

Your personal insurance certificate for 2019

Dear SVE members,

Please find enclosed your insurance certificate, valid as of 1.1.2019. It provides information about your current retirement assets, your insured benefits in the event of retirement, disability and death, as well as the bases on which they are calculated.

Should you have any questions regarding your insurance certificate, please visit our website, where you will find a specimen certificate with explanations (www.sve.ch/de/service/downloads, see [information sheets](#)).

Interest on retirement assets at 2.0%

The SVE had a difficult investment year and suffered a negative yield of 1.4%. Having considered the SVE's financial and structural risk capacity, the Board decided to adopt an interest rate of 2.0% on members' retirement assets for the year 2018. Although this is lower than the previous year (3.0%), it is in line with the current technical rate according to which interest is paid on pensioners' actuarial reserves. This interest rate confirms the Board's endeavours to treat insured employees and pensioners in the same way with regard to interest rates in the long term, as well as to guarantee sustainable, stable interest rates. Moreover, the current interest rate is considerably higher than the minimum legal rate of 1.0%.

The interest rate of 2.0% applies to all persons who were insured with the SVE as active members on 31 December 2018.

Interest during 2019

Interest at the rate of 1.0% will be paid on the retirement assets of members who leave the SVE during 2019.

The Board has thus adopted the Federal Council's decision to leave the minimum interest rate in obligatory occupational retirement schemes at 1.0% for another year.

Choice of three SVE savings contribution scales

As of 1 July, you will again have the opportunity to transfer to a savings plan with higher or lower savings contributions (Super Plan, Comfort Plan or Basic Plan) and thus directly influence the development of your pension scheme. If you wish to [change your savings contributions](#), please inform us in writing, using the relevant [application form](#), which you will find on our website at www.sve.ch/de/service/downloads, by 31 May 2019 at the latest. You can conveniently complete and print out the form from your computer screen. In the absence of written notification, you will remain insured in your current savings plan. Insured persons whose employer pays 50% of their contributions are not permitted to choose their savings contribution scale.

The SVE team would like to thank you for your confidence and wishes you health, happiness and success in 2019.

Yours sincerely,
Sulzer Pension Fund



Peter Strassmann
General Manager



Martina Ingold
Head of Customer Service