

com Plan

Contact person: the contact details of your contact person can be found to the right of the address block.

Personal pension benefit plan as of: all calculations are made on the date shown in the title.

1. Personal data

All important and relevant personal information and information pertaining to the employment contract are displayed in this section. If this information is not correct, please inform your employer.

The basis for calculating benefits and contributions is the insured salary (Art. 6).

2. Benefits

2a) Projected benefits at retirement

The projected retirement savings displayed are calculated on the basis of current retirement savings, future savings contributions on the basis of the current insured salary and your chosen savings option as well as the current interest rate.

In the event of early retirement following full-time (100%) employment, the employer will provide a one-off sum amounting to CHF 80'100 to finance the AHV bridging pension (art. 12 and annex 6), if the uninterrupted service in the Swisscom Group has been at a minimum of 10 years. The amount will be reduced for each missing month of 1/120. The corresponding amount in the event of early retirement is displayed in the column BP/month.

2b) Disability benefits

Disability pension: this is calculated based on the degree of disability (art. 19).

Disability-linked children's pension: this is paid out until the child reaches the age of 18. If the child is still in education or at least 70% disabled, the entitlement continues until the age of 25.

2c) Benefits in the event of death

Spouse's/partner's pension: In the event of the death of an insured member, the surviving spouse or partner is entitled to a spouse's pension/partner's pension if the spouse/partner is financially responsible for one or more children or has reached the age of 40 and was married to the deceased person or lived together continuously with the deceased person in the same household for at least five years (the same registered place of residence) with a written mutual support agreement signed by both parties.

Persons of the same sex in a registered partnership have the same rights as spouses (art. 2).

Entitlement to the partner's pension exists only if proof of the partnership can be provided in the form of a support agreement signed by both parties. You must submit this agreement to *comPlan* prior to death or retirement (art. 16).

Orphan's pension: this is paid out until the child reaches the age of 18. If the child is still in education or at least 70% disabled, the entitlement continues until the age of 25.

Lump sum payable on death: surviving dependents are entitled to a lump sum payable on death, independently of inheritance rights, in the following definitive order of priority (art. 18):

- a. the spouse entitled to a spouse's pension as per Art. 15 Para. 1; in the absence of such
- b. the partner entitled to a partner's pension as per Art. 16 Para. 1 or persons who received substantial assistance from the insured member (with the exception of divorced spouses); in the absence of such,
- c. all children of the deceased; in the absence of such, their parents; in the absence of such, their siblings.

The entitlement to a lump sum payable on death and/or an additional lump sum on death varies depending on the order of priority. Detailed information can be found in art. 18.

3. Contributions

On joining and at the start of each new year, you have the opportunity to choose between the savings options Standard, Plus and Extra. If on joining you do not wish to make any changes, then the standard savings option will be applied automatically (art. 7 and annexe 1).

Age	Savings option Standard	Plus	Extra
18-21	0.0%	2.0%	4.0%
22-39	6.6%	8.1%	9.0%
40-54	8.6%	10.1%	14.0%
55-65	10.6%	12.1%	19.0%

Age corresponds to the year of calculation minus the year of birth. This ensures that the contribution rate always remains the same throughout the calendar year.

Disability and death benefits are funded by your employer's risk contributions. The conversion rate contribution is financed by the employer.

4. Account transactions

Transactions executed during the calendar year are displayed in this column to ensure that the details of the change in the retirement savings are comprehensible.

5. Account summary

Development of the retirement savings is displayed in full in the account summary. The following account types are included:

Standard: standard savings contributions as well as asset movements are listed.

Supplementary savings: savings contributions from the savings options Plus and Extra are listed.

Early retirement (VP) account: buying-ins for early retirement are listed

6. General information

BVG accrued retirement savings according to LOB

The difference compared with statutory retirement savings shows how *comPlan* is performing relative to the minimum legal requirements.

Maximum buying-in amounts for regular benefits

This value corresponds to the difference between the maximum possible retirement savings minus the actual amount available.

Maximum amount for early withdrawal for home ownership

If you are under 50, you may use your current retirement savings (= departure payment) to buy a home. If you are 50 or over, no more than the higher of the following amounts may be used:

- Departure payment at age 50, or
- 50% of departure payment at the time of the early withdrawal.

Early withdrawals must be at least CHF 20 000.

Further regulations and information about the early withdrawal for home ownership are stated in the separate booklet.

Early withdrawal amount for property ownership

Following an early withdrawal, a further early withdrawal may not be made until a period of five years has elapsed. In addition, an early withdrawal may only be made up to three years before the qualifying age for the receipt of retirement benefits. This limit is also applicable in the case of early retirement.

Support and partner agreement

Provided a contract has already been submitted, the corresponding information can be found here.

Any questions? Your *comPlan* team will be happy to help.

comPlan

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