

agrisano 

Agrisano Stiftung

in Zusammenarbeit mit


SwissLife

Plan IR3 | HR3 | TK3

Risikoversicherung

im Rahmen der Säule 3b (Vertrag U8369)

3b

N3B1118DF

gültig ab:
Nettotarife 01.01.2019

Nettotarif ohne Verwaltungskostenzuschlag mit Beitragsbefreiung (gültig ab 1. Januar 2019)

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

Männer				Frauen			
Alter	Plan IR3	Plan HR3	Plan TK3	Alter	Plan IR3	Plan HR3	Plan TK3
16	0.270%	2.282%	0.510%	16	0.187%	0.289%	0.065%
17	0.314%	2.123%	0.483%	17	0.299%	0.301%	0.069%
18	0.358%	1.982%	0.459%	18	0.409%	0.313%	0.073%
19	0.404%	1.856%	0.438%	19	0.517%	0.325%	0.077%
20	0.449%	1.743%	0.420%	20	0.624%	0.337%	0.081%
21	0.494%	1.643%	0.404%	21	0.712%	0.348%	0.086%
22	0.539%	1.554%	0.389%	22	0.783%	0.359%	0.090%
23	0.577%	1.474%	0.377%	23	0.855%	0.370%	0.095%
24	0.611%	1.402%	0.366%	24	0.928%	0.381%	0.099%
25	0.649%	1.338%	0.357%	25	1.001%	0.391%	0.104%
26	0.691%	1.281%	0.350%	26	1.071%	0.401%	0.110%
27	0.738%	1.231%	0.344%	27	1.137%	0.410%	0.115%
28	0.789%	1.187%	0.340%	28	1.196%	0.420%	0.120%
29	0.844%	1.148%	0.337%	29	1.266%	0.429%	0.126%
30	0.905%	1.116%	0.336%	30	1.355%	0.437%	0.132%
31	0.970%	1.088%	0.336%	31	1.450%	0.447%	0.138%
32	1.037%	1.065%	0.338%	32	1.551%	0.462%	0.147%
33	1.101%	1.049%	0.342%	33	1.653%	0.479%	0.156%
34	1.162%	1.045%	0.351%	34	1.746%	0.498%	0.167%
35	1.221%	1.058%	0.366%	35	1.822%	0.518%	0.179%
36	1.278%	1.092%	0.390%	36	1.881%	0.544%	0.194%
37	1.333%	1.144%	0.422%	37	1.925%	0.579%	0.214%
38	1.387%	1.208%	0.461%	38	1.953%	0.623%	0.238%
39	1.443%	1.284%	0.507%	39	1.972%	0.680%	0.268%
40	1.503%	1.371%	0.561%	40	1.987%	0.746%	0.305%
41	1.568%	1.471%	0.625%	41	2.001%	0.822%	0.349%
42	1.639%	1.584%	0.700%	42	2.012%	0.908%	0.401%
43	1.712%	1.708%	0.786%	43	2.019%	1.008%	0.464%
44	1.786%	1.842%	0.885%	44	2.019%	1.122%	0.539%
45	1.860%	1.982%	0.996%	45	2.012%	1.255%	0.631%
46	1.935%	2.126%	1.121%	46	2.002%	1.400%	0.738%
47	2.011%	2.274%	1.261%	47	1.995%	1.545%	0.857%
48	2.085%	2.425%	1.418%	48	1.994%	1.681%	0.983%
49	2.157%	2.580%	1.596%	49	1.989%	1.806%	1.117%
50	2.223%	2.743%	1.802%	50	1.969%	1.921%	1.262%
51	2.280%	2.912%	2.040%	51	1.931%	2.025%	1.418%
52	2.323%	3.084%	2.315%	52	1.880%	2.110%	1.584%
53	2.348%	3.250%	2.628%	53	1.815%	2.170%	1.755%
54	2.346%	3.399%	2.980%	54	1.737%	2.198%	1.927%
55	2.311%	3.517%	3.369%	55	1.645%	2.193%	2.101%
56	2.239%	3.591%	3.792%	56	1.538%	2.154%	2.275%
57	2.127%	3.607%	4.247%	57	1.413%	2.091%	2.462%
58	1.967%	3.554%	4.730%	58	1.264%	2.009%	2.674%
59	1.753%	3.421%	5.242%	59	1.090%	1.907%	2.922%
60	1.483%	3.200%	5.780%	60	0.895%	1.781%	3.216%
61	1.153%	2.880%	6.341%	61	0.677%	1.612%	3.551%
62	0.754%	2.451%	6.923%	62	0.433%	1.385%	3.913%
63	0.268%	1.923%	7.587%	63	0.152%	1.091%	4.305%
64	0.000%	1.285%	8.430%	64	0.000%	0.722%	4.736%
65	0.000%	0.483%	9.486%	65	0.000%	0.265%	5.215%

