Savings Plan 2026 at a glance

Pensionable salary

Annual salary incl. 13th salary, but excl. bonus, minus coordination amount of 1/3 of the annual salary up to max. CHF 20'000

Three savings plans

Basic, Standard, Top – Contributions in percentage of pensionable salary for each plan

Age	Savings contribution employee			Savings contribution employer
	Basic	Standard	Top	Regardless of the plan chosen
20 – 24	0.0%	2.5%	2.5%	5.0%
25 – 34	5.0%	8.5%	13.5%	10.5%
35 – 44	5.0%	8.5%	13.5%	13.5%
45 – 54	5.0%	8.5%	13.5%	17.0%
55 – 65	5.0%	8.5%	13.5%	20.5%
Risk premium	0.5%	0.5%	0.5%	1.0%

Retirement benefits

Savings account at retirement age multiplied by the conversion rate at retirement age

Age	58	59	60	61	62	63	64	**65**	66	67	68
Men	4.40%	4.50%	4.60%	4.70%	4.85%	4.95%	5.10%	5.20%	5.35%	5.50%	5.70%
Women	4.70%	4.80%	4.90%	5.05%	5.20%	5.35%	5.50%	5.65%	5.80%	6.00%	6.25%

Lump sum option	100% of the savings account (subject to voluntary payments during 3 years prior to retirement and pension rights accrued outside Switzerland prior to 01.07.2013 with one-off credit)
AVS bridge pension	possible until the normal retirement age; financed by the member
Partial retirement	possible as of age 58; in agreement with the employer; at least 20% reduction of degree of occupation; retirement after maximum 3 stages
Maintenance of benefits coverage	possible as of age 58 with a pensionable salary reduction of maximum 50% and without additional gainful employment
Child’s pension	15% of the retirement pension in payment, max. CHF 12'000 per year

Disability benefits

Temporary disability pension	65% of the pensionable salary, payable until normal retirement age; if partial disability, the pension is proportionate to the degree of disability decided by the Fonds
Lump sum option	if the disability occurs after age 58, up to 50% of the pension possible in form of lump sum
Child’s pension	10% of the pensionable salary for each child, max. CHF 12'000 per year

Death benefits

Surviving spouse’s or partner’s pension	45% of pensionable salary to spouse/partner in case of death of an active member 70% of disability or retirement pension
Age difference	2.4% reduction per year, if spouse/partner is more than 10 years younger than member
Marriage or declaration after retirement	the surviving spouse/partner’s pension is reduced by 20% for each year lapsed after legal retirement age
Lump sum option	max. 50% of the pension in form of lump sum in case of death of a member after age 58
Orphan’s pension	10% of the deceased active member’s pensionable salary 15% of the disabled or retirement pension if the child has lost both parents, the orphan’s pension is doubled
Lump sum death benefit	without survivor’s pension: 100% of savings account with survivor pension: a) total purchases made with interest minus withdrawals or b) retirement savings account minus value of spouse’s/partner’s pension c) the highest amount of a) or b)
One-time death allowance	CHF 5’000