

Annex

Applicable amounts	2016/2017	2018
Minimum salary pursuant to Art. 2 BVG (Art. 2 par. 1 and Art. 8 par. 5)	CHF 21,150	CHF 21,150
Maximum annual salary used for the calculation of the insured salary (Art. 6 par. 1)	CHF 146,628	CHF 146,628
Maximum insured salary (Art. 6 par. 1)	CHF 121,308	CHF 121,308
Maximum coordination offset (Art. 6 par. 1)	CHF 25,320	CHF 25,320

Fees

Fees for processing an application for an advance withdrawal to finance home ownership in Switzerland	CHF 400
Fees for processing an application for an advance withdrawal to finance home ownership abroad	CHF 400

Appendix 1

Retirement credits as a percentage of the insured salary pursuant to Art. 7 par. 2			
Age of insured person	Retirement credit		
	Basic plan	Comfort plan	Superplan
25 - 31	14.8	16.1	17.4
32 - 41	17.3	18.9	20.4
42 - 51	19.8	21.6	23.4
52 - 65	22.3	24.4	26.4
65 - 70	14.8	16.1	17.4

SVE Basic plan

Contributions as a percentage of the insured salary pursuant to Art. 8 par. 2						
Age	Savings contributions		Risk contributions		Total	
	Insured	Company	Insured	Company	Insured	Company
- 24	-	-	0.9	1.3	0.9	1.3
25-31	6.1	8.7	0.9	1.3	7.0	10.0
32-41	7.1	10.2	0.9	1.3	8.0	11.5
42-51	8.1	11.7	0.9	1.3	9.0	13.0
52-65	9.1	13.2	0.9	1.3	10.0	14.5
65-70	6.1	8.7	0.0	0.0	6.1	8.7

SVE Comfort plan

Contributions as a percentage of the insured salary pursuant to Art. 8 par. 2						
Age	Savings contributions		Risk contributions		Total	
	Insured	Company	Insured	Company	Insured	Company
- 24	-	-	0.9	1.3	0.9	1.3
25-31	7.4	8.7	0.9	1.3	8.3	10.0
32-41	8.7	10.2	0.9	1.3	9.6	11.5
42-51	9.9	11.7	0.9	1.3	10.8	13.0
52-65	11.2	13.2	0.9	1.3	12.1	14.5
65-70	7.4	8.7	0.0	0.0	7.4	8.7

Appendix 1

SVE Superplan

Contributions as a percentage of the insured salary pursuant to Art. 8 par. 2						
Age	Savings contributions		Risk contributions		Total	
	Insured	Company	Insured	Company	Insured	Company
- 24	-	-	0.9	1.3	0.9	1.3
25-31	8.7	8.7	0.9	1.3	9.6	10.0
32-41	10.2	10.2	0.9	1.3	11.1	11.5
42-51	11.7	11.7	0.9	1.3	12.6	13.0
52-65	13.2	13.2	0.9	1.3	14.1	14.5
65-70	8.7	8.7	0.0	0.0	8.7	8.7

Any deviations in the division of contributions between the insured and the company must be agreed in the affiliation contract, but the company must pay an amount that equals at least 50% of the total contributions.

Insured aged between 58 and 65 whose previous insured salary continues to be insured under Art. 6 par. 6 must also pay the employer's contribution for the part of their salary that continues to be insured. In the affiliation contract, the company may specify that it will continue to pay the employer's contributions.

Insured may only opt to continue the insurance between the ages of 65 and 70 and to maintain the associated contribution payments if the company permits this under the affiliation contract.

Appendix 1

Conversion rate in accordance with Art. 11 par. 2 / Retirement benefit

The conversion rate is determined by the age at the time of retirement as well as the chosen deferred spouse's pension (60% or 100%):

