



Classic line

Individually tailored pension solutions

Your most important advantages at a glance:

- Maximum security in the full insurance model
- Flexible pension plans
- Guaranteed rates of interest and capital protection
- Return-oriented surplus dividends
- Modern online service

With our Classic line products, you can tailor your pension plan to suit your needs. The pension plan offering ranges from the statutory basic cover to a well-rounded pension plan with non-compulsory retirement benefits. The legal minimum benefits are insured in all our pension plans.

The hallmark of the Classic line is the maximum protection of your pension in the full insurance model. You benefit from the following comprehensive guarantees:

- Guaranteed rates of interest for retirement assets:
The amount of interest paid on your BVG age assets will always be at least the BVG minimum interest rate set by Federal Council. We also ensure a guaranteed minimum interest rate on your non-compulsory age assets.
- Guaranteed nominal value:
Capital protection means that your retirement funds are not subject to capital market risk. Your retirement assets are protected.

→ Liquidity guarantee:

Liquidity is guaranteed by Baloise Life at all times. The Baloise always has sufficient liquid assets available to pay insured benefits.

→ Guarantee of existing pensions:

Pensions paid by the Baloise are guaranteed. Reductions of benefits are not possible.

On Baloise's online portal "Business Life Direct", you can find everything you need as an entrepreneur to manage your contracts and insurance data quickly and efficiently on-line. At the same time, you benefit from a reduction in administrative costs.

Depending on the size of your company (i.e. the number of insured persons), we take personal claims experience into account for individual contracts when defining rates. In this way, we ensure a risk-based rate structure and fair risk premiums for everybody.