

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
18. Dezember 2017

Ersetzt
Anhang A vom 1. Januar 2017

Gültig ab
1. Januar 2018

Mindestlohn gemäss Art. 3 BVV2
Art. 210, Ziff. 2

Der Mindestlohn beträgt CHF 21'150.00

Koordinationsbetrag
Art. 310, Ziff. 2

Der Koordinationsbetrag beträgt CHF 24'675.00

Minimaler versicherter Lohn
Art. 310, Ziff. 3

Der minimale versicherte Lohn beträgt CHF 3'525.00

Maximal versicherter Lohn
Art. 310, Ziff. 3

Der maximale versicherte Lohn beträgt
CHF 846'000.00 (10 x oberer Grenzbetrag)

Oberer Grenzbetrag
Art. 310, Ziff. 3

Der obere Grenzbetrag nach Art. 8 BVG beträgt
CHF 84'600.00

Zinssatz im Pensionsplan
Art. 313, Ziff. 3

Der unterjährige Zinssatz zur Verzinsung des Altersguthabens
beträgt 1,00%.

Maximale einfache AHV-Rente
Art. 712, Ziff. 3

Die maximale einfache AHV-Rente beträgt CHF 28'200.00

Kürzungssätze für
selbstfinanzierte
Ergänzungspension
Art. 712, Ziff. 2

	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	44.70	87.40	128.40	167.90	206.00	242.80	278.50
59		0.00	45.60	89.30	131.20	171.50	210.40	248.00
60			0.00	46.60	91.30	134.10	175.30	215.10
61				0.00	47.70	93.40	137.20	179.40
62					0.00	48.90	95.70	140.60
63						0.00	50.10	98.10
64							0.00	51.50
65								0.00

Zinssatz im Kapitalplan
Art. 811, Ziff. 1

Der unterjährige Zinssatz zur Verzinsung des Sparkapitals beträgt 1,00%.

Verzugszinssatz
Art. 1014, Ziff. 1

Der Verzugszinssatz beträgt 2,00%.

Technische Grundlagen

BVG 2015, projiziert auf das dem Bewertungsstichtag folgende Kalenderjahr, Generationentafeln (GT), 2,5% technischer Zins für Umwandlungssatz, 1,75% technischer Zins zur Berechnung der Vorsorgekapitalien der Pensionsbezüger

Die technischen Grundlagen können vom Stiftungsrat jederzeit angepasst werden.

