

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
9. Dezember 2024

Ersetzt
Anhang A vom 1. Januar 2024

Gültig ab
1. Januar 2025

Maximale einfache AHV-Rente	Die maximale einfache AHV-Rente beträgt CHF 30'240.00
Mindestlohn gemäss Art. 3 BW2 (6/8 der max. einfachen AHV-Rente)	Der Mindestlohn beträgt CHF 22'680.00
Koordinationsbetrag	Der Koordinationsbetrag beträgt CHF 17'000.00
Minimaler versicherter Lohn (1.5 x max. einfache AHV-Monatsrente)	Der minimale versicherte Lohn beträgt CHF 3'780.00
Maximal versicherter Lohn (10 x oberer Grenzbetrag)	Der maximale versicherte Lohn beträgt CHF 907'200.00
Oberer Grenzbetrag (3 x die max. einfache AHV-Rente)	Der obere Grenzbetrag nach Art. 8 BVG beträgt CHF 90'720.00
Zinssatz im Pensionsplan (BVG-Mindestzins)	Der unterjährige Zinssatz zur Verzinsung des Altersguthabens entspricht jeweils dem gültigen BVG-Mindestzinssatz
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	<p>Umwandlungssatz: BVG 2015, Generationentafeln (GT) nach Jahrgang, technischer Zins 1,50%</p> <p>Berechnung der Vorsorgekapitalien der Pensionsbezüger: BVG 2020, Generationentafeln (GT) projiziert auf das dem Bewertungsstichtag folgende Kalenderjahr, technischer Zins 1.50%</p> <p>Die technischen Grundlagen können vom Stiftungsrat jederzeit angepasst werden.</p>

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

	Kategorie 1		Kategorie 2		Kategorie 3	
		Zins		Zins		Zins
Alter	Skala	1.00%	Skala	1.00%	Skala	1.00%
20	19.00%	19.00%	14.30%	14.30%	9.50%	9.50%
21	19.00%	38.20%	14.30%	28.70%	9.50%	19.10%
22	19.00%	57.60%	14.30%	43.30%	9.50%	28.80%
23	19.00%	77.10%	14.30%	58.10%	9.50%	38.60%
24	19.00%	96.90%	14.30%	72.90%	9.50%	48.50%
25	28.00%	125.90%	23.30%	97.00%	18.50%	67.40%
26	28.00%	155.10%	23.30%	121.20%	18.50%	86.60%
27	28.00%	184.70%	23.30%	145.80%	18.50%	106.00%
28	28.00%	214.50%	23.30%	170.50%	18.50%	125.50%
29	28.00%	244.70%	23.30%	195.50%	18.50%	145.30%
30	28.00%	275.10%	23.30%	220.80%	18.50%	165.30%
31	28.00%	305.90%	23.30%	246.30%	18.50%	185.40%
32	28.00%	336.90%	23.30%	272.00%	18.50%	205.80%
33	28.00%	368.30%	23.30%	298.10%	18.50%	226.30%
34	28.00%	400.00%	23.30%	324.30%	18.50%	247.10%
35	28.00%	432.00%	23.30%	350.90%	18.50%	268.10%
36	28.00%	464.30%	23.30%	377.70%	18.50%	289.20%
37	28.00%	497.00%	23.30%	404.80%	18.50%	310.60%
38	28.00%	529.90%	23.30%	432.10%	18.50%	332.20%
39	28.00%	563.20%	23.30%	459.70%	18.50%	354.10%
40	28.00%	596.90%	23.30%	487.60%	18.50%	376.10%
41	28.00%	630.80%	23.30%	515.80%	18.50%	398.40%
42	28.00%	665.10%	23.30%	544.30%	18.50%	420.80%
43	28.00%	699.80%	23.30%	573.00%	18.50%	443.50%
44	28.00%	734.80%	23.30%	602.00%	18.50%	466.50%
45	28.00%	770.10%	23.30%	631.40%	18.50%	489.60%
46	28.00%	805.80%	23.30%	661.00%	18.50%	513.00%
47	28.00%	841.90%	23.30%	690.90%	18.50%	536.70%
48	28.00%	878.30%	23.30%	721.10%	18.50%	560.50%
49	28.00%	915.10%	23.30%	751.60%	18.50%	584.60%
50	28.00%	952.30%	23.30%	782.40%	18.50%	609.00%
51	28.00%	989.80%	23.30%	813.60%	18.50%	633.60%
52	28.00%	1027.70%	23.30%	845.00%	18.50%	658.40%
53	28.00%	1065.90%	23.30%	876.70%	18.50%	683.50%
54	28.00%	1104.60%	23.30%	908.80%	18.50%	708.80%
55	28.00%	1143.70%	23.30%	941.20%	18.50%	734.40%
56	28.00%	1183.10%	23.30%	973.90%	18.50%	760.30%
57	28.00%	1222.90%	23.30%	1006.90%	18.50%	786.40%
58	28.00%	1263.20%	23.30%	1040.30%	18.50%	812.70%
59	28.00%	1303.80%	23.30%	1074.00%	18.50%	839.40%
60	28.00%	1344.80%	23.30%	1108.10%	18.50%	866.30%
61	28.00%	1386.30%	23.30%	1142.40%	18.50%	893.40%
62	28.00%	1428.10%	23.30%	1177.20%	18.50%	920.90%
63	28.00%	1470.40%	23.30%	1212.20%	18.50%	948.60%
64	28.00%	1513.10%	23.30%	1247.70%	18.50%	976.50%
65	-	1513.10%	-	1247.70%	-	976.50%
66	-	1513.10%	-	1247.70%	-	976.50%
67	-	1513.10%	-	1247.70%	-	976.50%
68	-	1513.10%	-	1247.70%	-	976.50%
69	-	1513.10%	-	1247.70%	-	976.50%
70	-	1513.10%	-	1247.70%	-	976.50%