Age on retirement	Conversion rate for spouse's pension									
	as of 1.1.2017		as of 1.1.2018		as of 1.1.2019		as of 1.1.2020		as of 1.1.2021	
	60%	100%	60%	100%	60%	100%	60%	100%	60%	100%
58	4.94%	4.58%	4.71%	4.34%	4.48%	4.10%	4.25%	3.86%	4.01%	3.62%
59	5.04%	4.67%	4.81%	4.43%	4.58%	4.19%	4.35%	3.95%	4.11%	3.70%
60	5.15%	4.75%	4.92%	4.51%	4.69%	4.27%	4.45%	4.03%	4.21%	3.78%
61	5.26%	4.85%	5.03%	4.61%	4.80%	4.37%	4.56%	4.12%	4.32%	3.87%
62	5.38%	4.94%	5.15%	4.70%	4.91%	4.46%	4.67%	4.21%	4.43%	3.96%
63	5.51%	5.04%	5.27%	4.80%	5.03%	4.55%	4.79%	4.30%	4.55%	4.05%
64	5.65%	5.15%	5.41%	4.90%	5.17%	4.65%	4.92%	4.40%	4.67%	4.15%
65	5.80%	5.26%	5.55%	5.01%	5.30%	4.76%	5.05%	4.51%	4.80%	4.26%
66	5.95%	5.38%	5.70%	5.13%	5.45%	4.88%	5.20%	4.63%	4.94%	4.37%
67	6.12%	5.51%	5.87%	5.26%	5.62%	5.01%	5.36%	4.76%	5.10%	4.50%
68	6.30%	5.65%	6.04%	5.40%	5.78%	5.15%	5.52%	4.89%	5.26%	4.63%
69	6.50%	5.80%	6.24%	5.55%	5.97%	5.29%	5.70%	5.03%	5.43%	4.77%
70	6.71%	5.96%	6.44%	5.70%	6.17%	5.44%	5.90%	5.18%	5.62%	4.92%

For each full month at a higher age, the conversion rate will be increased on a pro rata basis.

Appendix 1

Reduction in retirement capital for insured receiving a bridging pension in accordance with Art. 12

If the insured takes a bridging pension, the available retirement capital is reduced by the following multiples of the annual amount of the bridging pension, depending on the maximum proposed duration of payment:

Duration	Reduction of retirement capital
7 years	6.542 times bridging pension
6 years	5.662 times bridging pension
5 years	4.765 times bridging pension
4 years	3.849 times bridging pension
3 years	2.915 times bridging pension
2 years	1.963 times bridging pension
1 year	0.991 times bridging pension

For years already commenced, the intermediate value will be determined on a pro rata basis (1/12 per month).

Conversion rate in accordance with Art. 15 par. 5 / Disability pension

The conversion rate is 5.80% from 1.1.2017, falling to 5.55% as of 1.1.2018, 5.30% as of 1.1.2019, 5.05% as of 1.1.2020 and 4.80% as of 1.1.2021.

Appendix 2a

Support contract for unmarried insured pursuant to Art. 18 of the Rules

between

(Insured)

and

(Partner)

1. This contract serves to protect any claims to survivors' benefits on the part of the surviving partner pursuant to the Sulzer Pension Fund Rules.

2. The parties confirm that they have noted the provisions of the Rules on the unmarried partner's pension and accept the conditions set out therein.

3. Both parties confirm that they are unmarried and not related to each other and that they have been living together as partners in the same household without interruption since (date).

4. The parties agree that each will contribute to the maintenance of the joint household to the extent of his possibilities. The mutual maintenance obligation includes paying money, doing housework, caring for the children, or providing the partner with career or business support. Unless agreed to the contrary, the mutual maintenance obligation ends when the partners cease living together.

Any supplementary agreements between the parties concerning the maintenance obligation:
.....
.....

5. After the death of the insured or the pensioner, the surviving partner must submit appropriate documents (e.g. residence certificate or confirmation of registration of a partnership between same-sex couples in accordance with cantonal or federal law) to prove that the conditions for an unmarried partner's pension set out in the Rules have been fulfilled. The pension plan is authorized to review the entitlement to benefits on the basis of the prevailing circumstances.

6. If an unmarried partner's pension is granted, the partner undertakes to inform the pension plan without delay in the event of his (re)marriage or the conclusion of a new support contract.

7. The insured undertakes to inform the pension plan without delay if the support contract is terminated.

The **signature of the insured on this support contract must be officially certified**. This support contract must be submitted to the pension plan during the insured's lifetime.

Place and date:

Signatures:

.....
Insured

.....
Partner

Appendix 2b

Beneficiaries of the lump sum payable on death pursuant to Art. 20 of the Rules

In the event of my death, the lump sum payable on death must be paid as follows to the persons listed below. This declaration replaces any earlier documents pertaining to the beneficiaries' entitlement to the lump sum payable on death.

Date of birth	Surname	First name	Address	Cat. *)	Share in %
Total 100%					100%

*) Enter letter for relevant category a), b), c)

This person belongs to the following beneficiary category pursuant to Art 20 par. 2, a, b and c:

- a) the spouse;
the children of the deceased who are entitled to an orphan's pension from the pension plan;
- b) persons supported by the deceased to a considerable extent;
the person with whom the insured lived together without interruption for the last five years before his death or who is responsible for the maintenance of one or more joint children;
- c) the other children
the parents
the siblings.