Nettotarif ohne Verwaltungskostenzuschlag und ohne Beitragsbefreiung (gültig ab 1. Januar 2019)

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

Männer			Frauen		
Alter	Plan HR3	Plan TK3	Alter	Plan HR3	Plan TK3
16	2.278%	0.509%	16	0.289%	0.064%
17	2.119%	0.482%	17	0.301%	0.068%
18	1.977%	0.458%	18	0.313%	0.072%
19	1.851%	0.437%	19	0.324%	0.077%
20	1.738%	0.418%	20	0.336%	0.081%
21	1.638%	0.402%	21	0.347%	0.085%
22	1.549%	0.388%	22	0.357%	0.090%
23	1.469%	0.376%	23	0.368%	0.094%
24	1.397%	0.365%	24	0.378%	0.099%
25	1.332%	0.356%	25	0.388%	0.104%
26	1.275%	0.348%	26	0.398%	0.109%
27	1.225%	0.343%	27	0.407%	0.114%
28	1.180%	0.338%	28	0.416%	0.119%
29	1.142%	0.335%	29	0.425%	0.125%
30	1.109%	0.334%	30	0.433%	0.130%
31	1.081%	0.334%	31	0.442%	0.137%
32	1.058%	0.336%	32	0.456%	0.145%
33	1.042%	0.340%	33	0.473%	0.154%
34	1.037%	0.349%	34	0.491%	0.165%
35	1.050%	0.364%	35	0.511%	0.177%
36	1.084%	0.387%	36	0.536%	0.191%
37	1.135%	0.419%	37	0.570%	0.210%
38	1.198%	0.457%	38	0.613%	0.234%
39	1.273%	0.502%	39	0.669%	0.264%
40	1.359%	0.556%	40	0.734%	0.300%
41	1.457%	0.619%	41	0.809%	0.344%
42	1.568%	0.693%	42	0.894%	0.395%
43	1.690%	0.778%	43	0.992%	0.457%
44	1.822%	0.875%	44	1.104%	0.531%
45	1.959%	0.985%	45	1.235%	0.621%
46	2.100%	1.107%	46	1.378%	0.727%
47	2.245%	1.245%	47	1.521%	0.843%
48	2.393%	1.399%	48	1.655%	0.967%
49	2.545%	1.574%	49	1.777%	1.099%
50	2.703%	1.776%	50	1.890%	1.241%
51	2.869%	2.010%	51	1.991%	1.395%
52	3.037%	2.279%	52	2.076%	1.558%
53	3.200%	2.587%	53	2.136%	1.727%
54	3.345%	2.933%	54	2.165%	1.898%
55	3.462%	3.316%	55	2.161%	2.070%
56	3.535%	3.733%	56	2.125%	2.244%
57	3.552%	4.182%	57	2.064%	2.430%
58	3.502%	4.662%	58	1.986%	2.643%
59	3.376%	5.172%	59	1.888%	2.892%
60	3.162%	5.712%	60	1.766%	3.189%
61	2.852%	6.281%	61	1.602%	3.528%
62	2.435%	6.878%	62	1.380%	3.896%
63	1.919%	7.569%	63	1.090%	4.298%
64	1.285%	8.430%	64	0.722%	4.736%
65	0.483%	9.486%	65	0.265%	5.215%

Berechnungsbeispiel

Grundlagen	Frau, Alter 30, Plan IR3 (jährliche Invalidenrente von CHF 18'000) und Plan TK3 (konstantes Todesfallkapital von CHF 200'000)		
	Versichertes Einkommen Plan IR3: CHF 18'000		
	Versichertes Einkommen Plan TK3: CHF 20'000		
	Jährliche Invalidenrente (CHF 18'000 x 100%)	CHF	18'000
	Todesfallkapital (CHF 20'000 x 1'000%)	CHF	200'000
Beitragsberechnung	Verwaltungskosten Grundbeitrag	CHF	120.00
	Invalidenrente (Plan IR3)		
	Nettorisikobeitrag (CHF 18'000 x 1.355%)	CHF	243.90
	Verwaltungskosten fix	CHF	30.00
	Bruttobeitrag Plan IR3	CHF	273.90
	Todesfallkapital (Plan TK3)		
	Nettorisikobeitrag (CHF 20'000 x 0.132%)	CHF	26.40
	Verwaltungskosten fix	CHF	30.00
	Bruttobeitrag Plan TK3	CHF	56.40
	Total Bruttobeitrag Plan IR3 und TK3 ohne Berücksichtigung von Überschüssen	CHF	450.30