

Anhang 3: Höhe der Beiträge und Spargutschriften (§ 14)

Die Höhe der Beiträge wird in % des versicherten Jahreslohns definiert. Sie hängen davon ab, für welchen Sparplan gemäss § 14 sich die versicherte Person entscheidet. Sanierungsmassnahmen sind planunabhängig und werden separat geregelt. Es stehen folgende 2 Sparpläne zur Auswahl:

Spar- und Beitragsplan (ohne Polizeikorps)

Standard

Alter	Arbeitnehmerbeiträge Standard			
	Risiko	Verwaltung	Sparen	Total
18 - 21	0.90%	0.13%		1.03%
22 - 24	0.90%	0.13%	7.26%	8.29%
25 - 34	0.90%	0.13%	8.14%	9.17%
35 - 44	0.90%	0.13%	9.02%	10.05%
45 - 54	0.90%	0.13%	9.90%	10.93%
55 - 65	0.90%	0.13%	10.34%	11.37%
66 - 70	0.00%	0.13%	7.92%	8.05%

Plus

Alter	Arbeitnehmerbeiträge Plus			
	Risiko	Verwaltung	Sparen	Total
18 - 21	0.90%	0.13%		1.03%
22 - 24	0.90%	0.13%	9.24%	10.27%
25 - 34	0.90%	0.13%	10.36%	11.39%
35 - 44	0.90%	0.13%	11.48%	12.51%
45 - 54	0.90%	0.13%	12.60%	13.63%
55 - 65	0.90%	0.13%	13.16%	14.19%
66 - 70	0.00%	0.13%	10.08%	10.21%

Alter	Arbeitgeberbeiträge Standard			
	Risiko	Verwaltung	Sparen	Total
18 - 21	1.15%	0.17%		1.32%
22 - 24	1.15%	0.17%	9.24%	10.56%
25 - 34	1.15%	0.17%	10.36%	11.68%
35 - 44	1.15%	0.17%	11.48%	12.80%
45 - 54	1.15%	0.17%	12.60%	13.92%
55 - 65	1.15%	0.17%	13.16%	14.48%
66 - 70	0.00%	0.17%	10.08%	10.25%

Alter	Arbeitgeberbeiträge Plus			
	Risiko	Verwaltung	Sparen	Total
18 - 21	1.15%	0.17%		1.32%
22 - 24	1.15%	0.17%	9.24%	10.56%
25 - 34	1.15%	0.17%	10.36%	11.68%
35 - 44	1.15%	0.17%	11.48%	12.80%
45 - 54	1.15%	0.17%	12.60%	13.92%
55 - 65	1.15%	0.17%	13.16%	14.48%
66 - 70	0.00%	0.17%	10.08%	10.25%

Alter	Spargutschriften Standard
18 - 21	0.00%
22 - 24	16.50%
25 - 34	18.50%
35 - 44	20.50%
45 - 54	22.50%
55 - 65	23.50%
66 - 70	18.00%

Alter	Spargutschriften Plus
18 - 21	0.00%
22 - 24	18.48%
25 - 34	20.72%
35 - 44	22.96%
45 - 54	25.20%
55 - 65	26.32%
66 - 70	20.16%

Spar- und Beitragsplan (Polizeikorps)**Standard**

Alter	Arbeitnehmerbeiträge Standard			
	Risiko	Verwaltung	Sparen	Total
20 - 24	0.90%	0.13%	7.48%	8.51%
25 - 34	0.90%	0.13%	8.36%	9.39%
35 - 44	0.90%	0.13%	9.24%	10.27%
45 - 54	0.90%	0.13%	10.12%	11.15%
55 - 62	0.90%	0.13%	10.78%	11.81%
63 - 65	0.90%	0.13%	7.92%	8.95%
66 - 70	0.00%	0.13%	7.92%	8.05%

Plus

Alter	Arbeitnehmerbeiträge Plus			
	Risiko	Verwaltung	Sparen	Total
20 - 24	0.90%	0.13%	9.52%	10.55%
25 - 34	0.90%	0.13%	10.64%	11.67%
35 - 44	0.90%	0.13%	11.76%	12.79%
45 - 54	0.90%	0.13%	12.88%	13.91%
55 - 62	0.90%	0.13%	13.72%	14.75%
63 - 65	0.90%	0.13%	10.08%	11.11%
66 - 70	0.00%	0.13%	10.08%	10.21%

Alter	Arbeitgeberbeiträge Standard			
	Risiko	Verwaltung	Sparen	Total
20 - 24	1.15%	0.17%	9.52%	10.84%
25 - 34	1.15%	0.17%	10.64%	11.96%
35 - 44	1.15%	0.17%	11.76%	13.08%
45 - 54	1.15%	0.17%	12.88%	14.20%
55 - 62	1.15%	0.17%	13.72%	15.04%
63 - 65	1.15%	0.17%	10.08%	11.40%
66 - 70	0.00%	0.17%	10.08%	10.25%

Alter	Arbeitgeberbeiträge Plus			
	Risiko	Verwaltung	Sparen	Total
20 - 24	1.15%	0.17%	9.52%	10.84%
25 - 34	1.15%	0.17%	10.64%	11.96%
35 - 44	1.15%	0.17%	11.76%	13.08%
45 - 54	1.15%	0.17%	12.88%	14.20%
55 - 62	1.15%	0.17%	13.72%	15.04%
63 - 65	1.15%	0.17%	10.08%	11.40%
66 - 70	0.00%	0.17%	10.08%	10.25%

Alter	Spargutschriften Standard
20 - 24	17.00%
25 - 34	19.00%
35 - 44	21.00%
45 - 54	23.00%
55 - 62	24.50%
63 - 70	18.00%

Alter	Spargutschriften Plus
20 - 24	19.04%
25 - 34	21.28%
35 - 44	23.52%
45 - 54	25.76%
55 - 62	27.44%
63 - 70	20.16%