Einkauf in den Pensionsplan Art. 213.2

Alter	Kategorie 1	Zins	Kategorie 2	Zins	Kategorie 3	Zins
	Skala	1.25%	Skala	1.25%	Skala	1.25%
25	23%	0.0%	19.5%	0.0%	16%	0.0%
26	23%	23.0%	19.5%	19.5%	16%	16.0%
27	23%	46.3%	19.5%	39.2%	16%	32.2%
28	23%	69.9%	19.5%	59.2%	16%	48.6%
29	23%	93.7%	19.5%	79.5%	16%	65.2%
30	23%	117.9%	19.5%	100.0%	16%	82.0%
31	23%	142.4%	19.5%	120.7%	16%	99.1%
32	23%	167.2%	19.5%	141.7%	16%	116.3%
33	23%	192.3%	19.5%	163.0%	16%	133.7%
34	23%	217.7%	19.5%	184.5%	16%	151.4%
35	23%	243.4%	19.5%	206.3%	16%	169.3%
36	23%	269.4%	19.5%	228.4%	16%	187.4%
37	23%	295.8%	19.5%	250.8%	16%	205.8%
38	23%	322.5%	19.5%	273.4%	16%	224.3%
39	23%	349.5%	19.5%	296.3%	16%	243.1%
40	23%	376.9%	19.5%	319.5%	16%	262.2%
41	23%	404.6%	19.5%	343.0%	16%	281.5%
42	23%	432.7%	19.5%	366.8%	16%	301.0%
43	23%	461.1%	19.5%	390.9%	16%	320.7%
44	23%	489.8%	19.5%	415.3%	16%	340.7%
45	23%	518.9%	19.5%	440.0%	16%	361.0%
46	23%	548.4%	19.5%	465.0%	16%	381.5%
47	23%	578.3%	19.5%	490.3%	16%	402.3%
48	23%	608.5%	19.5%	515.9%	16%	423.3%
49	23%	639.1%	19.5%	541.9%	16%	444.6%
50	23%	670.1%	19.5%	568.1%	16%	466.2%
51	23%	701.5%	19.5%	594.7%	16%	488.0%
52	23%	733.3%	19.5%	621.7%	16%	510.1%
53	23%	765.4%	19.5%	648.9%	16%	532.5%
54	23%	798.0%	19.5%	676.6%	16%	555.1%
55	23%	831.0%	19.5%	704.5%	16%	578.1%
56	23%	864.4%	19.5%	732.8%	16%	601.3%
57	23%	898.2%	19.5%	761.5%	16%	624.8%
58	23%	932.4%	19.5%	790.5%	16%	648.6%
59	23%	967.0%	19.5%	819.9%	16%	672.7%
60	23%	1002.1%	19.5%	849.6%	16%	697.1%
61	23%	1037.7%	19.5%	879.8%	16%	721.8%
62	23%	1073.6%	19.5%	910.2%	16%	746.9%
63	23%	1110.0%	19.5%	941.1%	16%	772.2%
64	23%	1146.9%	19.5%	972.4%	16%	797.9%
65	23%	1184.3%	19.5%	1004.0%	16%	823.8%

Einkauf in den Kapitalplan Art. 213.3

		Zins
Alter	Skala	2.00%
18	10%	0.0%
19	10%	10.2%
20	10%	20.6%
21	10%	31.2%
22	10%	42.0%
23	10%	53.1%
24	10%	64.3%
25	10%	75.8%
26	10%	87.5%
27	10%	99.5%
28	10%	111.7%
29	10%	124.1%
30	10%	136.8%
31	10%	149.7%
32	10%	162.9%
33	10%	176.4%
34	10%	190.1%
35	10%	204.1%
36	10%	218.4%
37	10%	233.0%
38	10%	247.8%
39	10%	263.0%
40	10%	278.4%
41	10%	294.2%
42	10%	310.3%
43	10%	326.7%
44	10%	343.4%
45	10%	360.5%
46	10%	377.9%
47	10%	395.7%
48	10%	413.8%
49	10%	432.3%
50	10%	451.1%
51	10%	470.3%
52	10%	489.9%
53	10%	509.9%
54	10%	530.3%
55	10%	551.1%
56	10%	572.4%
57	10%	594.0%
58	10%	616.1%
59	10%	638.6%
60	10%	661.6%
61	10%	685.0%
62	10%	708.9%
63	10%	733.3%
64	10%	758.2%
65	10%	783.5%

Umwandlungssätze (Art. 710) pro Geburtsjahr und Rücktrittsalter
(BVG 2010, GT, 2,5% technischer Zins)

