



Vorsorgeplan 1

Gültig für

- **Gemeindeverwaltung Männedorf
(Politische- und Schulgemeinde)**
- **Stiftung Seniorenwohnung**
- **Evangelisch Reformierte Kirchgemeinde**
- **Zweckverband Schlammbehandlungsanlage Pfannenstil**

Gültig ab 1. Januar 2023

Die nachfolgende Nummerierung korrespondiert mit der entsprechenden Nummerierung im Vorsorgereglement.

Ziffer 4.5

Der **Sparlohn** entspricht dem Jahreslohn (ohne Koordinationsabzug).

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

Der Koordinationsbetrag entspricht einem Drittel des Jahreslohns, höchstens aber der maximalen AHV-Altersrente. Für Teilzeitbeschäftigte wird der Maximalbetrag mit dem Prozentsatz des Teilzeitpensums multipliziert.

Ziffer 7.2

Die jährlichen Spargutschriften betragen:

<u>BVG-Alter des Versicherten</u>	<u>Spargutschriften in % des Sparlohnes</u>
25-29	10%
30-34	12%
35-39	14%
40-44	17%
45-49	19%
50-54	21%
55-59	22%
60-70	24%.

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%	0.4%	0.4%
25 - 29	4.0%	0.4%	4.4%
30 - 34	4.8%	0.4%	5.2%
35 - 39	5.6%	0.4%	6.0%
40 - 44	6.8%	0.4%	7.2%
45 - 49	7.6%	0.4%	8.0%
50 - 54	8.4%	0.4%	8.8%
55 - 59	8.8%	0.4%	9.2%
60 - 65	9.6%	0.4%	10.0%
66 - 70	9.6%	0.0%	9.6%



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%	1.5%	1.5%
25 - 29	6.0%	1.5%	7.5%
30 - 34	7.2%	1.5%	8.7%
35 - 39	8.4%	1.5%	9.9%
40 - 44	10.2%	1.5%	11.7%
45 - 49	11.4%	1.5%	12.9%
50 - 54	12.6%	1.5%	14.1%
55 - 59	13.2%	1.5%	14.7%
60 - 65	14.4%	1.5%	15.9%
66 - 70	14.4%	0.0%	14.4%

Ziffer 24.5

Die Höhe des freiwilligen Sparbeitrags beträgt 1.5% des Sparlohns.

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	10.0%
26	20.2%
27	30.6%
28	41.2%
29	52.0%
30	65.0%
31	78.3%
32	91.9%
33	105.7%
34	119.8%
35	136.2%
36	152.9%
37	170.0%
38	187.4%
39	205.1%
40	226.2%
41	247.7%
42	269.7%
43	292.1%
44	314.9%
45	340.2%
46	366.0%
47	392.3%
48	419.1%
49	446.5%
50	476.4%
51	506.9%
52	538.0%
53	569.8%
54	602.2%
55	636.2%
56	670.9%
57	706.3%
58	742.4%
59	779.2%
60	818.8%
61	859.2%
62	900.4%
63	942.4%
64	985.2%
65	1028.9%
66 - 70	1028.9%



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	11.5%
26	23.2%
27	35.2%
28	47.4%
29	59.8%
30	74.5%
31	89.5%
32	104.8%
33	120.4%
34	136.3%
35	154.5%
36	173.1%
37	192.1%
38	211.4%
39	231.1%
40	254.2%
41	277.8%
42	301.9%
43	326.4%
44	351.4%
45	378.9%
46	407.0%
47	435.6%
48	464.8%
49	494.6%
50	527.0%
51	560.0%
52	593.7%
53	628.1%
54	663.2%
55	700.0%
56	737.5%
57	775.8%
58	814.8%
59	854.6%
60	897.2%
61	940.6%
62	984.9%
63	1030.1%
64	1076.2%
65	1123.2%
66 - 70	1123.2%



