

Summary sheet Continued insurance of current salary

Legal basis: Art. 33a BVG

This sheet contains important general information for continuing the insurance of your current salary.

Conditions

If your salary reduces after you reach age 58, you may request to continue your insurance with your current insured salary until you reach the regulatory reference age (retirement age), as defined in your occupational benefits plan.

The following conditions apply in order to continue the insurance of the base salary:

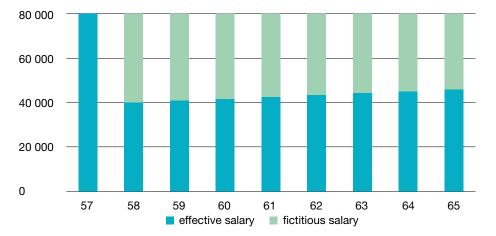
- You are fully fit for work and have not yet withdrawn any retirement assets;

- Your salary will reduce by not more than half.

The employer is not obligated to help finance the continued insurance of the current salary. The occupational benefits plan contains the conditions that apply in this regard.

In the case of continued insurance of the current salary, your reversionary benefits for disability or death will also be based on the current salary.

The sum of the effective salary and the fictitious salary is equal to the previously insured salary (or part of it if continued insurance of the full salary is not chosen). If the effective salary is increased at a later date, the fictitious salary will be reduced accordingly. The sum of the two components thus always remains the same.



Example: relationship between effective salary and fictitious salary

If the salary reduction is reversed, the continued insurance will cease to apply.

Continued insurance ends on your retirement/partial retirement, but no later than the regulatory reference age (retirement age).

Please contact us if you have decided to continue your insurance or would like to terminate it. We would be happy to send you the forms you need.