

# Pensionskasse von Krankenversicherungs-Organisationen

## Vorsorgeplan – Beitragsplan C

Dieser Vorsorgeplan ist Bestandteil des Vorsorgereglements der Pensionskasse der Krankenversicherungs-Organisationen und nur mit diesem zusammen rechtlich bindend.

<b>Anschluss</b>			
Firma	tarifsuisse ag		
Versichertengruppe	Alle Mitarbeiter nach Vollendung des 17. Altersjahres und einem Mindestlohn gemäss Eintrittsschwelle BVG		
Mindestlohn	Gemäss BVG		
Inkrafttreten	01.01.2024		
<b>Referenzalter</b>			
Reglementarisches Referenzalter	Das Referenzalter entspricht dem ordentlichen AHV-Rentenalter		
Frühestmögliches Rentenalter	58		
<b>Lohndefinition</b>			
Begrenzung massgebender Lohn	10-facher oberer BVG Grenzbetrag		
Versicherter Lohn	Massgebender Lohn abzüglich Koordinationsabzug		
Koordinationsabzug	8% des massgebenden Lohnes, höchstens aber 40% der maximalen AHV-Altersrente. Für Teilzeitbeschäftigte wird der Maximalbetrag des Abzuges entsprechend dem Beschäftigungsgrad reduziert.		
<b>Weiteres</b>			
Fälligkeit der Beiträge	Monatlich per Monatsende		
Rentenzahlart	Monatlich		
<b>Sparbeitrag</b>			
	<b>In % des versicherten Lohnes</b>		
	Standard	Plus A	Plus B
18 – 24:	0.0	0.0	0.0
25 – 29:	11.0	13.0	14.5
30 – 34:	12.5	14.5	16.0
35 – 39:	14.0	16.0	17.5
40 – 44:	15.5	17.5	19.0
45 – 49:	17.0	19.0	20.5
50 – 54:	19.0	21.0	22.5
55 – 59:	21.5	23.5	25.0
60 – Referenzalter:	24.0	26.0	27.5

Beiträge	In % des versicherten Lohnes							
	Arbeitnehmer			Arbeitgeber	Total			
Beiträge Sparen	Standard	Plus A	Plus B		Standard	Plus A	Plus B	
18 – 24:	0.00	0.00	0.00	0.00	0.0	0.0	0.0	
25 – 29:	4.40	6.40	7.90	6.60	11.0	13.0	14.5	
30 – 34:	5.00	7.00	8.50	7.50	12.5	14.5	16.0	
35 – 39:	5.60	7.60	9.10	8.40	14.0	16.0	17.5	
40 – 44:	6.20	8.20	9.70	9.30	15.5	17.5	19.0	
45 – 49:	6.80	8.80	10.30	10.20	17.0	19.0	20.5	
50 – 54:	7.60	9.60	11.10	11.40	19.0	21.0	22.5	
55 – 59:	8.60	10.60	12.10	12.90	21.5	23.5	25.0	
60 – Referenzalter:	9.60	11.60	13.10	14.40	24.0	26.0	27.5	

Planwechsel	Einmal jährlich auf 1. Januar		
Beiträge Risiko	Arbeitnehmer	Arbeitgeber	Total
18 – Referenzalter:	0.0%	3.5%	3.5%

### Versicherungsleistungen

#### Versicherungsleistungen Sparen

##### Altersleistungen

Die Höhe der Altersrente richtet sich nach dem für die versicherte Person mit Erreichen des Rentenalters vorhandenen Sparkapital zuzüglich des Zusatz-Sparkontos «Auskauf vorzeitige Pensionierung» und dem in diesem Zeitpunkt gültigen Umwandlungssatz.

#### Versicherungsleistungen Risiko

##### Invalidität

##### Invalidenrente

55% des versicherten Lohnes, mindestens aber dem mit dem Umwandlungssatz multiplizierten hochgerechneten Altersguthaben im Alter 65 ohne Zins.

