

Supplement to the Statement of Accounts Baloise Collective Foundations

Edition January 2022

Current account

All business transactions affecting the current account are processed in this account. The entries are recorded as at the value date and are relevant for the annual computation of interest.

Interest debits over CHF 20.– and interest credits over CHF 5.– are posted with the value date of 31 December. We have shown all interest debits or interest credits that apply as at this date. This is shown as the last item on the account statement.

If the current account shows a balance in your favor, the respective amount will be carried forward to the new account. It will be treated as a payment on account toward the premiums for 2022.

If the 2021 current account contains a large number of entries, you will receive a separate summary of these entries in the next few days.

The Statement of Account also lists any other assets on account at the Baloise Life Ltd or the Collective Foundation (e.g. employer contribution reserves, accumulated surplus dividends).

Employer contribution reserves

To a limited extent, the employer can make payments toward future employer contributions. Payments are only credited to the employer contribution reserves account if they are declared as such. The employer must make a written application to transfer funds to the current account for the purpose of paying premiums. A reimbursement of these funds to the employer is not permissible.

Accumulated surpluses for active/disabled persons

Payouts of surplus dividends are reported with the annual calculation of premiums. Under the provisions of the regulations, accumulated assets can be used to increase the insured benefits or for other Foundation objectives by way of resolution of the Trustees of the Fund.

Accumulated surpluses for pensioners

This account shows which assets can be used to increase the insured benefits of retirees and survivors by way of resolution of the Trustees of the Fund.

Free reserves

This account is set up via payments from the employer or through the transfer of surpluses. Under the provisions of the regulations, these reserves can be used for general pension objectives by way of resolution of the Trustees of the Fund. A payment to the employer is not permissible.

Interest rates

Account	Debit	for 2021 Credit	Debit	for 2022 Credit
Current account*	3,75 %	0,00 %	3,75 %	0,00 %
All custody accounts		0,00 %		0,00 %

* Debit interest on your current account will now accrue only as of 6 January.