

Collective Foundation BVG of Allianz Suisse Life Insurance Company (Collective Foundation BVG)

Collective Foundation for Supplementary Occupational Benefits of Allianz Suisse Life Insurance Company (Collective Foundation SOB)

Allianz Pension Invest – Semi-Autonomous Collective Occupational Pension Foundation (Collective Foundation API)

Pension Rules incl. Appendices – the changes as of 1 January 2023 are:

Collective Foundation BVG, Collective Foundation SOB and Collective Foundation API Appendices

Previous Appendix 3 of CF BVG and Appendices 1, 2 and 3 of CF API have been deleted:

Additional benefit purchases for early retirement (CF BVG, CF API), conversion rates (CF API), arrears interest rate for the transfer value (CF API)

Handling and protection of data and privacy

- Relevant legal bases clarified
- Collective Foundation BVG: Section 1.8 para. 5
Collective Foundation SOB: Section 1.7 para. 5
Collective Foundation API: Section 1.8 para. 5

Optional plans

- Optional plans added to GTC
- Collective Foundation API: Section 2.5

Information on interest and conversion rates

- Reference to the “Key BVG figures, interest and conversion rates” information sheet
- Collective Foundation API: Section 2.7

Early or partial retirement

- Number of lump-sum payments adjusted and now no interval between partial retirement steps
- Collective Foundation BVG: Section 4.2.2 paras. 4 and 5
Collective Foundation SOB: Section 4.2.2 paras. 4 and 5
Collective Foundation API: Section 4.2.2 paras. 4 and 5

Orphan's pension

- Considered to be in education even if they earn a monthly income that is higher than the maximum AHV retirement pension (previous sentence deleted)
- Collective Foundation BVG: Section 4.3.8. para. 1
Collective Foundation SOB: Section 4.3.7 para. 1
Collective Foundation API: Section 4.3.8 para. 1

Lump-sum death benefit from purchase

- Past purchases can also be taken into account in the lump-sum death benefit.
- Collective Foundation API: Section 4.3.9 paras. 2 and 3

Form and disbursement of benefits

- Specification of payment account
- Collective Foundation BVG: Section 4.9.4. para. 6
Collective Foundation SOB: Section 4.9.4 para. 6
Collective Foundation API: Section 4.9.4 para. 6

Purchases of benefits under the Pension Rules

- More detailed wording
- Collective Foundation BVG: Section 5.4.1. paras. 2, 3
Collective Foundation SOB: Section 5.4.1 paras. 2, 3
Collective Foundation API: Section 5.4.1 paras. 2, 3

Additional benefit purchases for early retirement

- Previous Appendix removed. New provisions defined in the Pension Rules.
- Collective Foundation BVG: Section 5.4.3
Collective Foundation SOB: Section 5.4.3
Collective Foundation API: Section 5.4.3