3.63%	3.71%	3.79%	3.87%	3.96%	4.06%	4.16%	4.27%	4.38%	4.51%	4.64%
1966	3.49%	3.55%	3.63%	3.70%	3.78%	3.87%	3.96%	4.05%	4.15%	4.26%	4.38%	4.50%	4.63%
1967	3.48%	3.55%	3.62%	3.70%	3.78%	3.86%	3.95%	4.05%	4.15%	4.25%	4.37%	4.49%	4.62%
1968	3.48%	3.54%	3.62%	3.69%	3.77%	3.86%	3.94%	4.04%	4.14%	4.25%	4.36%	4.48%	4.61%
1969	3.47%	3.54%	3.61%	3.69%	3.77%	3.85%	3.94%	4.03%	4.13%	4.24%	4.35%	4.48%	4.61%
1970	3.47%	3.53%	3.61%	3.68%	3.76%	3.84%	3.93%	4.03%	4.13%	4.23%	4.35%	4.47%	4.60%
1971	3.46%	3.53%	3.60%	3.68%	3.76%	3.84%	3.93%	4.02%	4.12%	4.23%	4.34%	4.46%	4.59%
1972	3.46%	3.53%	3.60%	3.67%	3.75%	3.83%	3.92%	4.02%	4.12%	4.22%	4.33%	4.45%	4.58%
1973	3.45%	3.52%	3.59%	3.67%	3.75%	3.83%	3.92%	4.01%	4.11%	4.22%	4.33%	4.45%	4.58%
1974	3.45%	3.52%	3.59%	3.66%	3.74%	3.82%	3.91%	4.00%	4.10%	4.21%	4.32%	4.44%	4.57%
1975	3.45%	3.51%	3.58%	3.66%	3.74%	3.82%	3.91%	4.00%	4.10%	4.20%	4.31%	4.43%	4.56%
1976	3.44%	3.51%	3.58%	3.65%	3.73%	3.81%	3.90%	3.99%	4.09%	4.20%	4.31%	4.43%	4.56%
1977	3.44%	3.50%	3.57%	3.65%	3.73%	3.81%	3.90%	3.99%	4.09%	4.19%	4.30%	4.42%	4.55%
1978	3.43%	3.50%	3.57%	3.64%	3.72%	3.80%	3.89%	3.98%	4.08%	4.19%	4.30%	4.42%	4.54%
1979	3.43%	3.50%	3.57%	3.64%	3.72%	3.80%	3.89%	3.98%	4.08%	4.18%	4.29%	4.41%	4.54%
1980	3.43%	3.49%	3.56%	3.64%	3.71%	3.79%	3.88%	3.97%	4.07%	4.17%	4.28%	4.40%	4.53%
1981	3.42%	3.49%	3.56%	3.63%	3.71%	3.79%	3.88%	3.97%	4.07%	4.17%	4.28%	4.40%	4.52%
1982	3.42%	3.49%	3.55%	3.63%	3.70%	3.79%	3.87%	3.96%	4.06%	4.16%	4.27%	4.39%	4.52%
1983	3.42%	3.48%	3.55%	3.62%	3.70%	3.78%	3.87%	3.96%	4.06%	4.16%	4.27%	4.38%	4.51%
1984	3.41%	3.48%	3.55%	3.62%	3.70%	3.78%	3.86%	3.95%	4.05%	4.15%	4.26%	4.38%	4.50%
1985	3.41%	3.47%	3.54%	3.62%	3.69%	3.77%	3.86%	3.95%	4.05%	4.15%	4.26%	4.37%	4.50%
1986	3.41%	3.47%	3.54%	3.61%	3.69%	3.77%	3.85%	3.94%	4.04%	4.14%	4.25%	4.37%	4.49%
1987	3.40%	3.47%	3.54%	3.61%	3.68%	3.76%	3.85%	3.94%	4.04%	4.14%	4.25%	4.36%	4.49%
1988	3.40%	3.46%	3.53%	3.60%	3.68%	3.76%	3.85%	3.94%	4.03%	4.13%	4.24%	4.36%	4.48%
1989	3.40%	3.46%	3.53%	3.60%	3.68%	3.76%	3.84%	3.93%	4.03%	4.13%	4.24%	4.35%	4.47%
1990	3.39%	3.46%	3.53%	3.60%	3.67%	3.75%	3.84%	3.93%	4.02%	4.12%	4.23%	4.34%	4.47%
1991	3.39%	3.45%	3.52%	3.59%	3.67%	3.75%	3.83%	3.92%	4.02%	4.12%	4.23%	4.34%	4.46%
1992	3.39%	3.45%	3.52%	3.59%	3.67%	3.74%	3.83%	3.92%	4.01%	4.11%	4.22%	4.33%	4.46%
1993	3.38%	3.45%	3.52%	3.59%	3.66%	3.74%	3.82%	3.91%	4.01%	4.11%	4.22%	4.33%	4.45%
1994	3.38%	3.45%	3.51%	3.58%	3.66%	3.74%	3.82%	3.91%	4.00%	4.10%	4.21%	4.32%	4.44%
