

# Freiwillige berufliche Vorsorge

Pläne: Express (A) | Relax (B)  
Comfort (C) | Solo (D)

2b

**Nettorisikotarif (ohne Beitragsbefreiung für Altersvorsorge)  
ohne Verwaltungskostenzuschlag / Säule 2b / Vertrag U0681 /  
Gültig ab 01.01.2019**

(Beiträge in % des versicherten Einkommens, Berechnungsbeispiel siehe Seite 3)

Die Einhaltung des Versicherungsprinzips gemäss Art. 1h BVV2 ist durch den Experten bestätigt.

**Männer**

Alter	Express (A)	Relax (B)	Comfort (C)	Solo (D)
18	0.194%	0.583%	1.166%	0.215%
19	0.189%	0.567%	1.133%	0.242%
20	0.184%	0.553%	1.106%	0.269%
21	0.181%	0.543%	1.085%	0.296%
22	0.178%	0.535%	1.069%	0.323%
23	0.176%	0.527%	1.054%	0.346%
24	0.173%	0.520%	1.040%	0.367%
25	0.172%	0.516%	1.032%	0.389%
26	0.172%	0.515%	1.029%	0.415%
27	0.172%	0.517%	1.034%	0.443%
28	0.174%	0.522%	1.043%	0.473%
29	0.176%	0.529%	1.057%	0.506%
30	0.180%	0.539%	1.079%	0.543%
31	0.184%	0.552%	1.104%	0.582%
32	0.189%	0.567%	1.133%	0.622%
33	0.194%	0.582%	1.164%	0.661%
34	0.200%	0.599%	1.199%	0.697%
35	0.207%	0.620%	1.240%	0.733%
36	0.215%	0.645%	1.291%	0.767%
37	0.225%	0.674%	1.349%	0.800%
38	0.235%	0.706%	1.412%	0.832%
39	0.247%	0.741%	1.482%	0.866%
40	0.260%	0.780%	1.560%	0.902%
41	0.274%	0.823%	1.647%	0.941%
42	0.291%	0.872%	1.744%	0.983%
43	0.308%	0.924%	1.847%	1.027%
44	0.326%	0.978%	1.956%	1.072%
45	0.345%	1.034%	2.067%	1.116%
46	0.364%	1.091%	2.181%	1.161%
47	0.383%	1.149%	2.298%	1.207%
48	0.402%	1.207%	2.415%	1.251%
49	0.422%	1.266%	2.533%	1.294%
50	0.442%	1.325%	2.650%	1.334%
51	0.461%	1.383%	2.766%	1.368%
52	0.479%	1.437%	2.874%	1.394%
53	0.495%	1.484%	2.969%	1.409%
54	0.507%	1.520%	3.039%	1.408%
55	0.512%	1.537%	3.075%	1.387%
56	0.511%	1.534%	3.067%	1.343%
57	0.501%	1.504%	3.008%	1.276%
58	0.481%	1.443%	2.886%	1.180%
59	0.449%	1.347%	2.694%	1.052%
60	0.404%	1.213%	2.426%	0.890%
61	0.346%	1.037%	2.074%	0.692%
62	0.271%	0.814%	1.629%	0.452%
63	0.181%	0.542%	1.084%	0.161%
64	0.103%	0.308%	0.617%	0.000%
65	0.039%	0.116%	0.232%	0.000%