Geburtsjahr	Beim Rücktrittsalter von ... Jahren												
	58	59	60	61	62	63	64	65	66	67	68	69	70
1952	4.58%	4.68%	4.78%	4.89%	5.00%	5.12%	5.24%	5.38%	5.52%	5.67%	5.84%	6.01%	6.20%
1953	4.57%	4.67%	4.77%	4.88%	4.99%	5.11%	5.23%	5.36%	5.51%	5.66%	5.82%	6.00%	6.19%
1954	4.56%	4.66%	4.76%	4.86%	4.98%	5.09%	5.22%	5.35%	5.49%	5.64%	5.81%	5.98%	6.17%
1955	4.55%	4.65%	4.75%	4.85%	4.96%	5.08%	5.21%	5.34%	5.48%	5.63%	5.79%	5.96%	6.15%
1956	4.54%	4.64%	4.74%	4.84%	4.95%	5.07%	5.19%	5.33%	5.47%	5.62%	5.78%	5.95%	6.13%
1957	4.53%	4.63%	4.73%	4.83%	4.94%	5.06%	5.18%	5.31%	5.45%	5.60%	5.76%	5.93%	6.12%
1958	4.53%	4.62%	4.72%	4.82%	4.93%	5.05%	5.17%	5.30%	5.44%	5.59%	5.75%	5.92%	6.10%
1959	4.52%	4.61%	4.71%	4.81%	4.92%	5.04%	5.16%	5.29%	5.43%	5.57%	5.73%	5.90%	6.09%
1960	4.51%	4.60%	4.70%	4.80%	4.91%	5.03%	5.15%	5.28%	5.41%	5.56%	5.72%	5.89%	6.07%
1961	4.50%	4.59%	4.69%	4.79%	4.90%	5.02%	5.14%	5.26%	5.40%	5.55%	5.71%	5.87%	6.06%
1962	4.49%	4.59%	4.68%	4.78%	4.89%	5.01%	5.13%	5.25%	5.39%	5.54%	5.69%	5.86%	6.04%
1963	4.48%	4.58%	4.67%	4.78%	4.88%	5.00%	5.12%	5.24%	5.38%	5.52%	5.68%	5.85%	6.03%
1964	4.48%	4.57%	4.67%	4.77%	4.87%	4.99%	5.10%	5.23%	5.37%	5.51%	5.67%	5.83%	6.01%
1965	4.47%	4.56%	4.66%	4.76%	4.86%	4.98%	5.09%	5.22%	5.36%	5.50%	5.65%	5.82%	6.00%
1966	4.46%	4.55%	4.65%	4.75%	4.85%	4.97%	5.08%	5.21%	5.34%	5.49%	5.64%	5.81%	5.98%
1967	4.45%	4.55%	4.64%	4.74%	4.85%	4.96%	5.07%	5.20%	5.33%	5.48%	5.63%	5.79%	5.97%
1968	4.45%	4.54%	4.63%	4.73%	4.84%	4.95%	5.07%	5.19%	5.32%	5.47%	5.62%	5.78%	5.96%
1969	4.44%	4.53%	4.63%	4.72%	4.83%	4.94%	5.06%	5.18%	5.31%	5.45%	5.61%	5.77%	5.94%
1970	4.43%	4.52%	4.62%	4.72%	4.82%	4.93%	5.05%	5.17%	5.30%	5.44%	5.59%	5.76%	5.93%
1971	4.43%	4.52%	4.61%	4.71%	4.81%	4.92%	5.04%	5.16%	5.29%	5.43%	5.58%	5.74%	5.92%
1972	4.42%	4.51%	4.60%	4.70%	4.80%	4.91%	5.03%	5.15%	5.28%	5.42%	5.57%	5.73%	5.91%
1973	4.41%	4.50%	4.60%	4.69%	4.80%	4.91%	5.02%	5.14%	5.27%	5.41%	5.56%	5.72%	5.89%
1974	4.41%	4.50%	4.59%	4.69%	4.79%	4.90%	5.01%	5.13%	5.26%	5.40%	5.55%	5.71%	5.88%
1975	4.40%	4.49%	4.58%	4.68%	4.78%	4.89%	5.00%	5.12%	5.25%	5.39%	5.54%	5.70%	5.87%
