

Resolution on the interest rate

The Pension Fund Commission of _____

pension fund supplementary or management pension fund

has decided to apply the following interest rate for the year _____ :

interest rate on total savings capital _____ %

We confirm that we have been informed of the necessary reserve requirement in accordance with the currently valid rules for participation and restructuring and have taken note of the fact that up to an estimated coverage ratio, maximum values for the interest rate apply subject to compliance with the minimum provisions in accordance with the Federal Law on Occupational Retirement (BVG).

If the effective coverage ratio differs from the estimated coverage ratio, the interest rate will no longer be adjusted.

Determination of the interest rate

The Pension Fund Commission determines the interest rate depending on the estimated coverage ratio and taking into account the table below for the investment pool. The interest rate must be communicated to the administrative office using the enclosed form by 20 January at the latest. If the Pension Fund Commission does not determine an interest rate or if no notification is made by 20 January at the latest, the interest rate shall be calculated in accordance with the interest rate applicable to the investment pool and coverage ratio.

Coverage ratio	Flex 20 pool			Flex 30 pool			Flex 40 pool		
	Savings capital interest		Restr. contribution Minimum value	Savings capital interest		Restr. contribution Minimum value	Savings capital interest		Restr. contribution Minimum value
	Maximum value	Guideline value		Maximum value	Guideline value		Maximum value	Guideline value	
CR < 85.0%	-		10.00%	-		10.00%	-		10.00%
85.0% ≤ CR < 90.0%	¼ BVG		5.00%	¼ BVG		5.00%	¼ BVG		5.00%
90.0% ≤ CR < 92.5%	¼ BVG		3.00%	¼ BVG		3.00%	¼ BVG		3.00%
92.5% ≤ CR < 95.0%	½ BVG		2.00%	½ BVG		2.00%	½ BVG		
95.0% ≤ CR < 97.5%	½ BVG		1.00%	½ BVG			½ BVG		
97.5% ≤ CR < 100.0%	BVG			BVG			BVG		
100.0% ≤ CR < 102.0%	BVG			BVG			BVG		
102.0% ≤ CR < 104.0%	¾ BVG + 0.5%			¾ BVG + 0.5%			¾ BVG + 0.5%		
104.0% ≤ CR < 106.0%	½ BVG + 1%			¾ BVG + 0.5%			¾ BVG + 0.5%		
106.0% ≤ CR < 108.0%	¼ BVG + 1.5%			½ BVG + 1%			½ BVG + 1%		
108.0% ≤ CR < 110.0%	2.00%			¼ BVG + 1.5%			½ BVG + 1%		
110.0% ≤ CR < 112.0%		2.25%		2.00%			¼ BVG + 1.5%		
112.0% ≤ CR < 114.0%		2.25%			2.25%		¼ BVG + 1.5%		
114.0% ≤ CR < 116.0%		2.50%			2.50%		2.00%		
116.0% ≤ CR < 118.0%		2.75%			2.75%			2.50%	
118.0% ≤ CR < 120.0%		3.00%			3.00%			3.00%	
120.0% ≤ CR < 125.0%		3.50%			3.50%			3.50%	
125.0% ≤ CR < 130.0%		4.00%			4.00%			4.00%	
130.0% ≤ CR < 135.0%		4.50%			4.50%			4.50%	
135.0% ≤ CR < 140.0%		5.00%			5.00%			5.00%	
140.0% ≤ CR < 150.0%		6.00%			6.00%			6.00%	
150.0% ≤ CR		7.00%			7.00%			7.00%	

Interest on employer contribution reserves (where applicable)

Analogous to savings capital interest _____ % interest No interest

(please tick the desired variant)

The interest rate for the interest on the employer contribution reserves may not be higher than the interest rate on the savings balance and may not be higher than the return achieved.

Employee representatives

_____ Surname	_____ First name	_____ E-mail	_____ Original signature
_____ Surname	_____ First name	_____ E-mail	_____ Original signature
_____ Surname	_____ First name	_____ E-mail	_____ Original signature
_____ Surname	_____ First name	_____ E-mail	_____ Original signature

Employer representatives

_____ Surname	_____ First name	_____ E-mail	_____ Original signature
_____ Surname	_____ First name	_____ E-mail	_____ Original signature
_____ Surname	_____ First name	_____ E-mail	_____ Original signature
_____ Surname	_____ First name	_____ E-mail	_____ Original signature

Place, date

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