**Frauen**

Alter	Express (A)	Relax (B)	Comfort (C)	Solo (D)
18	0.066%	0.198%	0.396%	0.245%
19	0.078%	0.233%	0.466%	0.310%
20	0.089%	0.268%	0.536%	0.374%
21	0.099%	0.297%	0.594%	0.427%
22	0.107%	0.321%	0.642%	0.470%
23	0.115%	0.345%	0.691%	0.513%
24	0.123%	0.370%	0.740%	0.557%
25	0.131%	0.394%	0.788%	0.601%
26	0.139%	0.418%	0.835%	0.643%
27	0.147%	0.439%	0.879%	0.682%
28	0.153%	0.460%	0.919%	0.718%
29	0.161%	0.483%	0.966%	0.760%
30	0.170%	0.511%	1.023%	0.813%
31	0.181%	0.542%	1.085%	0.870%
32	0.192%	0.576%	1.152%	0.931%
33	0.204%	0.611%	1.222%	0.992%
34	0.214%	0.643%	1.287%	1.048%
35	0.224%	0.671%	1.342%	1.093%
36	0.232%	0.695%	1.390%	1.129%
37	0.239%	0.716%	1.433%	1.155%
38	0.245%	0.735%	1.471%	1.172%
39	0.252%	0.755%	1.510%	1.183%
40	0.258%	0.775%	1.550%	1.192%
41	0.266%	0.798%	1.595%	1.201%
42	0.274%	0.822%	1.643%	1.207%
43	0.283%	0.848%	1.695%	1.211%
44	0.292%	0.875%	1.750%	1.211%
45	0.302%	0.905%	1.810%	1.207%
46	0.312%	0.937%	1.873%	1.201%
47	0.323%	0.969%	1.939%	1.197%
48	0.334%	1.002%	2.003%	1.196%
49	0.343%	1.030%	2.060%	1.193%
50	0.351%	1.052%	2.103%	1.181%
51	0.355%	1.065%	2.131%	1.159%
52	0.357%	1.070%	2.141%	1.128%
53	0.355%	1.065%	2.131%	1.089%
54	0.350%	1.049%	2.097%	1.042%
55	0.340%	1.020%	2.040%	0.987%
56	0.326%	0.978%	1.957%	0.923%
57	0.309%	0.926%	1.851%	0.848%
58	0.287%	0.861%	1.723%	0.758%
59	0.262%	0.785%	1.569%	0.654%
60	0.232%	0.696%	1.392%	0.537%
61	0.197%	0.590%	1.180%	0.406%
62	0.154%	0.462%	0.925%	0.260%
63	0.102%	0.307%	0.615%	0.091%
64	0.058%	0.173%	0.347%	0.000%
65	0.021%	0.064%	0.127%	0.000%

**Nettorisikotarif (inkl. Beitragsbefreiung für Altersvorsorge)  
ohne Verwaltungskostenzuschlag / Säule 2b / Vertrag U0681 /  
Gültig ab 01.01.2019**

(Beiträge in % des versicherten Einkommens, Berechnungsbeispiel siehe Seite 3)

Die Einhaltung des Versicherungsprinzips gemäss Art. 1h BVV2 ist durch den Experten bestätigt.

**Männer**

Alter	Express (A)	Relax (B)	Comfort (C)	Solo (D)
18	0.248%	0.637%	1.220%	0.268%
19	0.249%	0.627%	1.194%	0.303%
20	0.252%	0.620%	1.173%	0.337%
21	0.255%	0.617%	1.159%	0.370%
22	0.259%	0.616%	1.150%	0.404%
23	0.262%	0.613%	1.140%	0.433%
24	0.265%	0.611%	1.131%	0.458%
25	0.269%	0.613%	1.129%	0.487%
26	0.275%	0.618%	1.133%	0.518%
27	0.283%	0.628%	1.144%	0.553%
28	0.292%	0.640%	1.162%	0.592%
29	0.303%	0.655%	1.184%	0.633%
30	0.316%	0.675%	1.214%	0.679%
31	0.330%	0.698%	1.250%	0.728%
32	0.344%	0.722%	1.289%	0.778%
33	0.359%	0.747%	1.329%	0.826%
34	0.374%	0.774%	1.373%	0.872%
35	0.390%	0.803%	1.424%	0.916%
36	0.407%	0.837%	1.483%	0.958%
37	0.425%	0.874%	1.549%	1.000%
38	0.443%	0.914%	1.620%	1.040%
39	0.463%	0.958%	1.699%	1.082%
40	0.485%	1.005%	1.785%	1.127%
41	0.510%	1.059%	1.882%	1.176%
42	0.536%	1.118%	1.990%	1.229%
43	0.565%	1.180%	2.104%	1.284%
44	0.594%	1.246%	2.224%	1.340%
45	0.624%	1.313%	2.346%	1.395%
46	0.654%	1.381%	2.472%	1.451%
47	0.685%	1.451%	2.600%	1.508%
48	0.715%	1.520%	2.728%	1.564%
49	0.746%	1.590%	2.856%	1.618%
50	0.775%	1.659%	2.984%	1.667%
51	0.803%	1.725%	3.108%	1.710%
52	0.827%	1.786%	3.223%	1.742%
53	0.847%	1.837%	3.321%	1.761%
54	0.858%	1.871%	3.391%	1.759%
55	0.859%	1.884%	3.421%	1.733%
56	0.847%	1.869%	3.403%	1.679%
57	0.820%	1.823%	3.327%	1.595%
58	0.776%	1.738%	3.181%	1.475%
59	0.712%	1.610%	2.957%	1.315%
60	0.627%	1.435%	2.648%	1.112%
61	0.519%	1.210%	2.247%	0.865%
62	0.385%	0.928%	1.742%	0.566%
63	0.221%	0.582%	1.124%	0.201%
64	0.103%	0.308%	0.617%	0.000%
65	0.039%	0.116%	0.232%	0.000%

