

INFORMATION LETTER, MAY 2026

JJS to grant additional interest of 7.0%

Thanks to the positive trend on the financial markets, JJS ended the 2025 financial year on a very pleasing note. The Board of Trustees has therefore once again decided to allow insured persons to participate in the organisation's success and will be granting additional interest of 7.0% in May 2026.



In 2025, the financial markets performed very strongly for the third consecutive year. Accordingly, JJS's financial indicators continue to be in excellent shape. Robust economic performance in the United States, recovery in Europe and the emerging markets, falling inflation rates and a more expansionary monetary policy led to a pleasing investment result, despite trade and geopolitical tensions.

Thanks to a positive performance of 9.3% and a high coverage ratio of 131.2% as at 31 December 2025, the Board of Trustees has decided to allow insured persons and pensioners to participate in the organisation's success.

A boost for your retirement assets

We are pleased to inform you that you will receive additional interest of 7.0%, which will be credited to your retirement assets on 1 May 2026 and earn interest from that date. Please refer to the insurance certificate enclosed with this letter to discover the amount involved.

Please note that JJS grants additional intra-year interest only if the financial situation is favourable, and that only persons insured with JJS on 31 December 2025 and 1 May 2026 will benefit. Further details can be found in the *Regulations governing interest on retirement assets and the use of disposable assets*, which are available at www.sve.ch/en/jjs.

Your contact

Your personal contact will be happy to help you should you have any queries. You will find their contact details at the top right of your insurance certificate.



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