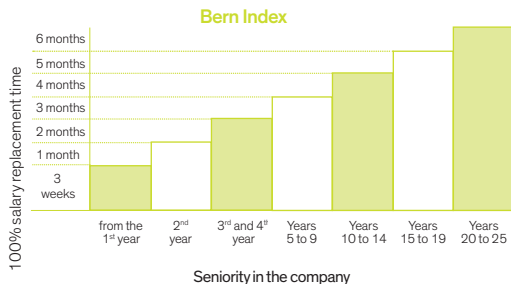


SALARY COVERAGE IN CASE OF ILLNESS

- 100% salary coverage for a limited period of time depending on seniority (see graph).
- Collective insurance generally covering at least 80% of the salary for 730 days and financed at least 50% by the employer.



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Key figures 2025

The Qualibroker-Swiss Risk & Care Group offers services in all matters relating to insurance and pension. Thanks to its experts, it creates and manages customized solutions adapted to its clients and provides associated services in human resources management.

AVS / AI

1st PILLAR

Full retirement pension

Per Year

Per month

Minimum 15'120 1'260

Maximum 30'240 2'520

Couple
2 individual pension (maximum) 150 % (splitting)

Survivors' pension in % of the retirement pension

Widow/Widower 80%

1 child 40%

From 2 children 60 % (capped)

Amounts expressed in CHF

MANDATORY ACCIDENT INSURANCE LAA

Insured income = AVS salary, max. 148,200 per year

| | |
|----------------------------|------|
| Disability pension | 80 % |
| Surviving spouse's pension | 40 % |
| Orphan's pension | 15 % |

- Together, the AVS/AI and LAA pensions cannot exceed 90 % of the insured earnings. The maximum survivor's pension is 70% of the insured salary.
- Coverage for non-occupational accidents: as soon as the activity with an employer averages at least 8 hours per week.
- Contributions: at the expense of the employer for occupational accidents, in principle at the employee's charge for non-occupational accidents.
- The disability pension decrease is proportional to the degree of disability.

AI/LPP FROM 1 JANUARY 2023

| Disability rate | Right to the pension | Disability rate | Right to the pension |
|-----------------|----------------------|-----------------|----------------------------------|
| 40 % | 25 % | 46 % | 40 % |
| 41 % | 27,5 % | 47 % | 42,5 % |
| 42 % | 30 % | 48 % | 45 % |
| 43 % | 32,5 % | 49 % | 47,5 % |
| 44 % | 35 % | 50-69 % | Depending on the disability rate |
| 45 % | 37,5 % | 70-100 % | 100 % |

LPP 2nd PILLAR

| Salary | Per Year |
|---|-------------------------|
| Max. annual salary taken into account | 90'720 |
| Coordination deduction | 26'460 |
| Minimum salary for compulsory BVG/LPP membership | 22'680 |
| Minimum coordinated salary | 3'780 |
| Maximum coordinated salary | 64'260 |
| Maximum insured salary | 907'200 |
| Minimum interest rate 2 nd Pillar | 1.25 % |
| 2 nd Pillar Conversion Rate Men at age 65 and Women at age 64 | 6.8 % |
| Surviving spouse's pension | 60 % disability pension |
| Orphan's pension | 20 % disability pension |

INDIVIDUAL PENSION PLAN 3rd PILLAR A

Contributions paid to recognized forms of pension provision are tax deductible within certain limits.

Maxima annually admitted

| | |
|--|--------|
| Employee | 7'258 |
| Self Employed, 20% of income with a maximum of | 36'288 |