

REGULATIONS

P K E
E N E R G Y
P E N S I O N F U N D
C O O P E R A T I V E

Insurance benefits

Valid from 1 October 2008

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REGULATIONS

P K E E N E R G Y P E N S I O N F U N D C O O P E R A T I V E

Insurance benefits

I. General Provisions

Art. 1

General

- (1) The PKE Energy Pension Fund Cooperative (hereinafter "PKE") hereby issues these Regulations pursuant to Art. 1. para. 2 of its Articles of Association. These Regulations essentially govern the benefits and financing of PKE.
- (2) These Regulations and any amendments thereto require the approval of the Assembly of Delegates pursuant to Art. 9a and Art. 12 para. 3 of the Articles of Association.
- (3) The institution of registered partnership within the meaning of the Swiss Federal Partnership Act (PartG) is deemed equivalent to marriage under all provisions of these Regulations. In particular, surviving partners in a registered partnership enjoy the same legal status as surviving spouses. The legal dissolution of a registered partnership is deemed equivalent to a divorce and the (re-)entry into a registered partnership equivalent to a (re-)marriage.

- b) the supplementary contribution following any increase in the insured salary pursuant to Art. 5;
- c) payments made for the purpose of purchasing insurance years pursuant to Art. 6;
- d) payments made for the purpose of increasing current pensions pursuant to Art. 7;
- e) contributions towards administration costs;
- f) contributions for the purpose of closing any gaps in coverage pursuant to Art. 10b.

The Board of Directors shall, where necessary, propose to the Assembly of Delegates on the basis of the income statement and balance sheet when, how and by what amount the contributions under e) and f) are to be increased. The contributions under e) shall be distributed equally between the insured members and companies in the same manner as the risk and basic contributions in Art. 4 para. 3. The distribution of the contributions under f) is stipulated in Art. 10b para. 2.

Art. 4

Annual contribution

- (1) An annual risk contribution of 2% of the insured salary shall be paid until the end of the year in which the insured member has their 24th birthday. The annual basic contribution shall amount to 15% of the insured salary pursuant to Art. 12 paras. 2 and 3 as of 1 January following the insured member's attainment of their 24th birthday. PKE may grant a discount on the basic contribution as long as the financial situation and expectations with regard to general salary increases and investment income permit.
- (2) The contribution payments must be made until the insured member is eligible for a retirement pension, except in cases where they have applied for a deferred pension under Art. 18 para. 2.
- (3) The company shall bear at least 60% of the cost of the risk and basic contributions.

II. PKE Funds

Art. 2

PKE funds

PKE funds are derived from the following sources:

- a) contributions made by the companies and insured members;
- b) investment income;
- c) special contributions, e.g. donations.

Art. 3

Type of contribution

The contributions made by the companies and insured members comprise:

- a) the annual contribution pursuant to Art. 4 (risk contribution, basic contribution);

Art. 5

Additional contribution

- (1) An additional contribution must be made for each increase in the amount of the insured salary. This additional contribution shall be calculated on the basis of the actuarial principles of PKE.
- (2) PKE may reduce the additional contributions if the financial situation of PKE permits. PKE shall decide, on the basis of the relevant income statement and balance sheet, the amount by which and the date on which the additional contributions shall be reduced.
- (3) The companies shall participate in the additional contribution for the purposes of increasing the insured annual salaries of insured members in accordance with their ages; such an increase shall be a minimum of the following percentages, whereby the percentage of the additional contribution made by the insured member shall be a maximum of 90% of the salary increase that is subject to additional insurance cover:

Age of insured member at the time of the increase	Percentage share of additional contribution
at age 40 and earlier	60.0 %
41	61.8 %
42	63.6 %
43	65.3 %
44	66.9 %
45	68.4 %
46	69.8 %
47	71.1 %
48	72.3 %
49	73.4 %
50	74.5 %
51	75.5 %
52	76.5 %
53	77.5 %
54	78.5 %
55	79.4 %
56	80.3 %
57	81.1 %
58	81.9 %
59	82.6 %
60	83.3 %
61	84.0 %

62	84.7 %
63	85.4 %
64	86.1 %
65	86.8 %

- (4) Upon the request of the company or insured member, the increase in salary subject to additional insurance cover may be reduced to the level where the additional contribution does not exceed 500% of the increase that would have to be additionally insured pursuant to Art. 12.
- (5) With the agreement of the insured member the additional insurance cover of increases in salary may be waived in full following the insured member's attainment of their 57th birthday. If the insured member does not agree, the company may reduce the increase in salary subject to additional insurance cover as provided for in para. 4.
- (6) The full or reduced increase in insured annual salary subject to additional insurance cover shall be rounded up or down to the nearest CHF 100. If underinsurance results due to repeated rounding down, commensurate additional insurance cover shall be required.