1995	3.38%	3.44%	3.51%	3.58%	3.65%	3.73%	3.82%	3.91%	4.00%	4.10%	4.21%	4.32%	4.44%
1996	3.38%	3.44%	3.51%	3.58%	3.65%	3.73%	3.81%	3.90%	3.99%	4.09%	4.20%	4.31%	4.43%
1997	3.37%	3.44%	3.50%	3.57%	3.65%	3.73%	3.81%	3.90%	3.99%	4.09%	4.20%	4.31%	4.43%
1998	3.37%	3.43%	3.50%	3.57%	3.64%	3.72%	3.81%	3.89%	3.99%	4.09%	4.19%	4.30%	4.42%
1999	3.37%	3.43%	3.50%	3.57%	3.64%	3.72%	3.80%	3.89%	3.98%	4.08%	4.19%	4.30%	4.42%
2000	3.36%	3.43%	3.49%	3.56%	3.64%	3.72%	3.80%	3.89%	3.98%	4.08%	4.18%	4.29%	4.41%
2001	3.36%	3.42%	3.49%	3.56%	3.63%	3.71%	3.79%	3.88%	3.97%	4.07%	4.18%	4.29%	4.41%
2002	3.36%	3.42%	3.49%	3.56%	3.63%	3.71%	3.79%	3.88%	3.97%	4.07%	4.17%	4.28%	4.40%

Anwartschaftliche Ehegattenrente gemäss BVG

Jahrgang	Beim Rücktrittsalter von .. Jahren												
	58	59	60	61	62	63	64	65	66	67	68	69	70
1954	4.10%	4.20%	4.31%	4.42%	4.53%	4.66%	4.79%	4.93%	5.08%	5.24%	5.42%	5.60%	5.80%
1955	4.09%	4.19%	4.29%	4.40%	4.52%	4.64%	4.77%	4.91%	5.06%	5.22%	5.39%	5.58%	5.78%
1956	4.08%	4.17%	4.28%	4.39%	4.50%	4.62%	4.75%	4.89%	5.04%	5.20%	5.37%	5.56%	5.76%
1957	4.06%	4.16%	4.26%	4.37%	4.49%	4.61%	4.74%	4.88%	5.02%	5.18%	5.35%	5.54%	5.74%
1958	4.05%	4.15%	4.25%	4.36%	4.47%	4.59%	4.72%	4.86%	5.01%	5.17%	5.34%	5.52%	5.72%
1959	4.04%	4.13%	4.24%	4.34%	4.46%	4.58%	4.71%	4.84%	4.99%	5.15%	5.32%	5.50%	5.69%
1960	4.03%	4.12%	4.22%	4.33%	4.44%	4.56%	4.69%	4.83%	4.97%	5.13%	5.30%	5.48%	5.67%
1961	4.02%	4.11%	4.21%	4.32%	4.43%	4.55%	4.68%	4.81%	4.96%	5.11%	5.28%	5.46%	5.65%
1962	4.00%	4.10%	4.20%	4.30%	4.41%	4.53%	4.66%	4.80%	4.94%	5.10%	5.26%	5.44%	5.64%
1963	3.99%	4.09%	4.19%	4.29%	4.40%	4.52%	4.65%	4.78%	4.93%	5.08%	5.25%	5.42%	5.62%
1964	3.98%	4.08%	4.17%	4.28%	4.39%	4.51%	4.63%	4.77%	4.91%	5.07%	5.23%	5.41%	5.60%
1965	3.97%	4.06%	4.16%	4.27%	4.38%	4.49%	4.62%	4.75%	4.90%	5.05%	5.21%	5.39%	5.58%
1966	3.96%	4.05%	4.15%	4.26%	4.37%	4.48%	4.61%	4.74%	4.88%	5.04%	5.20%	5.37%	5.56%
1967	3.95%	4.04%	4.14%	4.24%	4.35%	4.47%	4.60%	4.73%	4.87%	5.02%	5.18%	5.36%	5.55%
1968	3.94%	4.03%	4.13%	4.23%	4.34%	4.46%	4.58%	4.72%	4.86%	5.01%	5.17%	5.34%	5.53%
1969	3.93%	4.02%	4.12%	4.22%	4.33%	4.45%	4.57%	4.70%	4.84%	4.99%	5.16%	5.33%	5.51%
1970	3.92%	4.02%	4.11%	4.22%	4.32%	4.44%	4.56%	4.69%	4.83%	4.98%	5.14%	5.31%	5.50%
1971	3.92%	4.01%	4.10%	4.21%	4.31%	4.43%	4.55%	4.68%	4.82%	4.97%	5.13%	5.30%	5.48%
1972	3.91%	4.00%	4.10%	4.20%	4.30%	4.42%	4.54%	4.67%	4.81%	4.96%	5.12%	5.29%	5.47%
1973	3.90%	3.99%	4.09%	4.19%	4.30%	4.41%	4.53%	4.66%	4.80%	4.95%	5.10%	5.27%	5.46%
1974	3.89%	3.98%	4.08%	4.18%	4.29%	4.40%	4.52%	4.65%	4.79%	4.93%	5.09%	5.26%	5.44%
