

LPP Pension Plans for employed members of neutra medica

Valid as of 01.01.2015



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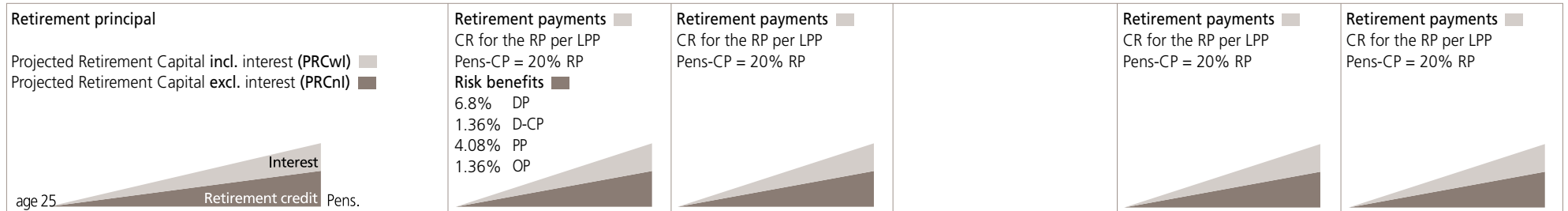
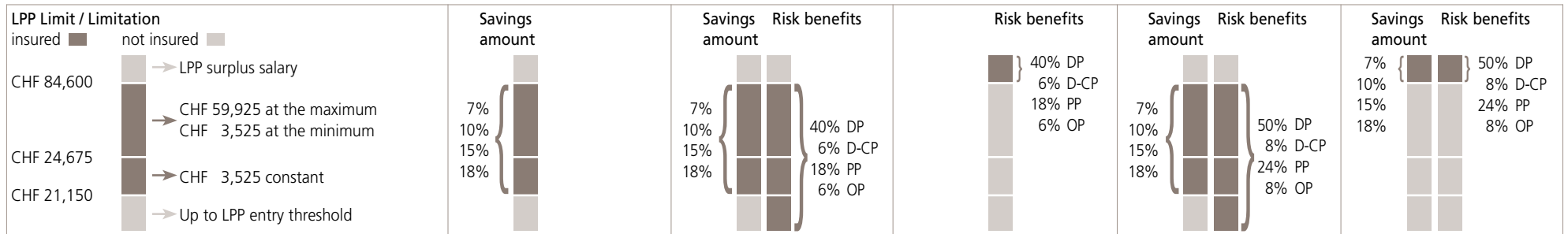
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	Insured salary in accordance with the diagram				
	Minimal	Standard	Standard - Additive	Standard - Plus	Standard - Plus-Additive
Disability Pension	6.8% of PAC excl. interest	40% of LPP salary	40% of LPP surplus salary	50% of LPP salary	50% of LPP surplus salary
Disabled's children's pension	1.36% of PAC excl. interest	6% of LPP salary	6% of LPP surplus salary	8% of LPP salary	8% of LPP surplus salary
Pensions Waiting Periods / Premium Payment Waiver	24 months / 3 months	24 months / 3 months	24 months / 3 months	24 months / 3 months	24 months / 3 months

Death					
Partner's pension	4.08% of PAC excl. interest	18% of LPP salary	18% of LPP surplus salary	24% of LPP salary	24% of LPP surplus salary
Orphan's pension	1.36% of PAC excl. interest	6% of LPP salary	6% of LPP surplus salary	8% of LPP salary	8% of LPP surplus salary
Age at Maturity Orphan's Pension	Age 18 or 25	Age 18 or 25	Age 18 or 25	Age 18 or 25	Age 18 or 25

Age					
Retirement Pension, Men	CR in % of PAC incl. interest	CR in % of PAC incl. interest		CR in % of PAC incl. interest	CR in % of PAC incl. interest
Retirement Pension, Women	CR in % of PAC incl. interest	CR in % of PAC incl. interest		CR in % of PAC incl. interest	CR in % of PAC incl. interest
Pensioners-children's pension	20% of the RP	20% of the RP		20% of the RP	20% of the RP

Financing in % of insured wages and salary	LOB salary less LOB coord. deduction					LOB salary less LOB coord. deduction					LPP surplus salary					LOB salary less LOB coord. deduction					LPP surplus salary									
	>18	>25	>35	>45	>55	>18	>25	>35	>45	>55	>18	>25	>35	>45	>55	>18	>25	>35	>45	>55	>18	>25	>35	>45	>55	>18	>25	>35	>45	>55
	<25	<35	<45	<55	>55	<25	<35	<45	<55	>55	<25	<35	<45	<55	>55	<25	<35	<45	<55	>55	<25	<35	<45	<55	>55	<25	<35	<45	<55	>55
Retirement credits	0.0	7.0	10.0	15.0	18.0	0.0	7.0	10.0	15.0	18.0	0.0	0.0	0.0	0.0	0.0	0.0	7.0	10.0	15.0	18.0	0.0	7.0	10.0	15.0	18.0	0.0	7.0	10.0	15.0	18.0
Risk insurance incl. SF & inflation	1.1	1.7	2.1	2.1	1.1	1.3	2.0	2.8	3.4	2.5	1.5	2.3	2.9	3.9	1.9	1.5	2.5	3.2	3.7	3.0	1.7	2.7	3.4	3.4	2.4					
Administrative Costs	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.3	0.3	0.3	0.3	0.3	0.5	0.5	0.5	0.5	0.5	0.3	0.3	0.3	0.3	0.3					
Total contribution in 2015	1.6	9.2	12.6	17.6	19.6	1.8	9.5	13.3	18.9	21.0	1.8	2.6	3.2	4.2	2.2	2.0	10.0	13.7	19.2	21.5	2.0	10.0	13.7	18.7	20.7					



Risk pension payments after retirement
Partner's pension: 60% of retirement pension / Orphan's pension: 20% of the retirement pension up to the age at maturity of 18 or 25 years old

Legend
DP: Disability Pension / D-CP: Disabled's children's pension / PP: Partner's pension / OP: Orphan's pension / RP: Retirement pension / Pens-CP: Pensioners-children's pension
PRC excl. interest: Projected Retirement Capital excl. interest / PRC incl. interest: Projected Retirement Capital incl. interest / SF: Security fund