Art. 6

Purchase of insurance years

- (1) Upon enrolment in PKE the vested benefit from the previous pension plan shall be transferred for the purpose of purchasing insurance years. The purchase costs shall be calculated on the basis of the actuarial principles of PKE. The insured member must allow PKE to review the statements of the vested benefits from previous pension plans. The insured member must notify the previous vested benefits institution of this enrolment in PKE. The vested benefits institution must transfer the pension plan capital to PKE upon the insured member's enrolment in PKE.
- (2) An insured member may purchase additional attributable insurance years. The insurance years may, subject to paras. 5–7, be purchased up to the enrolment age of 25. Any participation by the company in such a purchase shall be governed in an agreement between the company and the insured member.
- (3) The insured member has the option of having the purchase amount advanced in the form of a loan from PKE. This loan shall bear interest and be repaid within 10 years at the latest.
- (4) Any remaining vested benefit of insured members who, upon enrolment in PKE, used their vested benefits for the purposes of purchasing insurance years after the age of 25 shall be credited to the surplus account (Art. 9).
- (5) The maximum amount permitted for purchasing benefits shall be reduced by any vested benefit assets which the in-

sured member has not transferred to PKE. For formerly self-employed individuals, the maximum amount permitted for purchasing benefits is reduced by their pillar 3a assets that exceed the threshold stated in Art. 60a para. 2 BVV2.

- (6) If early withdrawals have been made for home ownership, voluntary purchases may only be made once the amounts withdrawn have been repaid. If the age limit for a repayment is exceeded in accordance with Art. 27 para. 6, a purchase may be made. In that case, the maximum purchase amount permitted is reduced by the amount of the early withdrawal.
- (7) For persons who have moved to Switzerland from abroad and who have never previously been affiliated to a pension plan in Switzerland, the annual purchase amount may not exceed 20% of the insured salary during the first five years following enrolment in a Swiss pension plan. At the end of the five years, purchases may be made in accordance with the provisions above.
- (8) Transfers of vested benefits on divorce (Art. 28) may be repurchased at any time.

Art. 6a

Pre-financing of early retirement

(Saving 60)

- (1) After purchasing the full benefits under the Regulations, insured members may maintain an additional Saving 60 savings account. This savings account is intended to reduce or balance out any pension reduction resulting from early retirement.
- (2) Deposits or contributions may only be paid into the Saving 60 account up to the amount listed in the Appendix (see table in the Appendix).
- (3) The company may participate in the costs of early retirement, either in full or in part.
- (4) If the pension reduction on the basis of early retirement has been purchased, the contribution obligation for retirement contributions ceases at the latest on the date when the insured member could take retirement with the same retirement pension that they would receive on regular retirement at age 65. In the event of continued employment, the retirement pension may not exceed the maximum benefit target at age 65 by more than 5%. Any savings which exceed this 5% limit shall be forfeited to PKE.
- (5) Deposits and regular contributions shall accrue interest from the date of receipt at a rate to be determined by the Board of Directors on an annual basis. The Board of Directors shall endeavour to pay the technical interest rate on the Saving 60 savings account. Where justified, however, the Board may deviate from the technical interest rate and set another rate.

- (6) The Saving 60 savings account is used on retirement to provide a pension increase or a lump sum payment. In the event of permanent full disability, the savings on this account shall be paid out to the insured member. In the event of death before retirement, this savings capital shall be paid out pursuant to Art. 24 paras. 2–5. In the event of the termination of the pension relationship, Art. 29 shall apply as appropriate.

Art. 7

Increase in current pensions

The company may increase all current pensions and insured benefits. The resulting costs shall be borne by the company by means of a one-time payment calculated according to the actuarial principles of PKE.

Art. 8

Payment conditions

All contributions shall be paid by the company to PKE within 15 days of issue of the invoice at the latest.