##### Invaliden-Kinderrente

20% der Invalidenrente

##### Beitragsbefreiung

Ja, gemäss Plan Standard

##### Todesfall

##### Ehegatten-/Partnerrente (lebenslänglich)

70% der versicherten Invalidenrente bzw. 70% der laufenden Altersrente.

##### Waisenrente

20% der versicherten oder laufenden Invalidenrente bzw. 20% der laufenden Altersrente

##### Todesfallkapital

Sparkapital am Ende des Sterbemonats, zuzüglich der Zusatz-Sparkonti «Auskauf vorzeitige Pensionierung» und «Einkauf AHV-Überbrückungsrente» abzüglich allfälliger Abfindungen an den Ehegatten und bereits ausgerichteter Rentenzahlungen.

## Maximal mögliches Sparkapital

Die maximal mögliche Einkaufssumme entspricht der Differenz zwischen dem maximal möglichen Sparkapital und dem vorhandenen Sparkapital.

Beitragsplan Standard:

Alter	Sparbeitrag			Risikobeitrag			Total			maximales Sparkapital
	Total	AN	AG	Total	AN	AG	Total	AN	AG	
18	0.00	0.00	0.00	3.50	0.00	3.50	3.50	0.00	3.50	0.00
19	0.00	0.00	0.00	3.50	0.00	3.50	3.50	0.00	3.50	0.00
20	0.00	0.00	0.00	3.50	0.00	3.50	3.50	0.00	3.50	0.00
21	0.00	0.00	0.00	3.50	0.00	3.50	3.50	0.00	3.50	0.00
22	0.00	0.00	0.00	3.50	0.00	3.50	3.50	0.00	3.50	0.00
23	0.00	0.00	0.00	3.50	0.00	3.50	3.50	0.00	3.50	0.00
24	0.00	0.00	0.00	3.50	0.00	3.50	3.50	0.00	3.50	0.00
25	11.00	4.40	6.60	3.50	0.00	3.50	14.50	4.40	10.10	11.00
26	11.00	4.40	6.60	3.50	0.00	3.50	14.50	4.40	10.10	22.22
27	11.00	4.40	6.60	3.50	0.00	3.50	14.50	4.40	10.10	33.66
28	11.00	4.40	6.60	3.50	0.00	3.50	14.50	4.40	10.10	45.34
29	11.00	4.40	6.60	3.50	0.00	3.50	14.50	4.40	10.10	57.24
30	12.50	5.00	7.50	3.50	0.00	3.50	16.00	5.00	11.00	70.89
31	12.50	5.00	7.50	3.50	0.00	3.50	16.00	5.00	11.00	84.81
32	12.50	5.00	7.50	3.50	0.00	3.50	16.00	5.00	11.00	99.00
33	12.50	5.00	7.50	3.50	0.00	3.50	16.00	5.00	11.00	113.48
34	12.50	5.00	7.50	3.50	0.00	3.50	16.00	5.00	11.00	128.25
