

INFORMATION LETTER FEBRUARY 2026

Your insurance certificate

Please find enclosed your personal insurance certificate with effect from 1 January 2026. It's worth taking a look: thanks to the exceptionally high total interest rate of 9% in 2025, your retirement assets and projected benefits have increased to the same extent.



JJS has granted all persons insured on 31 December 2025 a year-end interest rate of 5%. Together with the additional interest already credited in May, this reflects an excellent total interest rate of 9%.

High interest rates thanks to a successful investment year

This interest rate was possible because JJS is able to share its success with its insured members when it is in a favourable financial position: positive developments on the financial markets, encouraging investment results and a high coverage ratio combined with freely disposable assets prompted the Board of Trustees to make these interest rate decisions. Despite these distributions, the coverage ratio stood at an excellent 131.2% on 31 December 2025, underscoring JJS's financial stability. You will receive the Abridged Report, including the 2025 financial figures, in April.

How to read your insurance certificate

Thanks to the high interest rate, your retirement assets and projected benefits improved compared to the previous year. We recommend that you review your projected pension and

keep an eye on how your retirement savings develop. You will find definitions of terms in the "Insurance certificate" information sheet at www.sve.ch/en#information-sheets. Should you wish to continue to increase your benefits, you can also change your savings plan or make voluntary contributions. You can simulate both options conveniently on the <https://mypk.sve.ch> insurance portal.

Please note that the retirement assets of persons who leave JJS during the year in 2026 will, as usual, accrue interest at the BVG minimum interest rate (currently 1.25%).

We would like to thank you for your continued confidence and wish you all the best for 2026.



Peter Strassmann
Managing Director



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Head of Insurance Consulting