Art. 9

Surplus account

- (1) A surplus account earning the technical interest rate shall be maintained for each active insured member. The surplus account and the policy reserves of active insured members and pensioners shall benefit equally from any surpluses.
- (2) The following funds shall be credited to the surplus account:
 - a) the shares of the surplus due to the insured member pursuant to Art. 10c;
 - b) any vested benefit not used upon enrolment in PKE;
 - c) any surplus remaining following a reduction in the level of employment.
- (3) The funds in the surplus account shall be used to purchase insurance years (Art. 6). Any remaining funds may, at the request of the insured member, be used for additional contributions following increases in salary (Art. 5 para.1). If, within the context of divorce, a share of the retirement capital is to be transferred to the spouse (Art. 28), the funds contained in the surplus account shall be used first.
- (4) In the event of the insured member's departure from PKE, the funds shall be disbursed pursuant to Art. 29, para. 6ff.
- (5) In the event of retirement or submission of a decision by the Federal Disability Insurance (IV), the funds may – in the case of disability, corresponding to the disability pension entitlement recognized by the IV – be drawn in the form of a lump sum or increase in pension. If the insured member dies, the funds may be paid out in accordance with the order of beneficiaries stated in Art. 24 para. 2 or taken in the form of an increase in pension.

Art. 10

Profit-sharing

The surplus income generated by the policy reserves of active insured members and pension recipients shall be disbursed according to the policy reserves set aside for these groups, with the share in deficit of these groups being duly taken into account pursuant to Art. 10b. The Board of Directors shall determine each year, on the basis of the income statement and balance sheet, when, how and in what amount the following benefits in particular are to be disbursed:

- a) discount on the basic contribution pursuant to Art. 4 para. 1;
- b) discount on the additional contributions pursuant to Art. 5 para. 2;
- c) credits made to the surplus accounts pursuant to Art. 9;
- d) increase in the retirement, disability and survivors' pensions.

The above list is not exhaustive.

Art. 10a

Deficit account

- (1) A deficit account shall be maintained for each insured member; it shall be charged the technical interest rate.
- (2) The deficit account shall be charged with the additional deficit contributions (Art. 10b para. 1b) to be borne by the insured member pursuant to Art. 10b para. 2.
- (3) The deficit account may be reduced by deposits made by the insured member or company.
- (4) In the case of retirement, death, divorce and early withdrawals for home ownership and departure from the pension fund, the deficit account shall be debited with the contributions of the vested benefit and surplus account.

Art. 10b

Deficit participation

- (1) A coverage shortfall in the policy reserves of active insured members and pension recipients shall be shared among these groups according to their policy reserves. The shortfall shall be closed by means of the following contributions or measures:
 - a) a deficit contribution in addition to the basic contribution;
 - b) an additional deficit contribution expressed as a percentage of the vested benefit;
 - c) a pension reduction, insofar as this is permissible by law.
- (2) The companies shall determine with their insured members how the deficit contributions and additional deficit contributions are to be shared between the insured members and companies. The companies shall bear at least half of the contributions.

III. PKE Benefits

Art. 11

Type and purpose of benefits

- (1) PKE grants its insured members and their surviving dependents pensions and lump sum death benefits in the event of disability, retirement or death in accordance with the following provisions. PKE shall provide at least the benefits in accordance with BVG.
- (2) PKE's payment of pensions to the companies shall be made with discharging effect towards the beneficiaries. The pension payments shall generally be made in arrears on a monthly basis. The monthly pension shall be paid out in full for the month in which pension entitlement ceases.
- (3) The companies shall be held liable towards the beneficiaries and to PKE for any non-payment, incomplete or wrongful payment made to the beneficiaries.
- (4) The benefits specified in para. 1 are intended for the maintenance of the beneficiaries. Subject to Art. 27 paras. 1-8 any assignment or pledging shall be deemed legally invalid.
- (5) The legally prescribed adjustment of the obligatory BVG minimum pensions in line with inflation shall be performed insofar as this has not already been fulfilled by pension increases pursuant to Art. 10d.