35	14.00	5.60	8.40	3.50	0.00	3.50	17.50	5.60	11.90	144.82
36	14.00	5.60	8.40	3.50	0.00	3.50	17.50	5.60	11.90	161.71
37	14.00	5.60	8.40	3.50	0.00	3.50	17.50	5.60	11.90	178.95
38	14.00	5.60	8.40	3.50	0.00	3.50	17.50	5.60	11.90	196.53
39	14.00	5.60	8.40	3.50	0.00	3.50	17.50	5.60	11.90	214.46
40	15.50	6.20	9.30	3.50	0.00	3.50	19.00	6.20	12.80	234.25
41	15.50	6.20	9.30	3.50	0.00	3.50	19.00	6.20	12.80	254.43
42	15.50	6.20	9.30	3.50	0.00	3.50	19.00	6.20	12.80	275.02
43	15.50	6.20	9.30	3.50	0.00	3.50	19.00	6.20	12.80	296.02
44	15.50	6.20	9.30	3.50	0.00	3.50	19.00	6.20	12.80	317.44
45	17.00	6.80	10.20	3.50	0.00	3.50	20.50	6.80	13.70	340.79
46	17.00	6.80	10.20	3.50	0.00	3.50	20.50	6.80	13.70	364.61
47	17.00	6.80	10.20	3.50	0.00	3.50	20.50	6.80	13.70	388.90
48	17.00	6.80	10.20	3.50	0.00	3.50	20.50	6.80	13.70	413.68
49	17.00	6.80	10.20	3.50	0.00	3.50	20.50	6.80	13.70	438.95
50	19.00	7.60	11.40	3.50	0.00	3.50	22.50	7.60	14.90	466.73
51	19.00	7.60	11.40	3.50	0.00	3.50	22.50	7.60	14.90	495.06
52	19.00	7.60	11.40	3.50	0.00	3.50	22.50	7.60	14.90	523.96
53	19.00	7.60	11.40	3.50	0.00	3.50	22.50	7.60	14.90	553.44
54	19.00	7.60	11.40	3.50	0.00	3.50	22.50	7.60	14.90	583.51
55	21.50	8.60	12.90	3.50	0.00	3.50	25.00	8.60	16.40	616.68
56	21.50	8.60	12.90	3.50	0.00	3.50	25.00	8.60	16.40	650.52
57	21.50	8.60	12.90	3.50	0.00	3.50	25.00	8.60	16.40	685.03
58	21.50	8.60	12.90	3.50	0.00	3.50	25.00	8.60	16.40	720.23
59	21.50	8.60	12.90	3.50	0.00	3.50	25.00	8.60	16.40	756.13
60	24.00	9.60	14.40	3.50	0.00	3.50	27.50	9.60	17.90	795.26
61	24.00	9.60	14.40	3.50	0.00	3.50	27.50	9.60	17.90	835.16
62	24.00	9.60	14.40	3.50	0.00	3.50	27.50	9.60	17.90	875.86
63	24.00	9.60	14.40	3.50	0.00	3.50	27.50	9.60	17.90	917.38
64	24.00	9.60	14.40	3.50	0.00	3.50	27.50	9.60	17.90	959.73
65	24.00	9.60	14.40	3.50	0.00	3.50	27.50	9.60	17.90	1002.92

