



Vorsorgeplan 2

Gültig für

- **Zentrum Allmendhof AG**

Gültig ab 1. Januar 2024

Die nachfolgende Nummerierung korrespondiert mit der entsprechenden Nummerierung im Vorsorgereglement.

Ziffer 4.5

Der **Sparlohn** entspricht dem Jahreslohn, vermindert um den Koordinationsbetrag.

Der Koordinationsbetrag entspricht 20% des Jahreslohns, höchstens aber der maximalen AHV-Altersrente.

Der **Risikolohn** entspricht dem Sparlohn.

Ziffer 7.2

Die jährlichen Spargutschriften betragen:

<u>BVG-Alter des Versicherten</u>	Spargutschriften in % des Sparlohns
25-29	13.50%
30-34	15.50%
35-39	17.50%
40-44	20.50%
45-49	22.50%
50-54	24.50%
55-59	25.50%
60-70	27.50%

Ziffer 24.1

Die Versicherten leisten folgende Beiträge:

<u>BVG Alter des Versicherten</u>	<u>Versichertenbeiträge in % des Sparlohns</u>		
	<u>Sparbeitrag</u>	<u>Risikobeitrag</u>	<u>Beitrag total</u>
18 - 24	0%	0.5%	0.5%
25 - 29	5.4%	0.5%	5.9%
30 - 34	6.2%	0.5%	6.7%
35 - 39	7.0%	0.5%	7.5%
40 - 44	8.2%	0.5%	8.7%
45 - 49	9.0%	0.5%	9.5%
50 - 54	9.8%	0.5%	10.3%
55 - 59	10.2%	0.5%	10.7%
60 - 65	11.0%	0.5%	11.5%
66 - 70	11.0%	0.0%	11.0%



Ziffer 24.2

Die Gemeinde leistet folgende Beiträge:

BVG Alter des Versicherten	Arbeitgeberbeiträge in % des Sparlohns		<u>Beitrag total</u>
	<u>Sparbeitrag</u>	<u>Risikobeitrag</u>	
18 - 24	0%	2.0%	2.0%
25 - 29	8.1%	2.0%	10.1%
30 - 34	9.3%	2.0%	11.3%
35 - 39	10.5%	2.0%	12.5%
40 - 44	12.3%	2.0%	14.3%
45 - 49	13.5%	2.0%	15.5%
50 - 54	14.7%	2.0%	16.7%
55 - 59	15.3%	2.0%	17.3%
60 - 65	16.5%	2.0%	18.5%
66 - 70	16.5%	0.0%	16.5%

Ziffer 24.5

Die Höhe des freiwilligen Sparbeitrags beträgt 1.5% des Sparlohns.

Dieser Vorsorgeplan tritt per 1. Januar 2024 in Kraft.



Anhang 1

Tabelle zur Bestimmung des maximalen Sparguthabens in % des Sparlohns gemäss Ziffer 25.2.

Tabelle A Für Versicherte, die keinen freiwilligen Sparbeitrag leisten

Alter	Maximales Sparguthaben am 31.12.
25	13.5%
26	27.3%
27	41.3%
28	55.6%
29	70.2%
30	87.1%
31	104.3%
32	121.9%
33	139.8%
34	158.1%
35	178.8%
36	199.9%
37	221.4%
38	243.3%
39	265.7%
40	291.5%
41	317.8%
42	344.7%
43	372.1%
44	400.0%
45	430.5%
46	461.6%
47	493.3%
48	525.7%
49	558.7%
50	594.4%
51	630.8%
52	667.9%
53	705.8%
54	744.4%
55	784.8%
56	826.0%
57	868.0%
58	910.9%
59	954.6%
60	1001.2%
61	1048.7%
62	1097.2%
63	1146.6%
64	1197.0%
65	1248.4%
66 - 70	1248.4%

Tabelle zur Bestimmung des maximalen
 Sparguthabens in % des Sparlohns gemäss Ziffer
 25.2.

Tabelle B **Für Versicherte, die den freiwilligen Sparbeitrag leisten**

Alter	Maximales Sparguthaben am 31.12.
25	15.0%
26	30.3%
27	45.9%
28	61.8%
29	78.0%
30	96.6%
31	115.5%
32	134.8%
33	154.5%
34	174.6%
35	197.1%
36	220.0%
37	243.4%
38	267.3%
39	291.6%
40	319.4%
41	347.8%
42	376.8%
43	406.3%
44	436.4%
45	469.1%
46	502.5%
47	536.6%
48	571.3%
49	606.7%
50	644.8%
51	683.7%
52	723.4%
53	763.9%
54	805.2%
55	848.3%
56	892.3%
57	937.1%
58	982.8%
59	1029.5%
60	1079.1%
61	1129.7%
62	1181.3%
63	1233.9%
64	1287.6%
65	1342.4%
66 - 70	1342.4%



Anhang 2

Tabelle zur Bestimmung des maximalen Zusatzguthabens für den Auskauf der Leistungskürzungen zufolge Pensionierung vor Vollendung des 65. Altersjahres in % des Sparlohns gemäss Ziffer 26.2