1975	3.89%	3.98%	4.07%	4.17%	4.28%	4.39%	4.51%	4.64%	4.78%	4.92%	5.08%	5.25%	5.43%
1976	3.88%	3.97%	4.06%	4.16%	4.27%	4.38%	4.50%	4.63%	4.77%	4.91%	5.07%	5.24%	5.42%
1977	3.87%	3.96%	4.06%	4.16%	4.26%	4.37%	4.49%	4.62%	4.75%	4.90%	5.06%	5.22%	5.40%
1978	3.87%	3.95%	4.05%	4.15%	4.25%	4.36%	4.48%	4.61%	4.74%	4.89%	5.04%	5.21%	5.39%
1979	3.86%	3.95%	4.04%	4.14%	4.24%	4.36%	4.47%	4.60%	4.74%	4.88%	5.03%	5.20%	5.38%
1980	3.85%	3.94%	4.03%	4.13%	4.24%	4.35%	4.47%	4.59%	4.73%	4.87%	5.02%	5.19%	5.37%
1981	3.85%	3.93%	4.03%	4.13%	4.23%	4.34%	4.46%	4.58%	4.72%	4.86%	5.01%	5.18%	5.35%
1982	3.84%	3.93%	4.02%	4.12%	4.22%	4.33%	4.45%	4.57%	4.71%	4.85%	5.00%	5.17%	5.34%
1983	3.83%	3.92%	4.01%	4.11%	4.21%	4.32%	4.44%	4.56%	4.70%	4.84%	4.99%	5.16%	5.33%
1984	3.83%	3.92%	4.01%	4.10%	4.21%	4.32%	4.43%	4.56%	4.69%	4.83%	4.98%	5.14%	5.32%
1985	3.82%	3.91%	4.00%	4.10%	4.20%	4.31%	4.42%	4.55%	4.68%	4.82%	4.97%	5.13%	5.31%
1986	3.82%	3.90%	3.99%	4.09%	4.19%	4.30%	4.42%	4.54%	4.67%	4.81%	4.96%	5.12%	5.30%
1987	3.81%	3.90%	3.99%	4.08%	4.19%	4.29%	4.41%	4.53%	4.66%	4.80%	4.95%	5.11%	5.29%
1988	3.81%	3.89%	3.98%	4.08%	4.18%	4.29%	4.40%	4.52%	4.65%	4.79%	4.94%	5.10%	5.28%
1989	3.80%	3.89%	3.98%	4.07%	4.17%	4.28%	4.39%	4.52%	4.65%	4.78%	4.93%	5.09%	5.26%
1990	3.79%	3.88%	3.97%	4.06%	4.17%	4.27%	4.39%	4.51%	4.64%	4.78%	4.92%	5.08%	5.25%
1991	3.79%	3.87%	3.96%	4.06%	4.16%	4.27%	4.38%	4.50%	4.63%	4.77%	4.91%	5.07%	5.24%
1992	3.78%	3.87%	3.96%	4.05%	4.15%	4.26%	4.37%	4.49%	4.62%	4.76%	4.91%	5.06%	5.23%
1993	3.78%	3.86%	3.95%	4.05%	4.15%	4.25%	4.36%	4.48%	4.61%	4.75%	4.90%	5.05%	5.22%
1994	3.77%	3.86%	3.95%	4.04%	4.14%	4.25%	4.36%	4.48%	4.60%	4.74%	4.89%	5.04%	5.21%
1995	3.77%	3.85%	3.94%	4.03%	4.13%	4.24%	4.35%	4.47%	4.60%	4.73%	4.88%	5.03%	5.20%
1996	3.76%	3.85%	3.94%	4.03%	4.13%	4.23%	4.34%	4.46%	4.59%	4.73%	4.87%	5.03%	5.19%
1997	3.76%	3.84%	3.93%	4.02%	4.12%	4.23%	4.34%	4.46%	4.58%	4.72%	4.86%	5.02%	5.18%
1998	3.75%	3.84%	3.92%	4.02%	4.12%	4.22%	4.33%	4.45%	4.57%	4.71%	4.85%	5.01%	5.17%
1999	3.75%	3.83%	3.92%	4.01%	4.11%	4.21%	4.32%	4.44%	4.57%	4.70%	4.84%	5.00%	5.16%
2000	3.74%	3.83%	3.91%	4.01%	4.10%	4.21%	4.32%	4.43%	4.56%	4.69%	4.84%	4.99%	5.15%
2001	3.74%	3.82%	3.91%	4.00%	4.10%	4.20%	4.31%	4.43%	4.55%	4.69%	4.83%	4.98%	5.15%
2002	3.73%	3.82%	3.90%	4.00%	4.09%	4.20%	4.30%	4.42%	4.55%	4.68%	4.82%	4.97%	5.14%

Die versicherungstechnischen Grundlagen und die daraus resultierenden Umwandlungssätze können vom Stiftungsrat jederzeit angepasst werden.