AN: Arbeitnehmer

AG: Arbeitgeber

Beitragsplan Plus A:

Alter	Sparbeitrag			Risikobeitrag			Total			maximales Sparkapital
	Total	AN	AG	Total	AN	AG	Total	AN	AG	
18	0.00	0.00	0.00	3.50	0.00	3.50	3.50	0.00	3.50	0.00
19	0.00	0.00	0.00	3.50	0.00	3.50	3.50	0.00	3.50	0.00
20	0.00	0.00	0.00	3.50	0.00	3.50	3.50	0.00	3.50	0.00
21	0.00	0.00	0.00	3.50	0.00	3.50	3.50	0.00	3.50	0.00
22	0.00	0.00	0.00	3.50	0.00	3.50	3.50	0.00	3.50	0.00
23	0.00	0.00	0.00	3.50	0.00	3.50	3.50	0.00	3.50	0.00
24	0.00	0.00	0.00	3.50	0.00	3.50	3.50	0.00	3.50	0.00
25	13.00	6.40	6.60	3.50	0.00	3.50	16.50	6.40	10.10	13.00
26	13.00	6.40	6.60	3.50	0.00	3.50	16.50	6.40	10.10	26.26
27	13.00	6.40	6.60	3.50	0.00	3.50	16.50	6.40	10.10	39.79
28	13.00	6.40	6.60	3.50	0.00	3.50	16.50	6.40	10.10	53.58
29	13.00	6.40	6.60	3.50	0.00	3.50	16.50	6.40	10.10	67.65
30	14.50	7.00	7.50	3.50	0.00	3.50	18.00	7.00	11.00	83.51
31	14.50	7.00	7.50	3.50	0.00	3.50	18.00	7.00	11.00	99.68
32	14.50	7.00	7.50	3.50	0.00	3.50	18.00	7.00	11.00	116.17
33	14.50	7.00	7.50	3.50	0.00	3.50	18.00	7.00	11.00	132.99
34	14.50	7.00	7.50	3.50	0.00	3.50	18.00	7.00	11.00	150.15
35	16.00	7.60	8.40	3.50	0.00	3.50	19.50	7.60	11.90	169.16
36	16.00	7.60	8.40	3.50	0.00	3.50	19.50	7.60	11.90	188.54
37	16.00	7.60	8.40	3.50	0.00	3.50	19.50	7.60	11.90	208.31
38	16.00	7.60	8.40	3.50	0.00	3.50	19.50	7.60	11.90	228.48
39	16.00	7.60	8.40	3.50	0.00	3.50	19.50	7.60	11.90	249.05
40	17.50	8.20	9.30	3.50	0.00	3.50	21.00	8.20	12.80	271.53
41	17.50	8.20	9.30	3.50	0.00	3.50	21.00	8.20	12.80	294.46
42	17.50	8.20	9.30	3.50	0.00	3.50	21.00	8.20	12.80	317.85
43	17.50	8.20	9.30	3.50	0.00	3.50	21.00	8.20	12.80	341.70
44	17.50	8.20	9.30	3.50	0.00	3.50	21.00	8.20	12.80	366.04
45	19.00	8.80	10.20	3.50	0.00	3.50	22.50	8.80	13.70	392.36
46	19.00	8.80	10.20	3.50	0.00	3.50	22.50	8.80	13.70	419.20
47	19.00	8.80	10.20	3.50	0.00	3.50	22.50	8.80	13.70	446.59
48	19.00	8.80	10.20	3.50	0.00	3.50	22.50	8.80	13.70	474.52
49	19.00	8.80	10.20	3.50	0.00	3.50	22.50	8.80	13.70	503.01
50	21.00	9.60	11.40	3.50	0.00	3.50	24.50	9.60	14.90	534.07
51	21.00	9.60	11.40	3.50	0.00	3.50	24.50	9.60	14.90	565.75
52	21.00	9.60	11.40	3.50	0.00	3.50	24.50	9.60	14.90	598.07
53	21.00	9.60	11.40	3.50	0.00	3.50	24.50	9.60	14.90	631.03
54	21.00	9.60	11.40	3.50	0.00	3.50	24.50	9.60	14.90	664.65
55	23.50	10.60	12.90	3.50	0.00	3.50	27.00	10.60	16.40	701.44
56	23.50	10.60	12.90	3.50	0.00	3.50	27.00	10.60	16.40	738.97
57	23.50	10.60	12.90	3.50	0.00	3.50	27.00	10.60	16.40	777.25
58	23.50	10.60	12.90	3.50	0.00	3.50	27.00	10.60	16.40	816.30
59	23.50	10.60	12.90	3.50	0.00	3.50	27.00	10.60	16.40	856.12
60	26.00	11.60	14.40	3.50	0.00	3.50	29.50	11.60	17.90	899.24
61	26.00	11.60	14.40	3.50	0.00	3.50	29.50	11.60	17.90	943.23
62	26.00	11.60	14.40	3.50	0.00	3.50	29.50	11.60	17.90	988.09
63	26.00	11.60	14.40	3.50	0.00	3.50	29.50	11.60	17.90	1033.86
64	26.00	11.60	14.40	3.50	0.00	3.50	29.50	11.60	17.90	1080.53
65	26.00	11.60	14.40	3.50	0.00	3.50	29.50	11.60	17.90	1128.14

AN: Arbeitnehmer

AG: Arbeitgeber

Beitragsplan Plus B:

Alter	Sparbeitrag			Risikobeitrag			Total			maximales Sparkapital
	Total	AN	AG	Total	AN	AG	Total	AN	AG	
18	0.00	0.00	0.00	3.50	0.00	3.50	3.50	0.00	3.50	0.00
19	0.00	0.00	0.00	3.50	0.00	3.50	3.50	0.00	3.50	0.00
20	0.00	0.00	0.00	3.50	0.00	3.50	3.50	0.00	3.50	0.00
21	0.00	0.00	0.00	3.50	0.00	3.50	3.50	0.00	3.50	0.00
22	0.00	0.00	0.00	3.50	0.00	3.50	3.50	0.00	3.50	0.00
23	0.00	0.00	0.00	3.50	0.00	3.50	3.50	0.00	3.50	0.00
24	0.00	0.00	0.00	3.50	0.00	3.50	3.50	0.00	3.50	0.00
25	14.50	7.90	6.60	3.50	0.00	3.50	18.00	7.90	10.10	14.50
26	14.50	7.90	6.60	3.50	0.00	3.50	18.00	7.90	10.10	29.29
27	14.50	7.90	6.60	3.50	0.00	3.50	18.00	7.90	10.10	44.38
28	14.50	7.90	6.60	3.50	0.00	3.50	18.00	7.90	10.10	59.76
29	14.50	7.90	6.60	3.50	0.00	3.50	18.00	7.90	10.10	75.46
30	16.00	8.50	7.50	3.50	0.00	3.50	19.50	8.50	11.00	92.97
31	16.00	8.50	7.50	3.50	0.00	3.50	19.50	8.50	11.00	110.83
32	16.00	8.50	7.50	3.50	0.00	3.50	19.50	8.50	11.00	129.04
33	16.00	8.50	7.50	3.50	0.00	3.50	19.50	8.50	11.00	147.62
34	16.00	8.50	7.50	3.50	0.00	3.50	19.50	8.50	11.00	166.58
35	17.50	9.10	8.40	3.50	0.00	3.50	21.00	9.10	11.90	187.41
36	17.50	9.10	8.40	3.50	0.00	3.50	21.00	9.10	11.90	208.66
37	17.50	9.10	8.40	3.50	0.00	3.50	21.00	9.10	11.90	230.33
38	17.50	9.10	8.40	3.50	0.00	3.50	21.00	9.10	11.90	252.44
39	17.50	9.10	8.40	3.50	0.00	3.50	21.00	9.10	11.90	274.99
40	19.00	9.70	9.30	3.50	0.00	3.50	22.50	9.70	12.80	299.48
41	19.00	9.70	9.30	3.50	0.00	3.50	22.50	9.70	12.80	324.47
42	19.00	9.70	9.30	3.50	0.00	3.50	22.50	9.70	12.80	349.96
43	19.00	9.70	9.30	3.50	0.00	3.50	22.50	9.70	12.80	375.96
44	19.00	9.70	9.30	3.50	0.00	3.50	22.50	9.70	12.80	402.48
45	20.50	10.30	10.20	3.50	0.00	3.50	24.00	10.30	13.70	431.03
46	20.50	10.30	10.20	3.50	0.00	3.50	24.00	10.30	13.70	460.15
47	20.50	10.30	10.20	3.50	0.00	3.50	24.00	10.30	13.70	489.86
48	20.50	10.30	10.20	3.50	0.00	3.50	24.00	10.30	13.70	520.15
49	20.50	10.30	10.20	3.50	0.00	3.50	24.00	10.30	13.70	551.06
50	22.50	11.10	11.40	3.50	0.00	3.50	26.00	11.10	14.90	584.58
51	22.50	11.10	11.40	3.50	0.00	3.50	26.00	11.10	14.90	618.77
52	22.50	11.10	11.40	3.50	0.00	3.50	26.00	11.10	14.90	653.64
53	22.50	11.10	11.40	3.50	0.00	3.50	26.00	11.10	14.90	689.22
54	22.50	11.10	11.40	3.50	0.00	3.50	26.00	11.10	14.90	725.50
55	25.00	12.10	12.90	3.50	0.00	3.50	28.50	12.10	16.40	765.01
56	25.00	12.10	12.90	3.50	0.00	3.50	28.50	12.10	16.40	805.31
57	25.00	12.10	12.90	3.50	0.00	3.50	28.50	12.10	16.40	846.42
58	25.00	12.10	12.90	3.50	0.00	3.50	28.50	12.10	16.40	888.35
59	25.00	12.10	12.90	3.50	0.00	3.50	28.50	12.10	16.40	931.11
60	27.50	13.10	14.40	3.50	0.00	3.50	31.00	13.10	17.90	977.24
61	27.50	13.10	14.40	3.50	0.00	3.50	31.00	13.10	17.90	1024.28
62	27.50	13.10	14.40	3.50	0.00	3.50	31.00	13.10	17.90	1072.27
63	27.50	13.10	14.40	3.50	0.00	3.50	31.00	13.10	17.90	1121.21
64	27.50	13.10	14.40	3.50	0.00	3.50	31.00	13.10	17.90	1171.14
65	27.50	13.10	14.40	3.50	0.00	3.50	31.00	13.10	17.90	1222.06