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	206.6%	168.4%	133.2%	101.2%	72.4%	46.0%	21.9%
27	213.8%	174.3%	137.9%	104.7%	74.9%	47.6%	22.7%
28	221.3%	180.4%	142.7%	108.4%	77.5%	49.3%	23.5%
29	229.0%	186.7%	147.7%	112.2%	80.2%	51.0%	24.3%
30	237.0%	193.2%	152.9%	116.1%	83.0%	52.8%	25.2%
31	245.3%	200.0%	158.2%	120.2%	85.9%	54.6%	26.1%
32	253.9%	207.0%	163.7%	124.4%	88.9%	56.5%	27.0%
33	262.8%	214.2%	169.4%	128.8%	92.0%	58.5%	27.9%
34	272.0%	221.7%	175.3%	133.3%	95.2%	60.5%	28.9%
35	281.5%	229.5%	181.4%	138.0%	98.5%	62.6%	29.9%
36	291.4%	237.5%	187.7%	142.8%	101.9%	64.8%	30.9%
37	301.6%	245.8%	194.3%	147.8%	105.5%	67.1%	32.0%
38	312.2%	254.4%	201.1%	153.0%	109.2%	69.4%	33.1%
39	323.1%	263.3%	208.1%	158.4%	113.0%	71.8%	34.3%
40	334.4%	272.5%	215.4%	163.9%	117.0%	74.3%	35.5%
41	346.1%	282.0%	222.9%	169.6%	121.1%	76.9%	36.7%
42	358.2%	291.9%	230.7%	175.5%	125.3%	79.6%	38.0%
43	370.7%	302.1%	238.8%	181.6%	129.7%	82.4%	39.3%
44	383.7%	312.7%	247.2%	188.0%	134.2%	85.3%	40.7%
45	397.1%	323.6%	255.9%	194.6%	138.9%	88.3%	42.1%
46	411.0%	334.9%	264.9%	201.4%	143.8%	91.4%	43.6%
47	425.4%	346.6%	274.2%	208.4%	148.8%	94.6%	45.1%
48	440.3%	358.7%	283.8%	215.7%	154.0%	97.9%	46.7%
49	455.7%	371.3%	293.7%	223.2%	159.4%	101.3%	48.3%
50	471.6%	384.3%	304.0%	231.0%	165.0%	104.8%	50.0%
51	488.1%	397.8%	314.6%	239.1%	170.8%	108.5%	51.8%
52	505.2%	411.7%	325.6%	247.5%	176.8%	112.3%	53.6%
53	522.9%	426.1%	337.0%	256.2%	183.0%	116.2%	55.5%
54	541.2%	441.0%	348.8%	265.2%	189.4%	120.3%	57.4%
55	560.1%	456.4%	361.0%	274.5%	196.0%	124.5%	59.4%
56	579.7%	472.4%	373.6%	284.1%	202.9%	128.9%	61.5%
57	600.0%	488.9%	386.7%	294.0%	210.0%	133.4%	63.7%
58	621.0%	506.0%	400.2%	304.3%	217.4%	138.1%	65.9%
59	-	523.7%	414.2%	315.0%	225.0%	142.9%	68.2%
60	-	-	428.7%	326.0%	232.9%	147.9%	70.6%
61	-	-	-	337.5%	241.0%	153.1%	73.1%
62	-	-	-	-	249.4%	158.5%	75.7%
63	-	-	-	-	-	164.1%	78.3%
64	-	-	-	-	-	-	81.1%
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	224.1%	182.5%	144.3%	109.6%	78.5%	50.0%	23.6%
27	231.9%	188.9%	149.3%	113.4%	81.2%	51.7%	24.4%
28	240.0%	195.5%	154.5%	117.4%	84.0%	53.5%	25.3%
29	248.4%	202.3%	159.9%	121.5%	86.9%	55.4%	26.2%
30	257.1%	209.4%	165.5%	125.8%	89.9%	57.3%	27.1%
31	266.1%	216.7%	171.3%	130.2%	93.0%	59.3%	28.1%
32	275.4%	224.3%	177.3%	134.8%	96.3%	61.4%	29.1%
33	285.0%	232.1%	183.5%	139.5%	99.7%	63.5%	30.1%
34	295.0%	240.2%	189.9%	144.4%	103.2%	65.7%	31.2%
35	305.3%	248.6%	196.5%	149.5%	106.8%	68.0%	32.3%
36	316.0%	257.3%	203.4%	154.7%	110.5%	70.4%	33.4%
37	327.1%	266.3%	210.5%	160.1%	114.4%	72.9%	34.6%
38	338.5%	275.6%	217.9%	165.7%	118.4%	75.4%	35.8%
39	350.3%	285.2%	225.5%	171.5%	122.5%	78.0%	37.1%
40	362.6%	295.2%	233.4%	177.5%	126.8%	80.7%	38.4%
41	375.3%	305.5%	241.6%	183.7%	131.2%	83.5%	39.7%
42	388.4%	316.2%	250.1%	190.1%	135.8%	86.4%	41.1%
43	402.0%	327.3%	258.9%	196.8%	140.6%	89.4%	42.5%
44	416.1%	338.8%	268.0%	203.7%	145.5%	92.5%	44.0%
45	430.7%	350.7%	277.4%	210.8%	150.6%	95.7%	45.5%
46	445.8%	363.0%	287.1%	218.2%	155.9%	99.1%	47.1%
47	461.4%	375.7%	297.1%	225.8%	161.4%	102.6%	48.8%
48	477.5%	388.9%	307.5%	233.7%	167.1%	106.2%	50.5%
49	494.2%	402.5%	318.3%	241.9%	172.9%	109.9%	52.3%
50	511.5%	416.6%	329.4%	250.4%	178.9%	113.7%	54.1%
51	529.4%	431.2%	340.9%	259.2%	185.2%	117.7%	56.0%
52	547.9%	446.3%	352.8%	268.3%	191.7%	121.8%	58.0%
53	567.1%	461.9%	365.1%	277.7%	198.4%	126.1%	60.0%
54	587.0%	478.1%	377.9%	287.4%	205.3%	130.5%	62.1%
55	607.5%	494.8%	391.1%	297.5%	212.5%	135.1%	64.3%
56	628.8%	512.1%	404.8%	307.9%	219.9%	139.8%	66.6%
57	650.8%	530.0%	419.0%	318.7%	227.6%	144.7%	68.9%
58	673.5%	548.5%	433.7%	329.9%	235.6%	149.8%	71.3%
59	-	567.7%	448.9%	341.4%	243.8%	155.0%	73.8%
60	-	-	464.6%	353.4%	252.3%	160.4%	76.4%
61	-	-	-	365.7%	261.1%	166.0%	79.1%
62	-	-	-	-	270.3%	171.8%	81.9%
63	-	-	-	-	-	177.8%	84.8%
64	-	-	-	-	-	-	87.8%
65	-	-	-	-	-	-	-