Art. 12

Insured salary, insurance years

- (1) The benefits provided by PKE shall be calculated on the basis of the last reported insured salary subject to the following provisions. If, in the case of an insured event, an as yet unamortized loan is outstanding pursuant to Art. 6 para. 3, this can be repaid including interest. The non-amortized part of this loan shall result in a commensurate reduction in the benefits or insurance years pursuant to Art. 12 para. 6.
- (2) The insured salary shall be specified in each affiliated company's insured benefit plan. The insured benefit plan shall state the salary components to be insured, the coordination amount and those components that are not to be insured. The insured benefit plan shall be stipulated within the individual companies by a committee or body comprised equally of employees and employers. The insured salary shall be rounded up to the nearest CHF 100. PKE must be informed of the details required for specifying the benefits in accordance with the BVG. The individual companies of PKE can exclude the salary components of other employers from the insurance.
- (3) The relationship between the insured salary and fixed annual salary (degree of insurance coverage, coordination with the AHV) must be regulated by the individual compa-

nies for all their members or for certain member groups according to standard principles. The degree of insurance coverage shall be set in such a way that at least the obligatory benefits under the BVG are provided.

- (4) With the consent of PKE each company shall determine a maximum insurable salary for its workforce.
- (5) If an insured member raises their level of employment for more than six months, the vested benefit will be calculated pursuant to Art. 29. With this vested benefit, the insured member shall be insured again on the basis of their new insured salary pursuant to Art. 12 para. 2 and Art. 6 para. 1. An insured member whose annual salary has been lowered can, barring the case of partial disability for which they receive a pension from PKE, remain insured on the basis of their earlier income if they continue to pay the same amount of contributions pursuant to Art. 4 para. 3.
- (6) For the calculation of insurance years, the years and months following enrolment in the pension fund shall apply, at the earliest as of 1st January following the insured member's attainment of their 24th birthday until their 62nd birthday. These insurance years can be increased by means of a purchase (Art. 6) or reduced following an early withdrawal pursuant to Art. 27 or incomplete amortization of a loan (Art. 6 para. 3).

Art. 13 Disability

An insured member who, for health reasons (accident, sickness, old age or infirmity), is no longer able to fully or partially perform their former occupation or another occupation corresponding to their knowledge and ability and whose employment relationship is either changed or terminated before retirement for this reason shall be eligible to receive a disability benefit from PKE subject to the following provisions.

Art. 14 Provisional disability pension

- (1) In the case of disability an insured member shall be provisionally deemed to be fully or partially incapable of working by PKE until the legally valid IV decision has been submitted insofar as the insured member
 - a) can prove to have had to remain absent from the workplace for an uninterrupted period of at least 180 days as a result of sickness or accident, and
 - b) the relevant IV office has been notified of the disability by the insured member or the company.Eligibility for a pension commences in this case after expiry of this 180-day period and following the receipt by PKE of an application for disability benefits, a detailed medical certificate and a copy of the IV registration.

- (2) PKE shall decide whether and the degree to which incapacity to work exists which would entitle the insured member to payment of a provisional disability pension on the basis of the application for disability benefits, the detailed medical certificate (without any assumption of costs by PKE) and an expert medical opinion by a doctor designated by PKE (costs assumed by PKE). The amount of the provisional disability pension shall be based on Art. 15 paras. 2–5.
- (3) The provisional disability pension may be periodically reviewed by PKE in terms of structure and amount and, where necessary, adjusted to the change in circumstances. As part of the review PKE shall be authorized to request from the insured member a current, detailed medical certificate and any additional pertinent information.
- (4) If the insured member or the company is not in agreement with the decision of PKE pursuant to para. 2 or 3 due to medical findings of a different nature, a settlement shall be reached between the insured member's doctor and the designated doctor of PKE on the basis of which PKE shall reach a new decision.
- (5) If PKE has good cause, it may temporarily cease payment of the provisional disability pension, reduce it permanently or cease payment altogether. Good cause includes:
 - the insured member's delay or refusal for no apparent reason to submit a current detailed medical certificate or to provide other pertinent information;
 - the insured member's resistance to or refusal to undergo an examination by PKE's designated doctor without valid reason;
 - the insured member's refusal to take rehabilitation measures to re-enter professional life that promise to bring about an essential improvement in their capacity to work or that hold out the prospect of new opportunities for earning an income.
- (6) The entitlement to a provisional disability pension shall cease with its replacement by a definitive disability pension, the insured member's recovery of the ability to work or attainment of their 65th birthday. Provisional disability pensions paid out after this date shall be reclaimed by PKE or deducted from the definitive disability benefits to be paid.

