



## Schindler Pensionskasse

Alter	Lineare Kürzung - 3.6% p.a.	Anspruch in % Altersguthaben
25	0.0%	0.00%
26	0.0%	0.00%
27	0.0%	0.00%
28	0.0%	0.00%
29	0.0%	0.00%
30	0.0%	0.00%
31	0.0%	0.00%
32	0.0%	0.00%
33	2.8%	0.43%
34	6.4%	0.98%
35	10.0%	1.54%
36	13.6%	2.09%
37	17.2%	2.65%
38	20.8%	3.20%
39	24.4%	3.75%
40	28.0%	4.31%
41	31.6%	4.86%
42	35.2%	5.41%
43	38.8%	5.97%
44	42.4%	6.52%

Alter	Lineare Kürzung - 3.6% p.a.	Anspruch in % Altersguthaben
45	46.0%	7.07%
46	49.6%	7.63%
47	53.2%	8.18%
48	56.8%	8.74%
49	60.4%	9.29%
50	64.0%	9.84%
51	67.6%	10.40%
52	71.2%	10.95%
53	74.8%	11.50%
54	78.4%	12.06%
55	82.0%	12.61%
56	85.6%	13.17%
57	89.2%	13.72%
58	92.8%	14.27%
59	96.4%	14.83%
60	100.0%	15.38%
61	100.0%	15.38%
62	100.0%	15.38%
63	100.0%	15.38%
64	100.0%	15.38%
65	100.0%	15.38%

### Anspruch

- Sofortige Gutschrift / Erhöhung des Altersguthabens per 01.01.2018
- Ab Alter 60 voller Anspruch von 15.38% des Altersguthabens
- Vor Alter 60 lineare Kürzung von 3.6% (0.3% pro Monat)
- Beispiel Versicherter Alter 50:
  - Altersguthaben CHF 300'000
  - Anspruch 64% (100% - 10 x 3.6%) von 15.38% = 9.84%
  - Anspruch somit CHF 29'350 (300'000 x 15.38% x 64%)