

# UNO PENSION PLANS/EMPLOYEE BENEFITS INSURANCE PURSUANT TO THE SWISS FEDERAL LAW BVG AND THE COLLECTIVE LABOUR AGREEMENT L-GAV

	Max. pensionable AHV gross salary (CHF)	Coordination deduction (CHF)	Max. pensionable salary (CHF)	Retirement credits	Disability pension	Partner's pension	Child's pension	Contributions
<b>Uno Basis</b>	90'720	26'460	64'260	Age 25 – 34: 7 % 35 – 44: 10 % 45 – 54: 15 % 55 – 65: 18 %*	40 %	25 %	10 %	Age ** 18 – 24: 1 % 25 – 64/65: 14 %
<b>Uno Top</b>	907'200	26'460	880'740	Up to BVG upper limit: Age 25 – 34: 7 % 35 – 44: 10 % 45 – 54: 15 % 55 – 65: 18 %* Above BVG upper limit: 11 %	40 %	25 %	10 %	Age ** 18 – 24: 1 % 25 – 64/65: 14 %
<b>Uno Plus</b>	907'200	26'460	880'740	Up to BVG upper limit: Age 25 – 34: 9 % 35 – 44: 12 % 45 – 54: 17 % 55 – 65: 20 %* Above BVG upper limit: 13 %	50 %	30 %	10 %	Age ** 18 – 24: 1.4 % 25 – 64/65: 16.4 %
<b>Uno Integral Basis</b>	90'720	0	90'720	Age 25 – 34: 7 % 35 – 44: 10 % 45 – 54: 15 % 55 – 65: 18 %*	40 %	25 %	10 %	Age ** 18 – 24: 1 % 25 – 64/65: 14 %
<b>Uno Integral Top</b>	907'200	0	907'200	Up to BVG upper limit: Age 25 – 34: 7 % 35 – 44: 10 % 45 – 54: 15 % 55 – 65: 18 %* Above BVG upper limit: 11 %	40 %	25 %	10 %	Age ** 18 – 24: 1 % 25 – 64/65: 14 %
<b>Uno Integral Plus</b>	907'200	0	907'200	Up to BVG upper limit: Age 25 – 34: 9 % 35 – 44: 12 % 45 – 54: 17 % 55 – 65: 20 %* Above BVG upper limit: 13 %	50 %	30 %	10 %	Age ** 18 – 24: 1.4 % 25 – 64/65: 16.4 %

\* Continued insurance cover for a person who continues to work past the normal retirement age is possible only up to the age of 70. The amounts are defined in the respective pension plan.

\*\* From 1 January 2025, the reference age for women will be gradually increased by three months per year. For women, the reference age in 2026 will therefore be 64 years + 6 months.

# SCALA PENSION PLANS/EMPLOYEE BENEFITS INSURANCE PURSUANT TO THE SWISS FEDERAL LAW BVG

	Max. pensionable AHV gross salary (CHF)	Coordination deduction (CHF)	Max. pensionable salary (CHF)	Retirement credits	Disability pension	Partner's pension	Child's pension	Contributions
<b>Scala Basis</b>	90'720	26'460	64'260	Age 25 – 34: 7 % 35 – 44: 10 % 45 – 54: 15 % 55 – 65: 18 %*	40 %	25 %	10 %	Age ** 18 – 24: 1.4 % 25 – 64/65: Retirement credit plus 3.6 %
<b>Scala Top</b>	907'200	26'460	880'740	Age 25 – 34: 7 % 35 – 44: 10 % 45 – 54: 15 % 55 – 65: 18 %*	40 %	25 %	10 %	Age ** 18 – 24: 1.4 % 25 – 64/65: Retirement credit plus 3.6 %
<b>Scala Plus</b>	907'200	26'460	880'740	Age 25 – 34: 9 % 35 – 44: 12 % 45 – 54: 17 % 55 – 65: 20 %*	50 %	30 %	10 %	Age ** 18 – 24: 1.4 % 25 – 64/65: Retirement credit plus 3.6 %
<b>Scala Integral Basis</b>	90'720	0	90'720	Age 25 – 34: 7 % 35 – 44: 10 % 45 – 54: 15 % 55 – 65: 18 %*	40 %	25 %	10 %	Age ** 18 – 24: 1.4 % 25 – 64/65: Retirement credit plus 3.6 %
<b>Scala Integral Top</b>	907'200	0	907'200	Age 25 – 34: 7 % 35 – 44: 10 % 45 – 54: 15 % 55 – 65: 18 %*	40 %	25 %	10 %	Age ** 18 – 24: 1.4 % 25 – 64/65: Retirement credit plus 3.6 %
<b>Scala Integral Plus</b>	907'200	0	907'200	Age 25 – 34: 9 % 35 – 44: 12 % 45 – 54: 17 % 55 – 65: 20 %*	50 %	30 %	10 %	Age ** 18 – 24: 1.4 % 25 – 64/65: Retirement credit plus 3.6 %

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\*\* From 1 January 2025, the reference age for women will be gradually increased by three months per year. For women, the reference age in 2026 will therefore be 64 years + 6 months.

This information sheet provides an overview of the applicable provisions. Individual cases are assessed exclusively in accordance with the regulations and the provisions of the law.