

sve

SMARTER
PENSION
SOLUTIONS

Safeguarding your future



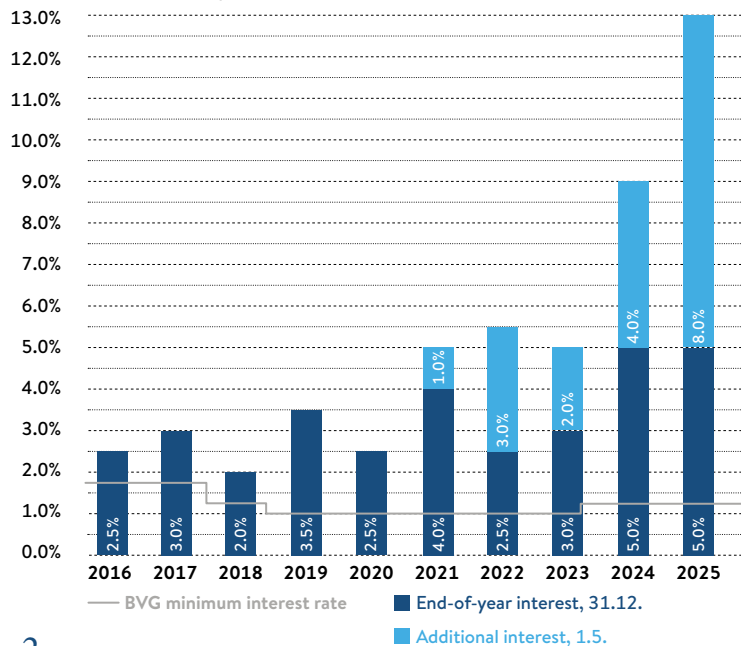
Dear Reader,

The SVE is your partner for occupational benefits. As such, in combination with state (Pillar 1) and private (Pillar 3) pension schemes, we ensure that you and your surviving dependants will be able to maintain your accustomed standard of living in old age as well as in the event of disability or death.

This is how we take care of you:

- solid basis with a funding ratio of 127.6% on 31 December 2025
- above-average end-of-year interest rate of 3.9% over the past five years
- additional interest in favourable financial circumstances
- attractive pension plans
- flexible retirement age from 58 to 70
- higher voluntary savings contributions possible
- comprehensive, competent advice

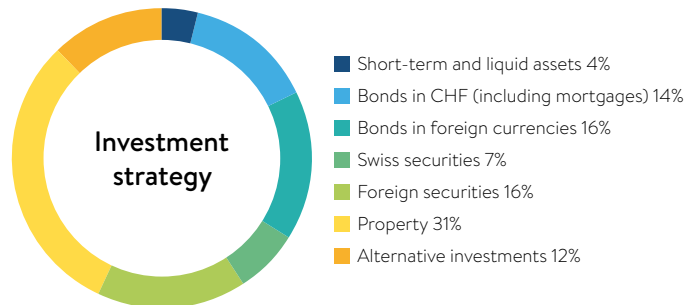
Above-average interest on retirement assets



A tradition of pension provision

Founded in 1920, the SVE is one of Switzerland's oldest pension funds. Today, it manages assets of approximately 4.3 billion Swiss francs.

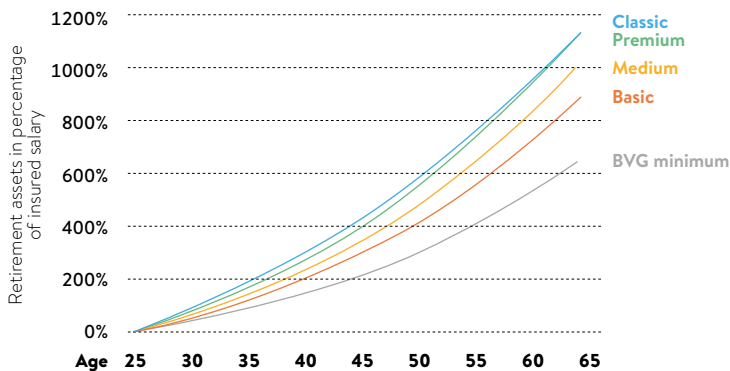
Flexible, secure and profitable: our success is based on a broadly diversified investment strategy. Our direct property investments in particular ensure favourable results and a high funding ratio.



Pension plans that adapt to you

Flexible pension plans with savings contributions of 3%, 5% or 7% above the legal minimum as well as the SVE's high interest rates contribute decisively to the growth of your retirement assets.

Your employer chooses the ideal pension plan ...



... and you choose your ideal savings plan*

- You can either pay your savings contributions according to the Basic plan or voluntarily opt for higher savings contributions according to the Comfort or Super plans.
- You may choose a different plan every year.
- Changes of plan come into effect on 1 July. You must apply for any change of plan in writing by 31 May of the year in question.

* if stipulated by your pension plan



Optimum security

With our wide range of pension benefits, you are ideally covered. In the event of retirement, disability or death, we will ensure that you and your surviving dependants are on solid financial ground. Thanks to the following benefits:

- retirement pension and/or retirement capital
- pensioner's child's pension
- disability pension
- disabled person's child benefits
- spouse's or partner's pension*
- orphan's pension
- one-off lump sum on death
- bridging pension (self-financed) in the event of early retirement
- purchase of residential property financed with retirement assets

* partner's pension requires a valid support agreement



Pension topics – explained simply

How to navigate the complex world of pension provision: we provide you with information on specific pension topics. Clearly and understandably presented, available in German, French and English.

The SVE information sheets

- Divorce
- Insurance certificate
- Leaving the pension fund
- Lump sum payable on death
- Mortgages
- Purchases of additional insurance benefits
- Residential property
- Retirement



www.sve.ch/en



Our online portal for you

Use our insurance portal at **mypkSVE** to plan your retirement actively and access your personal pension provision data. With a simple mouse click, you can simulate various pension provision options or trigger processes such as altering your savings plan.

With mypkSVE, you can:

- access and modify your personal pension provision data
- run through various retirement scenarios
- simulate voluntary contributions
- calculate advance withdrawals for the purchase of residential property and select your savings plan and insurance certificate
- submit online applications, such as for changes of savings plan
- order documents online



<https://mypk.sve.ch>

Transparency matters to us

This is why we do our utmost to ensure that you are well informed.

You will always find up-to-date information at www.sve.ch/en. Insured persons receive the *SVE Magazine* publication three times a year by post or online on the insurance portal at [mypkSVE](#).

In the “Retirement in view” conference series, experts will show you how to make the best possible provisions shortly before you retire.

Our competent team will be delighted to help you if you have any queries or concerns.

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