Tabelle C Für Versicherte, die keinen freiwilligen Sparbeitrag leisten

Alter	Maximales Sparguthaben am 31.12. für Rücktritt im Alter:						
	58	59	60	61	62	63	64
25	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
26	247.2%	201.3%	159.0%	120.9%	86.5%	54.9%	26.2%
27	255.9%	208.3%	164.6%	125.1%	89.5%	56.8%	27.1%
28	264.9%	215.6%	170.4%	129.5%	92.6%	58.8%	28.0%
29	274.2%	223.1%	176.4%	134.0%	95.8%	60.9%	29.0%
30	283.8%	230.9%	182.6%	138.7%	99.2%	63.0%	30.0%
31	293.7%	239.0%	189.0%	143.6%	102.7%	65.2%	31.1%
32	304.0%	247.4%	195.6%	148.6%	106.3%	67.5%	32.2%
33	314.6%	256.1%	202.4%	153.8%	110.0%	69.9%	33.3%
34	325.6%	265.1%	209.5%	159.2%	113.8%	72.3%	34.5%
35	337.0%	274.4%	216.8%	164.8%	117.8%	74.8%	35.7%
36	348.8%	284.0%	224.4%	170.6%	121.9%	77.4%	36.9%
37	361.0%	293.9%	232.3%	176.6%	126.2%	80.1%	38.2%
38	373.6%	304.2%	240.4%	182.8%	130.6%	82.9%	39.5%
39	386.7%	314.8%	248.8%	189.2%	135.2%	85.8%	40.9%
40	400.2%	325.8%	257.5%	195.8%	139.9%	88.8%	42.3%
41	414.2%	337.2%	266.5%	202.7%	144.8%	91.9%	43.8%
42	428.7%	349.0%	275.8%	209.8%	149.9%	95.1%	45.3%
43	443.7%	361.2%	285.5%	217.1%	155.1%	98.4%	46.9%
44	459.2%	373.8%	295.5%	224.7%	160.5%	101.8%	48.5%
45	475.3%	386.9%	305.8%	232.6%	166.1%	105.4%	50.2%
46	491.9%	400.4%	316.5%	240.7%	171.9%	109.1%	52.0%
47	509.1%	414.4%	327.6%	249.1%	177.9%	112.9%	53.8%
48	526.9%	428.9%	339.1%	257.8%	184.1%	116.9%	55.7%
49	545.3%	443.9%	351.0%	266.8%	190.5%	121.0%	57.6%
50	564.4%	459.4%	363.3%	276.1%	197.2%	125.2%	59.6%
51	584.2%	475.5%	376.0%	285.8%	204.1%	129.6%	61.7%
52	604.6%	492.1%	389.2%	295.8%	211.2%	134.1%	63.9%
53	625.8%	509.3%	402.8%	306.2%	218.6%	138.8%	66.1%
54	647.7%	527.1%	416.9%	316.9%	226.2%	143.7%	68.4%
55	670.4%	545.6%	431.5%	328.0%	234.1%	148.7%	70.8%
56	693.9%	564.7%	446.6%	339.5%	242.3%	153.9%	73.3%
57	718.2%	584.5%	462.2%	351.4%	250.8%	159.3%	75.9%
58	743.3%	605.0%	478.4%	363.7%	259.6%	164.9%	78.6%
59	-	626.2%	495.1%	376.4%	268.7%	170.7%	81.4%
60	-	-	512.4%	389.6%	278.1%	176.7%	84.3%
61	-	-	-	403.2%	287.8%	182.9%	87.2%
62	-	-	-	-	297.9%	189.3%	90.3%
63	-	-	-	-	-	195.9%	93.5%
64	-	-	-	-	-	-	96.7%
65	-	-	-	-	-	-	-



Tabelle zur Bestimmung des maximalen Zusatzguthabens für den Auskauf der Leistungskürzungen zufolge Pensionierung vor Vollendung des 65. Altersjahres in % des Sparlohns gemäss Ziffer 26.2

Tabelle D Für Versicherte, die den freiwilligen Sparbeitrag leisten

Maximales Sparguthaben am 31.12. für Rücktritt im Alter:							
Alter	58	59	60	61	62	63	64
25	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
26	264.8%	215.4%	170.3%	129.4%	92.4%	58.7%	28.0%
27	274.1%	222.9%	176.3%	133.9%	95.6%	60.8%	29.0%
28	283.7%	230.7%	182.5%	138.6%	98.9%	62.9%	30.0%
29	293.6%	238.8%	188.9%	143.5%	102.4%	65.1%	31.1%
30	303.9%	247.2%	195.5%	148.5%	106.0%	67.4%	32.2%
31	314.5%	255.9%	202.3%	153.7%	109.7%	69.8%	33.3%
32	325.5%	264.9%	209.4%	159.1%	113.5%	72.2%	34.5%
33	336.9%	274.2%	216.7%	164.7%	117.5%	74.7%	35.7%
34	348.7%	283.8%	224.3%	170.5%	121.6%	77.3%	36.9%
35	360.9%	293.7%	232.1%	176.5%	125.9%	80.0%	38.2%
36	373.5%	304.0%	240.2%	182.7%	130.3%	82.8%	39.5%
37	386.6%	314.6%	248.6%	189.1%	134.9%	85.7%	40.9%
38	400.1%	325.6%	257.3%	195.7%	139.6%	88.7%	42.3%
39	414.1%	337.0%	266.3%	202.5%	144.5%	91.8%	43.8%
40	428.6%	348.8%	275.6%	209.6%	149.6%	95.0%	45.3%
41	443.6%	361.0%	285.2%	216.9%	154.8%	98.3%	46.9%
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56	743.1%	604.6%	478.1%	363.4%	259.3%	164.7%	78.6%
57	769.1%	625.8%	494.8%	376.1%	268.4%	170.5%	81.4%
58	796.0%	647.7%	512.1%	389.3%	277.8%	176.5%	84.2%
59	-	670.3%	530.0%	402.9%	287.5%	182.7%	87.1%
60	-	-	548.5%	417.0%	297.6%	189.1%	90.2%
61	-	-	-	431.6%	308.0%	195.7%	93.4%
62	-	-	-	-	318.8%	202.6%	96.7%
63	-	-	-	-	-	209.7%	100.1%
64	-	-	-	-	-	-	103.6%
65	-	-	-	-	-	-	-