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

		Zins
Alter	Skala	2.00%
18	10.00%	10.00%
19	10.00%	20.20%
20	10.00%	30.60%
21	10.00%	41.20%
22	10.00%	52.00%
23	10.00%	63.10%
24	10.00%	74.30%
25	10.00%	85.80%
26	10.00%	97.50%
27	10.00%	109.50%
28	10.00%	121.70%
29	10.00%	134.10%
30	10.00%	146.80%
31	10.00%	159.70%
32	10.00%	172.90%
33	10.00%	186.40%
34	10.00%	200.10%
35	10.00%	214.10%
36	10.00%	228.40%
37	10.00%	243.00%
38	10.00%	257.80%
39	10.00%	273.00%
40	10.00%	288.40%
41	10.00%	304.20%
42	10.00%	320.30%
43	10.00%	336.70%
44	10.00%	353.40%
45	10.00%	370.50%
46	10.00%	387.90%
47	10.00%	405.70%
48	10.00%	423.80%
49	10.00%	442.30%
50	10.00%	461.10%
51	10.00%	480.30%
52	10.00%	499.90%
53	10.00%	519.90%
54	10.00%	540.30%
55	10.00%	561.10%
56	10.00%	582.40%
57	10.00%	604.00%
58	10.00%	626.10%
59	10.00%	648.60%
60	10.00%	671.60%
61	10.00%	695.00%
62	10.00%	718.90%
63	10.00%	743.30%
64	10.00%	768.20%
65		768.20%
66		768.20%
67		768.20%