**Frauen**

Alter	Express (A)	Relax (B)	Comfort (C)	Solo (D)
18	0.127%	0.259%	0.457%	0.307%
19	0.155%	0.311%	0.544%	0.388%
20	0.183%	0.362%	0.630%	0.468%
21	0.206%	0.404%	0.701%	0.534%
22	0.224%	0.439%	0.760%	0.587%
23	0.243%	0.474%	0.819%	0.641%
24	0.262%	0.509%	0.879%	0.696%
25	0.282%	0.544%	0.938%	0.751%
26	0.300%	0.578%	0.996%	0.803%
27	0.317%	0.610%	1.050%	0.853%
28	0.333%	0.639%	1.099%	0.897%
29	0.351%	0.673%	1.155%	0.949%
30	0.374%	0.715%	1.226%	1.016%
31	0.398%	0.760%	1.302%	1.088%
32	0.425%	0.809%	1.385%	1.163%
33	0.452%	0.859%	1.470%	1.240%
34	0.476%	0.905%	1.549%	1.309%
35	0.497%	0.944%	1.615%	1.367%
36	0.514%	0.977%	1.672%	1.411%
37	0.528%	1.005%	1.722%	1.444%
38	0.538%	1.028%	1.764%	1.465%
39	0.547%	1.051%	1.805%	1.479%
40	0.556%	1.073%	1.848%	1.490%
41	0.566%	1.098%	1.895%	1.501%
42	0.576%	1.123%	1.945%	1.509%
43	0.585%	1.150%	1.998%	1.514%
44	0.595%	1.178%	2.053%	1.514%
45	0.603%	1.207%	2.111%	1.509%
46	0.613%	1.237%	2.174%	1.502%
47	0.622%	1.269%	2.238%	1.496%
48	0.633%	1.301%	2.302%	1.495%
49	0.642%	1.328%	2.359%	1.492%
50	0.646%	1.347%	2.399%	1.477%
51	0.645%	1.355%	2.420%	1.448%
52	0.639%	1.352%	2.423%	1.410%
53	0.627%	1.338%	2.403%	1.361%
54	0.610%	1.309%	2.358%	1.303%
55	0.587%	1.267%	2.286%	1.234%
56	0.557%	1.209%	2.187%	1.154%
57	0.521%	1.138%	2.063%	1.060%
58	0.477%	1.051%	1.912%	0.948%
59	0.425%	0.948%	1.733%	0.817%
60	0.366%	0.830%	1.526%	0.671%
61	0.298%	0.692%	1.282%	0.508%
62	0.219%	0.527%	0.990%	0.325%
63	0.125%	0.330%	0.638%	0.114%
64	0.058%	0.173%	0.347%	0.000%
65	0.021%	0.064%	0.127%	0.000%

## Beitragsbeispiel

Grundlagen:	Mann, Alter 30, Plan Relax (B), ohne Beitragsbefreiung Altersvorsorge Versichertes Einkommen: CHF 50'000 (für Risiko und Altersvorsorge)		
	Jährliche Invalidenrente (CHF 50'000 x 30%)	CHF	15'000
	Jährliche Hinterlassenenrente (CHF 50'000 x 24%)	CHF	12'000
Risikobeitrag:	Nettorisikobeitrag (CHF 50'000 x 0.539%)	CHF	269.50
	Verwaltungskosten variabel (CHF 50'000 x 0.05%)	CHF	25.00
	Verwaltungskosten fix	CHF	120.00
	<b>Bruttobeitrag Risiko</b>	<b>CHF</b>	<b>414.50</b>
Beitrag Altersvorsorge:	Sparbeitrag (CHF 50'000 x 20%)	CHF	10'000.00
	Verwaltungskosten variabel (CHF 50'000 x 0.05%)	CHF	25.00
	Verwaltungskosten fix	CHF	120.00
	<b>Bruttobeitrag Altersvorsorge</b>	<b>CHF</b>	<b>10'145.00</b>
<b>Total Beitrag</b>	<b>Sicherheitsfonds, Verwaltung, Risikoschutz und Altersvorsorge</b>	<b>CHF</b>	<b>10'559.50</b>