



## LPP Pension Plans for members of Naturärzte Vereinigung der Schweiz

Valid as of 01.01.2024



Naturärzte Vereinigung der Schweiz

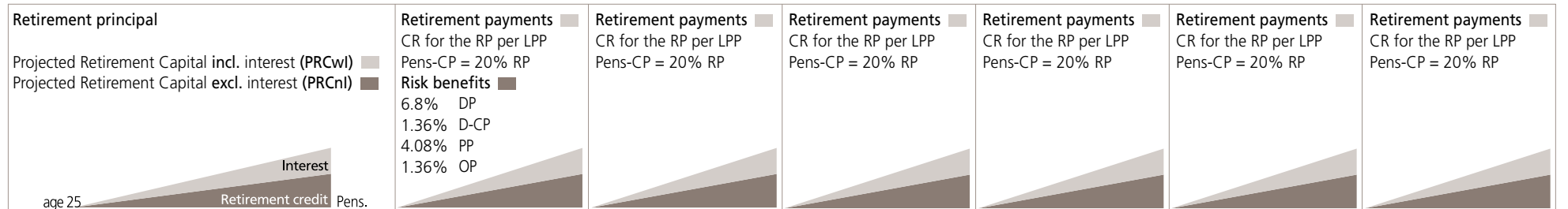
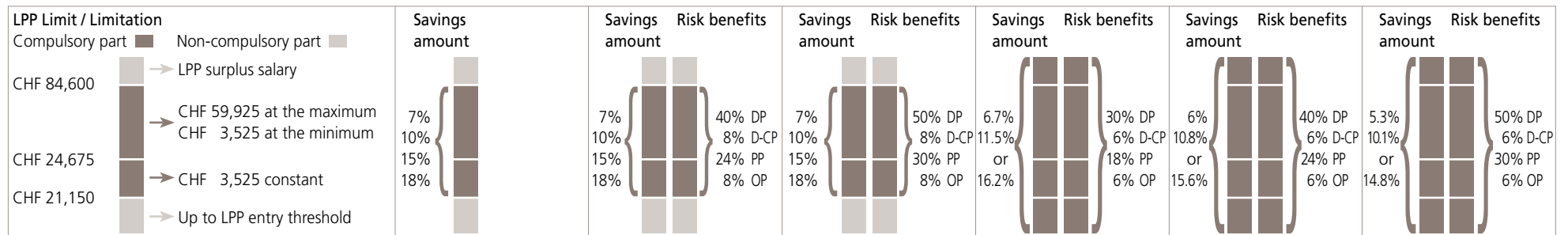
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	For employees										For self-employed (including accident coverage) - supplementary pension plan																
Disability	Minimum					Standard					Standard - Plus					NVS - Standard				NVS - Plus				NVS - Maximal			
Disability Pension	6.80% of PAC excl. interest					40% of LPP wages & earnings					50% of LPP wages & earnings					30% of OASI salary				40% of OASI salary				50% of OASI salary			
Disabled's children's pension	1.36% of PAC excl. interest					8% of LPP salary					8% of LPP salary					6% of OASI salary				6% of OASI salary				6% of OASI 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				24 months / 3 months			
Death																											
Partner's pension	4.08% of PAC excl. interest					24% of LPP salary					30% of LPP salary					18% of OASI salary				24% of OASI salary				30% of OASI salary			
Orphan's pension	1.36% of PAC excl. interest					8% of LPP salary					8% of LPP salary					6% of OASI salary				6% of OASI salary				6% of OASI 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 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				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				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				20% of the RP				20% of the RP			
Financing in % of insured wages and salary	>18 <25	>25 <35	>35 <45	>45 <55	>55	>18 <25	>25 <35	>35 <45	>45 <55	>55	>18 <25	>25 <35	>35 <45	>45 <55	>55	V1	V2	V3	V1	V2	V3	V1	V2	V3			
Retirement credits	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	6.7	11.5	16.2	6.0	10.8	15.6	5.3	10.1	14.8			



<b>Risk pension payments after retirement</b>	<b>Partner's pension:</b> 60% of retirement pension / <b>Orphan's pension:</b> 20% of the retirement pension up to the age at maturity of 18 or 25 years old
<b>Legend</b>	DP: Disability Pension / D-CP: Disabled's children's pension / PP: Partner's pension / OP: Orphan's pension / RP: Retirement pension / Pens-CP: Pensioner's-children's pension / PRC excl. interest: Projected Retirement Capital excl. interest / PRC incl. interest: Projected Retirement Capital incl. interest / SF: Security fund