JJS | BESSER VORSORGEN

February 2024

Your personal insurance certificate for 2024

Dear JJS members,

As every year, please find enclosed your personal insurance certificate, which is valid as of 1 January 2024. It provides information on your current retirement assets, your insured benefits in the event of retirement, disability or death, as well as the bases on which they are calculated.

Should you have any questions regarding your insurance certificate, please visit the SVE website, where you will find a specimen certificate with explanations (https://www.sve.ch/PDF/Download-Center/merkblaetter-2024/GB-Versicherungsausweis.pdf).

Interest on retirement assets at 3.0%

2023 was a gratifying year for the JJS. Numerous negative factors, such as high inflation, turbulence in the banking sector and new geopolitical conflicts, had less of an impact on the financial markets than had been feared. Overall performance totalled +4.4%. With the exception of foreign currency bonds – which suffered from negative currency impacts – all asset classes contributed to the favourable result, with the equity segments making the most significant contribution.

In view of these pleasing results, the Board has decided to grant active members a high interest rate of 3.0% (2.5% the previous year), thus successfully confirming its endeavours to offer its insured persons the best possible benefits. The cover ratio increased from 115.2% the previous year to 118.0% at the end of December 2023.

The interest rate of 3.0% applies to all members fully insured with the JJS on 31 December 2023.

Interest during 2024

Interest at the rate of 1.25% (1.0% the previous year) will be paid on the retirement assets of members who leave the JJS during 2024 (analogous to SVE's and the BVG minimum interest rate of 1.25%).

Choice of three savings plans

Take the opportunity to change to a savings plan with higher or lower savings contributions (Super Plan, Comfort Plan or Basic Plan) on 1 July 2024, and thus directly influence the growth of your retirement assets.

With a few clicks, you can change your current savings plan yourself via our **mypkSVE** online policyholders' portal (https://mypk.sve.ch). Alternatively, you may inform us of any changes to your savings contributions using the appropriate registration form (http://www.jjs-stiftung.ch/de/downloads-und-links/downloads). The final deadline for changing your savings plan is 31 May 2024, or 20 June 2024 if you do so on the mypkSVE portal.

The JJS team would like to thank you for your confidence and wishes you good health, happiness and success in 2024. We look forward to continuing to be part of your occupational pension scheme in the future and to accompanying you on this journey.

Yours sincerely,
Johann Jakob Sulzer Foundation

Peter Strassmann
General Manager

Martina Ingold
Deputy General Manager
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Information