

# Safeguarding your future

**Sulzer Vorsorgeeinrichtung**  
Zürcherstrasse 12  
8401 Winterthur  
[www.sve.ch](http://www.sve.ch)



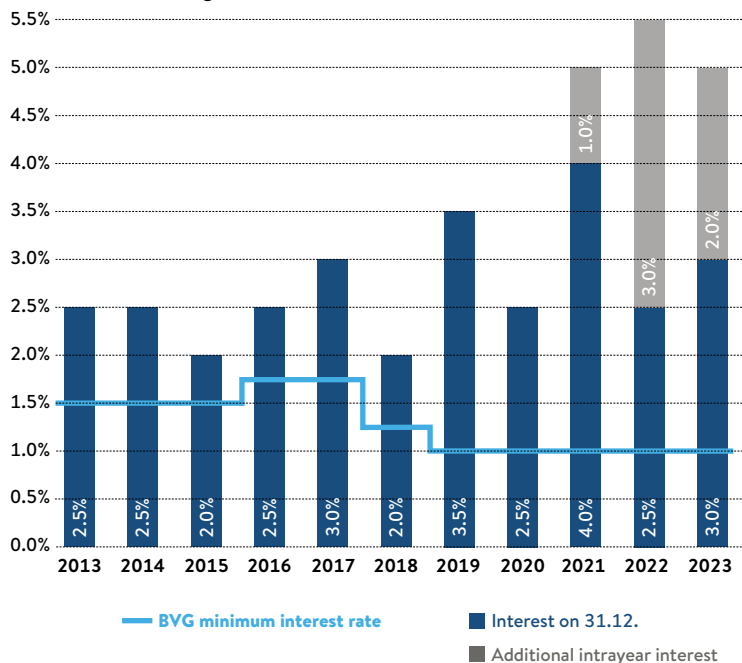
**Dear reader,**

The SVE is your pension fund for 2nd-pillar occupational benefits. As such, in combination with state (1st pillar) and private (3rd pillar) pension schemes, we ensure that you and your surviving dependants will be able to maintain your accustomed standard of living both in old age and in the event of disability or death.

**This is how we take care of you:**

- we offer a solid basis with a cover ratio of 120.9% on 31 December 2023
- above-average interest of 4.3% in the past five years
- attractive pension plans
- flexible retirement age from 58 to 70
- higher voluntary savings contributions
- comprehensive, competent advice

**Above-average interest on retirement assets**

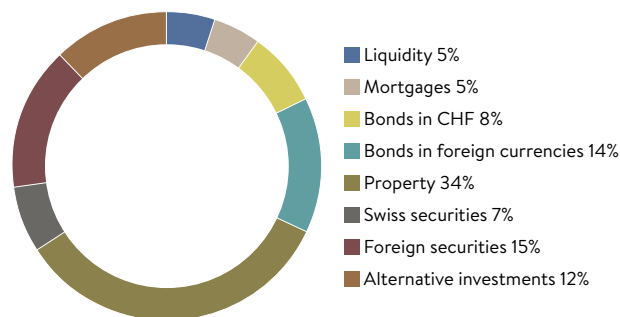


## A tradition of pension provision

The SVE was founded in 1920 and is thus one of Switzerland's oldest pension funds. Today, it manages assets of approximately 4.0 billion Swiss francs.

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

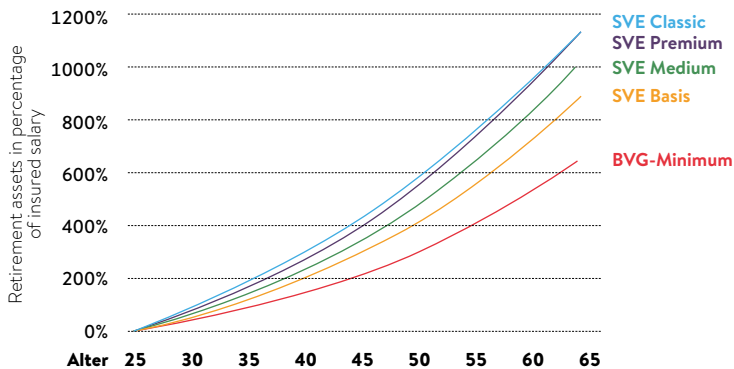
**Asset structure on 31. December 2023**



## 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.



## Optimum security

Our wide range of pension provision options offer 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 to enjoy 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 – simply explained

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How to navigate retirement provision: Visit [www.sve.ch/EN/EN/Downloads](http://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

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Use our online mypkSVE portal to actively plan your retirement 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

### Log in here:

[mypk.sve.ch/LoginVT](http://mypk.sve.ch/LoginVT)

# Transparency matters to us

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

You will always find updated information at [sve.ch](http://sve.ch). Members can also obtain their personal information online from the mypkSVE portal.

Should you have any queries or concerns, our motivated, competent team will be delighted to help you.

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