

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 2024 are:

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

Previous Appendix 2 “Continuation of pension insurance” of CF BVG, CF SOB and CF API has been deleted. Its provisions are now integrated into the General Terms and Conditions.

New Appendix 5 “Provisions for industry-specific early retirement models” for CF BVG and CF API.

Maintenance of pension cover after normal retirement age

- Provisions in connection with the deferral of retirement benefits and integration of the previous Appendix 2 (resulting in changes to other sections).

Collective Foundation BVG: Section 3.3

Collective Foundation SOB: Section 3.3

Collective Foundation API: Section 3.3

CF BVG: 3.10. para. 7 / 4.3.2. para. 3 / 4.3.4. para. 3 / 4.3.6. / 4.3.8. para. 3 / 4.3.9. para. 1 / 4.3.10. para. 1 / 4.3.11. para. 1 / 4.4.10. / 4.7. para. 1 / 5.4.1. para. 3 / 5.5. para. 1

CF SOB: 3.8. para. 7 / 4.3.8. para. 1 / 4.3.9. para. 1 / 4.3.10. para. 1 / 4.4.10. / 4.7. para. 1 / 5.4.1. para. 3 / 5.5. para. 1

CF API: 3.10. para. 7 / 4.3.2. para. 3 / 4.3.4. para. 3 / 4.3.6. / 4.3.8. para. 3 / 4.3.9. para. 1 / 4.3.10. para. 1 / 4.3.11. para. 1 / 4.4.10. / 4.7. para. 1 / 5.4.1. para. 3 / 5.5. para. 1

Industry-specific early retirement models

- Basis for the possibility of remaining in the previous pension fund (agreement with the aforementioned supporting foundations)

Collective Foundation BVG: Section 3.6

Collective Foundation API: Section 3.6

Normal retirement

- New reference age for women

Collective Foundation BVG: Section 4.2.1 paras. 2 and 3

Collective Foundation SOB: Section 4.2.1 paras. 2 and 3

Collective Foundation API: Section 4.2.1 paras. 2 and 3

Early or partial retirement

- Changes due to new legal requirements (AHV reform)

Collective Foundation BVG: Section 4.2.2, several paragraphs

Collective Foundation SOB: Section 4.2.2, several paragraphs

Collective Foundation API: Section 4.2.2, several paragraphs

Lump-sum death benefit from repayment of unappropriated retirement assets

- Provisions on beneficiaries made more flexible – option to give priority to children entitled to a pension

Collective Foundation BVG: Section 4.3.10 paras. 3 and 4

Collective Foundation SOB: Section 4.3.10 paras. 3 and 4

Collective Foundation API: Section 4.3.9 paras. 3 and 4