AHV number of the insured:

Surname and first name of the insured:
(please use block capitals)

Place, date:

Signature of the insured:

The payment of a lump sum on death is governed by Art 20 par. 1 of the Sulzer Pension Fund Rules and any supplements.

To be sent to:
Sulzer Pension Plan, P.O. Box, 8401 Winterthur

Appendix 3

Basic plan - Maximum possible retirement capital under Art. 9 par. 5	
Age	Maximum possible retirement capital as a percentage of the insured salary (for calculation of the maximum possible purchase amount)
25	14.8
26	29.9
27	45.3
28	61.0
29	77.0
30	93.4
31	110.0
32	129.5
33	149.4
34	169.7
35	190.4
36	211.5
37	233.0
38	255.0
39	277.4
40	300.2
41	323.6
42	349.8
43	376.6
44	404.0
45	431.8
46	460.3
47	489.3
48	518.9
49	549.0
50	579.8
51	611.2
52	645.7
53	681.0
54	716.9
55	753.5
56	790.9
57	829.0
58	867.9
59	907.5
60	948.0
61	989.2
62	1,031.3
63	1,074.3
64	1,118.0
65	1,162.7

The age of the insured is calculated as the difference between the current calendar year and the year of birth

Appendix 3

Comfort plan - Maximum possible retirement capital under Art. 9 par. 5	
Age	Maximum possible retirement capital as a percentage of the insured salary (for calculation of the maximum possible purchase amount)
25	16.1
26	32.5
27	49.3
28	66.4
29	83.8
30	101.6
31	119.7
32	141.0
33	162.7
34	184.9
35	207.5
36	230.5
37	254.0
38	278.0
39	302.5
40	327.4
41	352.9
42	381.5
43	410.7
44	440.6
45	471.0
46	502.0
47	533.6
48	565.9
49	598.8
50	632.4
51	666.6
52	704.4
53	742.9
54	782.1
55	822.2
56	863.0
57	904.7
58	947.2
59	990.5
60	1,034.7
61	1,079.8
62	1,125.8
63	1,172.7
64	1,220.6
65	1,269.4

The age of the insured is calculated as the difference between the current calendar year and the year of birth

Appendix 3

Superplan - Maximum possible retirement capital under Art. 9 par. 5	
Age	Maximum possible retirement capital as a percentage of the insured salary (for calculation of the maximum possible purchase amount)
25	17.4
26	35.1
27	53.3
28	71.7
29	90.6
30	109.8
31	129.4
32	152.3
33	175.8
34	199.7
35	224.1
36	249.0
37	274.4
38	300.2
39	326.7
40	353.6
41	381.1
42	412.1
43	443.7
44	476.0
45	508.9
46	542.5
47	576.7
48	611.7
49	647.3
50	683.7
51	720.7
52	761.5
53	803.2
54	845.6
55	889.0
56	933.1
57	978.2
58	1,024.2
59	1,071.0
60	1,118.9
61	1,167.6
62	1,217.4
63	1,268.1
64	1,319.9
65	1,372.7

The age of the insured is calculated as the difference between the current calendar year and the year of birth

Appendix 4

Additional conditions for external membership

In addition to Art. 4 par. 1 of the SVE Rules, the following conditions apply to external membership of insured members.

1. Cessation of gainful employment (cessation of earnings from gainful employment)

Additional conditions for external membership without income from gainful employment

- Employment terminated by the company (with or without a social plan)
- Requests to remain in the pension scheme as an external member must be submitted in writing through the HR unit stating reasons.
- Contributions (risk contributions from the insured/the company and savings contributions from the insured/company) are collected by the company.

Rules for insured under 55 years of age:

- Able to remain insured members of SVE for a maximum of 6 months

Rules for insured aged 55:

- Able to remain insured members of SVE until they reach 58 years of age
- Early retirement under the provisions of the SVE Rules (Art. 11)

Rules for insured as of 56 years of age:

- Able to remain insured members of SVE for a maximum of two years
- Early retirement under the provisions of the SVE Rules (Art. 11)

2. Continued gainful employment with a different employer (receiving earnings from gainful employment)

Additional conditions for external membership

- No equivalent pension scheme available with the new employer
- Consent of the new employer to continuing membership of the SVE scheme
- Cover to continue at existing level (no pay rises permitted)

The Board of Trustees decides in response to a proposal from SVE Management.