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# Supplementary pension provision

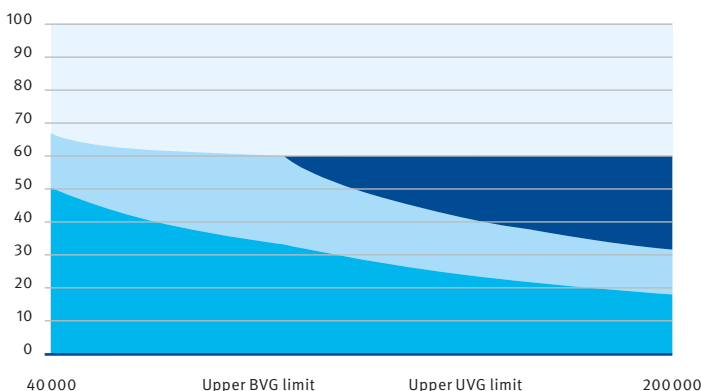
## Full insurance coverage for higher-income groups

Higher-salaried employees have greater pension requirements that are often inadequately insured. As a result of the salary limit in the Pillar 2 scheme, there is a risk of gaps in pension provision with respect to old age, disability and death.

The chart highlights the need for supplementary pension provision in addition to the basic statutory benefits for salaries above the BVG maximum limit.

By taking out a supplementary pension plan, you can close gaps in your pension provision to meet your personal requirements. The supplementary pension plan offers the same guarantees as the full insurance model, including the nominal value guarantee for the entrusted retirement assets and the guaranteed minimum interest rate.

Retirement benefits as a percentage of the AHV salary



- Gap in the pension provision
- Pillar 2
- Pillar 1

### The most important benefits to you at a glance:

- Flexible, modular extension of the basic pension
- A large, varied selection of pension plans
- The best-possible coverage within the full insurance model
- Additional, tax-advantaged opportunities to purchase higher-level insurance benefits
- Customised optimisation of insurance benefits for specified customer groups

## Options for customising the executive pension provision

	Insured salary	Variable coordination deduction rates This is normally based on the upper salary limit of the basic pension plan
<b>Age</b>	Savings plan	Rates for age credits of up to 20%. These are also offered on a graded basis
	Retirement benefits	As a lump-sum payment or optionally as a pension or lump sum
	Flexible retirement	Early retirement, continued insurance after the ordinary retirement age and partial retirement are possible
<b>Risk</b>	Disability pension	10 to 60% of the insured salary
	Spouse's pension	Freely selectable (up to a maximum of 85% of the disability pension)
	Children's/orphan's pension	Freely selectable (up to a maximum of 25% of the disability pension)
	Benefits in the event of death	Lump-sum death benefit and survival annuity are insurable
	Accident insurance	Freely selectable
	Waiting periods	Waiver of premium: 3, 6, 12 or 24 months Disability pension: 12 or 24 months