



Schindler

Pension Fund Rules 2018

Schindler Pension Fund

Appendix B: Table for additional voluntary contributions under Art. 8.2

AVC table			
Age	Standard plan	Minimum plan	Maximum plan
25	10.3%	9.3%	11.9%
26	20.7%	18.7%	23.9%
27	31.4%	28.3%	36.3%
28	42.2%	38.1%	48.8%
29	53.3%	48.1%	61.7%
30	64.7%	58.4%	74.8%
31	76.2%	68.8%	88.1%
32	88.0%	79.4%	101.7%
33	100.0%	90.2%	115.6%
34	112.2%	101.3%	129.8%
35	127.7%	115.6%	147.2%
36	143.5%	130.1%	165.0%
37	159.7%	145.0%	183.1%
38	176.1%	160.1%	201.7%
39	192.9%	175.6%	220.5%
40	210.0%	191.3%	239.8%
41	227.4%	207.4%	259.4%
42	245.2%	223.8%	279.5%
43	263.4%	240.5%	299.9%
44	281.9%	257.6%	320.8%
45	309.7%	283.9%	351.9%
46	338.0%	310.7%	383.7%
47	366.9%	338.1%	416.2%
48	396.4%	366.0%	449.2%
49	426.5%	394.5%	483.0%
50	457.2%	423.5%	517.4%
51	488.5%	453.1%	552.5%
52	520.4%	483.3%	588.3%
53	553.0%	514.2%	624.8%
54	586.2%	545.6%	662.0%
55	626.0%	583.7%	707.0%
56	666.7%	622.5%	752.9%
57	708.2%	662.1%	799.7%
58	750.5%	702.5%	847.5%
59	793.7%	743.7%	896.2%
60	837.7%	785.7%	945.8%
61	882.6%	828.6%	996.5%
62	928.4%	872.3%	1048.2%
63	975.1%	916.9%	1100.9%
64	1022.8%	962.4%	1154.7%
65	1071.4%	1008.8%	1209.5%

The figures in the AVC table are given as the percentage of insured salary, and refer to the end of the calendar year. The reference age is calculated as the difference between the calendar year and the year of birth.

Schindler Pension Fund

Appendix C: Reduction in retirement capital if an AHV bridging pension is taken in accordance with Art. 11.6

Duration in months	Factor	Duration in months	Factor
1	0.082	49	3.846
2	0.164	50	3.919
3	0.246	51	3.992
4	0.329	52	4.066
5	0.411	53	4.139
6	0.493	54	4.212
7	0.575	55	4.285
8	0.657	56	4.359
9	0.739	57	4.432
10	0.821	58	4.505
11	0.904	59	4.578
12	0.986	60	4.652
13	1.065		
14	1.145		
15	1.225		
16	1.304		
17	1.384		
18	1.464		
19	1.543		
20	1.623		
21	1.703		
22	1.782		
23	1.862		
24	1.941		
25	2.019		
26	2.096		
27	2.174		
28	2.251		
29	2.328		
30	2.406		
31	2.483		
32	2.560		
33	2.638		
34	2.715		
35	2.792		
36	2.870		
37	2.945		
38	3.020		
39	3.095		
40	3.171		
41	3.246		
42	3.321		
43	3.396		
44	3.472		
45	3.547		
46	3.622		
47	3.697		
48	3.773		

BVG 2015, 2.0%, 2020 (calendar year)