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	59	60	61	62	63	64	65
Beim Bezug ab ... Rücktrittsalter							
58	37.80	75.00	111.70	147.80	183.40	218.50	253.10
59	0.00	38.70	76.90	114.50	151.50	188.00	223.90
60		0.00	39.70	78.80	117.40	155.40	192.80
61			0.00	40.80	80.90	120.50	159.50
62				0.00	41.90	83.20	123.80
63					0.00	43.10	85.50
64						0.00	44.40
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
20	377.8%	321.4%	265.8%	211.0%	157.1%	103.9%	51.6%
21	383.4%	326.2%	269.8%	214.2%	159.5%	105.5%	52.4%
22	389.2%	331.1%	273.8%	217.4%	161.8%	107.1%	53.1%
23	395.0%	336.0%	277.9%	220.7%	164.3%	108.7%	53.9%
24	401.0%	341.1%	282.1%	224.0%	166.7%	110.3%	54.8%
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
20	305.00%	257.40%	214.00%	168.20%	126.20%	82.20%	42.00%
21	309.60%	261.30%	217.20%	170.70%	128.10%	83.40%	42.60%
22	314.20%	265.20%	220.50%	173.30%	130.00%	84.70%	43.20%
23	318.90%	269.20%	223.80%	175.90%	132.00%	86.00%	43.80%
24	323.70%	273.20%	227.20%	178.50%	134.00%	87.30%	44.50%
25	328.60%	277.30%	230.60%	181.20%	136.00%	88.60%	45.20%
26	333.50%	281.50%	234.10%	183.90%	138.00%	89.90%	45.90%
27	338.50%	285.70%	237.60%	186.70%	140.10%	91.20%	46.60%
28	343.60%	290.00%	241.20%	189.50%	142.20%	92.60%	47.30%
29	348.80%	294.30%	244.80%	192.30%	144.30%	94.00%	48.00%
30	354.00%	298.70%	248.50%	195.20%	146.50%	95.40%	48.70%
31	359.30%	303.20%	252.20%	198.10%	148.70%	96.80%	49.40%
32	364.70%	307.70%	256.00%	201.10%	150.90%	98.30%	50.10%
33	370.20%	312.30%	259.80%	204.10%	153.20%	99.80%	50.90%
34	375.80%	317.00%	263.70%	207.20%	155.50%	101.30%	51.70%
35	381.40%	321.80%	267.70%	210.30%	157.80%	102.80%	52.50%
36	387.10%	326.60%	271.70%	213.50%	160.20%	104.30%	53.30%
37	392.90%	331.50%	275.80%	216.70%	162.60%	105.90%	54.10%
38	398.80%	336.50%	279.90%	219.90%	165.00%	107.50%	54.90%
39	404.80%	341.50%	284.10%	223.20%	167.50%	109.10%	55.70%
40	410.90%	346.60%	288.40%	226.50%	170.00%	110.70%	56.50%
41	417.10%	351.80%	292.70%	229.90%	172.60%	112.40%	57.30%
42	423.40%	357.10%	297.10%	233.30%	175.20%	114.10%	58.20%
43	429.80%	362.50%	301.60%	236.80%	177.80%	115.80%	59.10%
44	436.20%	367.90%	306.10%	240.40%	180.50%	117.50%	60.00%
45	442.70%	373.40%	310.70%	244.00%	183.20%	119.30%	60.90%
46	449.30%	379.00%	315.40%	247.70%	185.90%	121.10%	61.80%
47	456.00%	384.70%	320.10%	251.40%	188.70%	122.90%	62.70%
48	462.80%	390.50%	324.90%	255.20%	191.50%	124.70%	63.60%
49	469.70%	396.40%	329.80%	259.00%	194.40%	126.60%	64.60%
50	476.70%	402.30%	334.70%	262.90%	197.30%	128.50%	65.60%
51	483.90%	408.30%	339.70%	266.80%	200.30%	130.40%	66.60%
52	491.20%	414.40%	344.80%	270.80%	203.30%	132.40%	67.60%
53	498.60%	420.60%	350.00%	274.90%	206.40%	134.40%	68.60%
54	506.10%	426.90%	355.20%	279.00%	209.50%	136.40%	69.60%
55	513.70%	433.30%	360.50%	283.20%	212.60%	138.40%	70.60%
56	521.40%	439.80%	365.90%	287.40%	215.80%	140.50%	71.70%
57	529.20%	446.40%	371.40%	291.70%	219.00%	142.60%	72.80%
58	537.10%	453.10%	377.00%	296.10%	222.30%	144.70%	73.90%
59		459.90%	382.70%	300.50%	225.60%	146.90%	75.00%
60			388.40%	305.00%	229.00%	149.10%	76.10%
61				309.60%	232.40%	151.30%	77.20%
62					235.90%	153.60%	78.40%
63						155.90%	79.60%
64							80.80%

**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%
2003	3.56%	3.63%	3.71%	3.79%	3.88%	3.97%	4.06%	4.16%	4.27%	4.39%	4.51%	4.64%	4.78%
2004	3.56%	3.63%	3.71%	3.79%	3.87%	3.96%	4.06%	4.16%	4.27%	4.38%	4.50%	4.63%	4.77%
2005	3.55%	3.63%	3.70%	3.78%	3.87%	3.96%	4.05%	4.15%	4.26%	4.37%	4.50%	4.63%	4.76%
2006	3.55%	3.62%	3.70%	3.78%	3.86%	3.95%	4.05%	4.15%	4.25%	4.37%	4.49%	4.62%	4.76%

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%
2003	3.36%	3.42%	3.48%	3.55%	3.63%	3.71%	3.79%	3.87%	3.97%	4.06%	4.17%	4.28%	4.40%
2004	3.35%	3.42%	3.48%	3.55%	3.62%	3.70%	3.78%	3.87%	3.96%	4.06%	4.16%	4.27%	4.39%
2005	3.35%	3.41%	3.48%	3.55%	3.62%	3.70%	3.78%	3.87%	3.96%	4.06%	4.16%	4.27%	4.39%
2006	3.35%	3.41%	3.48%	3.55%	3.62%	3.70%	3.78%	3.86%	3.95%	4.05%	4.16%	4.27%	4.38%

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%
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2006	3.72%	3.80%	3.88%	3.97%	4.07%	4.17%	4.28%	4.40%	4.52%	4.65%	4.79%	4.94%	5.10%

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