SVE | SMARTER PENSION SOLUTIONS

Safeguarding your future

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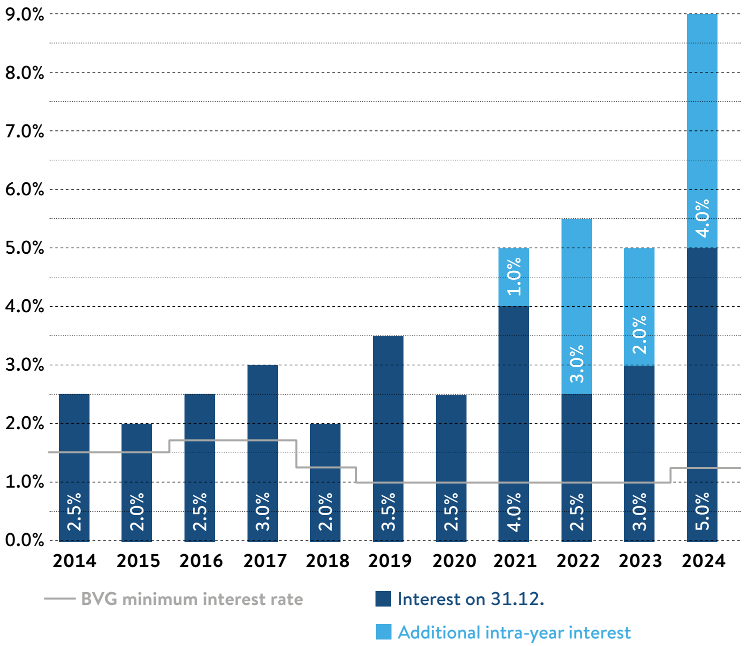
Dear Reader,

The SVE is your partner for occupational benefits. As such, in combination with state (Pillar 1) and private (Pillar 3) pension schemes, we ensure that you and your surviving dependants will be able to maintain your accustomed standard of living in old age as well as in the event of disability or death.

This is how we take care of you:

- solid basis with a cover ratio of 126.0% on 31 December 2024
- above-average interest of 5.4% in the past five years
- attractive pension plans
- flexible retirement age from 58 to 70
- higher voluntary savings contributions possible
- comprehensive, competent advice

Above-average interest on retirement assets

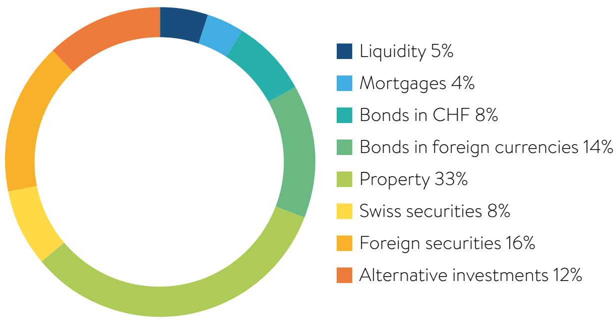


A tradition of pension provision

Founded in 1920, the SVE is one of Switzerland's oldest pension funds. Today, it manages assets of approximately 4.1 billion Swiss francs.

Flexible, secure and profitable: our success is based on a broadly diversified investment strategy. Our direct property investments in particular ensure favourable results and a high coverage ratio.

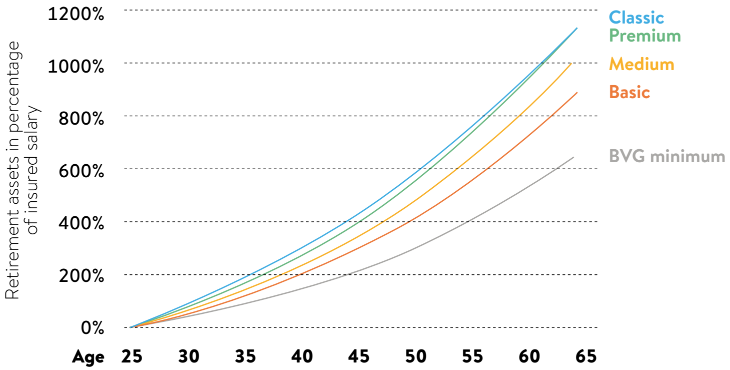
Asset structure on 31 December 2024



Pension plans that adapt to you

Flexible pension plans with savings contributions of 3%, 5% or 7% above the legal minimum as well as the SVE's high interest rates contribute decisively to the growth of your retirement assets.

Your employer chooses the ideal pension plan ...



... and you choose your ideal savings plan*

- You can either pay your savings contributions according to the Basic plan or voluntarily opt for higher savings contributions according to the Comfort or Super plans.
- You may choose a different plan every year.
- Changes of plan come into effect on 1 July. You must apply for any change of plan in writing by 31 May of the year in question.

* *if stipulated by your retirement plan*

Optimum security

Our wide range of pension provision options offers you optimum security. In the event of retirement, disability or the death of an insured partner, you and anyone who survives you can be sure of enjoying financial security. Thanks to the following benefits:

- retirement pension and/or a retirement lump sum
- pensioner's child's pension
- disability pension
- disabled person's child's pension
- partner's pension for married and unmarried couples* and couples with registered partnerships
- orphan's pension
- lump-sum death benefits
- bridging pension (self-financed) in the event of early retirement
- purchase of residential property financed with retirement assets

* *requires a valid support agreement*

Retirement – explained simply

How to navigate the complex world of retirement provision: visit www.sve.ch/EN/EN/downloads for information on individual retirement provision. Clearly and understandably presented, available in German, French and English.

The SVE information sheets

- Promotion of home ownership using occupational benefits
- Mortgages
- Voluntary contributions
- Insurance certificate
- Divorce – dissolution of registered partnership
- Departure – termination benefits
- Retirement – retirement benefits
- Lump-sum death benefits

Our online portal for you

Use our online portal at mypk.sve.ch to plan your retirement actively and access your personal retirement provision data. With a simple mouse click, you can simulate various retirement provision options or trigger processes such as altering your savings plan.

With mypkSVE, you can:

- access and modify your personal pension provision data
- run through various retirement scenarios
- simulate voluntary contributions
- calculate advance withdrawals for the purchase of residential property and select your savings plan and insurance certificate
- submit online applications, such as for changes of savings plan
- order documents online

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Transparency matters to us

This is why we do our utmost to ensure that you are well informed.

You will always find up-to-date information at **www.sve.ch**. Insured persons receive the “SVE News” publication four times a year by post or online on the insured persons’ portal at **mypk.sve.ch**.

In the “Retirement in view” conference series, experts will show you how to make the best possible provisions shortly before you retire. You can also discover interesting facts at our information events covering pension and investment topics.

Our competent team will be delighted to help you if you have any queries or concerns.

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