1976	4.40%	4.48%	4.58%	4.67%	4.77%	4.88%	4.99%	5.12%	5.24%	5.38%	5.53%	5.69%	5.86%
1977	4.39%	4.48%	4.57%	4.67%	4.77%	4.87%	4.99%	5.11%	5.24%	5.37%	5.52%	5.68%	5.85%
1978	4.38%	4.47%	4.56%	4.66%	4.76%	4.87%	4.98%	5.10%	5.23%	5.36%	5.51%	5.67%	5.84%
1979	4.38%	4.46%	4.56%	4.65%	4.75%	4.86%	4.97%	5.09%	5.22%	5.35%	5.50%	5.66%	5.82%
1980	4.37%	4.46%	4.55%	4.64%	4.75%	4.85%	4.96%	5.08%	5.21%	5.35%	5.49%	5.65%	5.81%
1981	4.37%	4.45%	4.54%	4.64%	4.74%	4.84%	4.96%	5.07%	5.20%	5.34%	5.48%	5.64%	5.80%
1982	4.36%	4.45%	4.54%	4.63%	4.73%	4.84%	4.95%	5.07%	5.19%	5.33%	5.47%	5.63%	5.79%
1983	4.36%	4.44%	4.53%	4.63%	4.72%	4.83%	4.94%	5.06%	5.18%	5.32%	5.46%	5.62%	5.78%
1984	4.35%	4.44%	4.53%	4.62%	4.72%	4.82%	4.93%	5.05%	5.18%	5.31%	5.45%	5.61%	5.77%
1985	4.34%	4.43%	4.52%	4.61%	4.71%	4.82%	4.93%	5.04%	5.17%	5.30%	5.44%	5.60%	5.76%
1986	4.34%	4.42%	4.51%	4.61%	4.71%	4.81%	4.92%	5.04%	5.16%	5.29%	5.44%	5.59%	5.75%
1987	4.33%	4.42%	4.51%	4.60%	4.70%	4.80%	4.91%	5.03%	5.15%	5.29%	5.43%	5.58%	5.74%
1988	4.33%	4.41%	4.50%	4.60%	4.69%	4.80%	4.91%	5.02%	5.14%	5.28%	5.42%	5.57%	5.73%
1989	4.32%	4.41%	4.50%	4.59%	4.69%	4.79%	4.90%	5.01%	5.14%	5.27%	5.41%	5.56%	5.72%
1990	4.32%	4.40%	4.49%	4.58%	4.68%	4.78%	4.89%	5.01%	5.13%	5.26%	5.40%	5.55%	5.71%
1991	4.31%	4.40%	4.49%	4.58%	4.68%	4.78%	4.89%	5.00%	5.12%	5.25%	5.39%	5.54%	5.70%
1992	4.31%	4.39%	4.48%	4.57%	4.67%	4.77%	4.88%	4.99%	5.12%	5.25%	5.39%	5.54%	5.70%
1993	4.31%	4.39%	4.48%	4.57%	4.66%	4.77%	4.87%	4.99%	5.11%	5.24%	5.38%	5.53%	5.69%
1994	4.30%	4.38%	4.47%	4.56%	4.66%	4.76%	4.87%	4.98%	5.10%	5.23%	5.37%	5.52%	5.68%
1995	4.30%	4.38%	4.47%	4.56%	4.65%	4.75%	4.86%	4.97%	5.09%	5.22%	5.36%	5.51%	5.67%
1996	4.29%	4.37%	4.46%	4.55%	4.65%	4.75%	4.85%	4.97%	5.09%	5.22%	5.36%	5.50%	5.66%
1997	4.29%	4.37%	4.46%	4.55%	4.64%	4.74%	4.85%	4.96%	5.08%	5.21%	5.35%	5.49%	5.65%
1998	4.28%	4.37%	4.45%	4.54%	4.64%	4.74%	4.84%	4.96%	5.08%	5.20%	5.34%	5.49%	5.64%
1999	4.28%	4.36%	4.45%	4.54%	4.63%	4.73%	4.84%	4.95%	5.07%	5.20%	5.33%	5.48%	5.64%
2000	4.27%	4.36%	4.44%	4.53%	4.63%	4.73%	4.83%	4.94%	5.06%	5.19%	5.33%	5.47%	5.63%

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