AN: Arbeitnehmer

AG: Arbeitgeber

## Auskauf vorzeitige Pensionierung

Beitragsplan Standard:

Alter	Maximal mögliches Sparkapital im Zusatz-Sparkonto in % des versicherten Lohns						
	Vorzeitiges Rücktrittsalter						
	58	59	60	61	62	63	64
25	307%	255%	207%	162%	119%	79%	35%
26	312%	259%	211%	165%	121%	80%	36%
27	317%	264%	215%	168%	123%	81%	37%
28	323%	269%	219%	171%	125%	82%	38%
29	329%	274%	223%	174%	127%	83%	39%
30	335%	279%	227%	177%	129%	84%	40%
31	341%	284%	231%	180%	131%	85%	41%
32	347%	289%	235%	183%	133%	86%	42%
33	353%	294%	239%	186%	135%	87%	43%
34	359%	299%	243%	189%	137%	89%	44%
35	365%	304%	247%	192%	139%	91%	45%
36	371%	309%	251%	195%	141%	93%	46%
37	377%	314%	255%	198%	143%	95%	47%
38	384%	320%	259%	201%	146%	97%	48%
39	391%	326%	264%	205%	149%	99%	49%
40	398%	332%	269%	209%	152%	101%	50%
41	405%	338%	274%	213%	155%	103%	51%
42	412%	344%	279%	217%	158%	105%	52%
43	419%	350%	284%	221%	161%	107%	53%
44	426%	356%	289%	225%	164%	109%	54%
45	433%	362%	294%	229%	167%	111%	55%
46	441%	368%	299%	233%	170%	113%	56%
47	449%	374%	304%	237%	173%	115%	57%
48	457%	381%	309%	241%	176%	117%	58%
49	465%	388%	314%	245%	179%	119%	59%
50	473%	395%	320%	249%	182%	121%	60%
51	481%	402%	326%	253%	185%	123%	61%
52	489%	409%	332%	257%	188%	125%	62%
53	498%	416%	338%	261%	191%	127%	63%
54	507%	423%	344%	266%	194%	129%	64%
55	516%	430%	350%	271%	197%	131%	65%
56	525%	438%	356%	276%	200%	133%	66%
57	534%	446%	362%	281%	204%	135%	67%
58	543%	454%	368%	286%	208%	137%	68%
59		462%	374%	291%	212%	139%	69%
60			381%	296%	216%	141%	70%
61				301%	220%	143%	71%
62					224%	145%	72%
63						148%	73%
64							74%

Beitragsplan Plus A:

Alter	Maximal mögliches Sparkapital im Zusatz-Sparkonto in % des versicherten Lohns						
	Vorzeitiges Rücktrittsalter						
	58	59	60	61	62	63	64
25	341%	285%	231%	180%	132%	84%	43%
26	347%	290%	235%	183%	134%	85%	44%
27	353%	295%	239%	186%	136%	86%	45%
28	359%	300%	243%	189%	138%	88%	46%
29	365%	305%	247%	192%	140%	90%	47%
30	371%	310%	251%	195%	142%	92%	48%
31	378%	315%	255%	198%	144%	94%	49%
32	385%	321%	259%	201%	147%	96%	50%
33	392%	327%	264%	205%	150%	98%	51%
34	399%	333%	269%	209%	153%	100%	52%
35	406%	339%	274%	213%	156%	102%	53%
36	413%	345%	279%	217%	159%	104%	54%
37	420%	351%	284%	221%	162%	106%	55%
38	427%	357%	289%	225%	165%	108%	56%
39	434%	363%	294%	229%	168%	110%	57%
40	442%	369%	299%	233%	171%	112%	58%
41	450%	375%	304%	237%	174%	114%	59%
42	458%	382%	309%	241%	177%	116%	60%
43	466%	389%	314%	245%	180%	118%	61%
44	474%	396%	320%	249%	183%	120%	62%
45	482%	403%	326%	253%	186%	122%	63%
46	490%	410%	332%	257%	189%	124%	64%
47	499%	417%	338%	262%	192%	126%	65%
48	508%	424%	344%	267%	195%	128%	66%
49	517%	431%	350%	272%	198%	130%	67%
50	526%	439%	356%	277%	201%	132%	68%
51	535%	447%	362%	282%	205%	134%	69%
52	544%	455%	368%	287%	209%	136%	70%
53	554%	463%	374%	292%	213%	138%	71%
54	564%	471%	381%	297%	217%	140%	72%
55	574%	479%	388%	302%	221%	142%	73%
56	584%	487%	395%	307%	225%	144%	74%
57	594%	496%	402%	312%	229%	147%	75%
58	604%	505%	409%	317%	233%	150%	76%
59		514%	416%	323%	237%	153%	77%
60			423%	329%	241%	156%	78%
61				335%	245%	159%	79%
62					249%	162%	80%
63						165%	81%
64							82%

Beitragsplan Plus B:

Alter	Maximal mögliches Sparkapital im Zusatz-Sparkonto in % des versicherten Lohns						
	Vorzeitiges Rücktrittsalter						
	58	59	60	61	62	63	64
25	367%	307%	249%	194%	141%	90%	48%
26	373%	312%	253%	197%	143%	92%	49%
27	380%	317%	257%	200%	145%	94%	50%
28	387%	323%	261%	203%	148%	96%	51%
29	394%	329%	266%	207%	151%	98%	52%
30	401%	335%	271%	211%	154%	100%	53%
31	408%	341%	276%	215%	157%	102%	54%
32	415%	347%	281%	219%	160%	104%	55%
33	422%	353%	286%	223%	163%	106%	56%
34	429%	359%	291%	227%	166%	108%	57%
35	437%	365%	296%	231%	169%	110%	58%
36	445%	371%	301%	235%	172%	112%	59%
37	453%	377%	306%	239%	175%	114%	60%
38	461%	384%	311%	243%	178%	116%	61%
39	469%	391%	316%	247%	181%	118%	62%
40	477%	398%	322%	251%	184%	120%	63%
41	485%	405%	328%	255%	187%	122%	64%
42	493%	412%	334%	259%	190%	124%	65%
43	502%	419%	340%	264%	193%	126%	66%
44	511%	426%	346%	269%	196%	128%	67%
45	520%	433%	352%	274%	199%	130%	68%
46	529%	441%	358%	279%	202%	132%	69%
47	538%	449%	364%	284%	206%	134%	70%
48	547%	457%	370%	289%	210%	136%	71%
49	557%	465%	376%	294%	214%	138%	72%
50	567%	473%	383%	299%	218%	140%	73%
51	577%	481%	390%	304%	222%	142%	74%
52	587%	489%	397%	309%	226%	144%	75%
53	597%	498%	404%	314%	230%	147%	76%
54	607%	507%	411%	319%	234%	150%	77%
55	618%	516%	418%	325%	238%	153%	78%
56	629%	525%	425%	331%	242%	156%	79%
57	640%	534%	432%	337%	246%	159%	80%
58	651%	543%	440%	343%	250%	162%	81%
59		553%	448%	349%	254%	165%	82%
60			456%	355%	258%	168%	83%
61				361%	263%	171%	84%
62					268%	174%	85%
63						177%	86%
64							88%