Art. 15 Definitive disability pension

- (1) As soon as an insured member has been deemed fully or partially disabled by a legally binding IV decision, they shall receive a definitive disability pension.
- (2) The insured member shall be entitled to
 - a) a full disability pension if they have been declared at least 70% disabled;

- b) three quarters of a disability pension if they have been declared at least 60% disabled;
 - c) half of a disability pension if they have been declared at least 50% disabled;
 - d) one quarter of a disability pension if they have been declared at least 40% disabled.
- (3) If the insured member has been declared less than 40% disabled, they are ineligible for a pension.
 - (4) The disability pension corresponds to 70% of the insured salary.
 - (5) The recipient of a disability pension is entitled to receive a child's pension equal to 20% of their current disability pension for every child that would be eligible for an orphan's pension under these Regulations in the event of their death.
 - (6) In the event of the failure of the insured member or the company to notify PKE of their eligibility for a disability pension, the insured member shall be entitled to the obligatory BVG minimum benefits with retroactive effect for the period as of the beginning of the disability according to the IV decision until PKE's notification of the disability.

Art. 16

Supplementary disability pension

- (1) PKE shall provide a supplementary disability pension to an insured member who, as a result of sickness, is in receipt of a provisional disability pension pursuant to Art. 14 as well as a supplementary disability pension and supplementary child's pensions for children who would be entitled to receive an orphan's pension under these Regulations in the event of the death of the insured member.
- (2) PKE supplementary disability pensions correspond to the disability pensions which the IV would pay according to the relevant law; they are calculated on the basis of the insured salary with PKE (see table in the Appendix to these Regulations) and on the degree of incapacity to work determined for the provisional disability pension. Supplementary child's pensions shall be paid for a maximum of three children, however.
- (3) Entitlement to a supplementary disability pension and supplementary child's pensions shall commence on the date as of which the insured member is in receipt of a provisional disability pension and shall be paid until such payments cease. Any benefits being paid out by a foreign social insurance scheme to a disabled insured member shall be deemed equivalent to the IV benefits.
- (4) The supplementary disability pension shall be paid by PKE after the end of the provisional disability pension.

Art. 17

Term and adjustment of disability pension

- (1) Entitlement to a disability pension pursuant to Art. 15 shall

last until the insured member attains their 65th birthday at the latest. At this point in time the disability pension shall be replaced by a retirement pension pursuant to Art. 18 calculated on the basis of the insured salary at the start of the payment of benefits. In the case of partial disability, that part of the insured salary that corresponds to the entitlement to a disability pension shall be used as the basis for the calculation.

- (2) If the insured member's incapacity to work increases or decreases pursuant to Art. 13, their pension entitlement shall be recalculated pursuant to Art. 15 para. 2.

Art. 17a

Reduction and refusal of disability benefits

The insured member is obliged to cooperate with all measures to assist in their reintegration into working life or into a field of activity equivalent to that of their former working life. If the insured member fails to comply with this duty to cooperate, PKE may reduce or refuse to pay benefits.

Art. 18

Retirement and child's pensions, retirement capital

- (1) Entitlement to a lifelong retirement pension commences if the insured member retires after reaching their 58th birthday, but at the latest on reaching their 65th birthday. Recipients of a disability pension shall receive a retirement pension after reaching their 65th birthday. For each insurance year (pursuant to Art. 12 para. 6 until the age of 62) the retirement pension shall amount to 1.596% of their insured salary, and to 0.133% of the insured salary for each insurance month.

If the retirement pension starts after the insured member has reached their 62nd birthday, the retirement pension shall be increased by 0.6% for each month following their 62nd birthday until the date upon which their retirement pension begins. If the retirement pension starts before the insured member has reached their 62nd birthday, the retirement pension shall be reduced by 0.6% for each month following the date of retirement until the date of their 62nd birthday. Any benefits included in the insurance shall be increased or reduced by the same degree. Reductions in benefits can be repurchased by making deposits calculated on an actuarial basis.

- (2) Each insured member may, upon reaching their 58th birthday and upon the termination of their employment relationship with the company, request that their contributions be discontinued and payment of their retirement pension be deferred until they reach their 65th birthday at the latest. The retirement pension calculated as at the end of the employment relationship shall be increased by 0.45% for each month by which the pension is deferred without contributions being paid.

- (3) The recipient of a retirement pension shall be entitled to receive a child's pension equal to 20% of their retirement pension for every child that would be eligible for an orphan's pension under these Regulations in the event of their death. The child's pension shall be reduced if the benefits received by the pensioner from PKE and the AHV result in a higher income than the former occupational income after adjustment for inflation.
- (4) A person in receipt of a retirement pension pursuant to Art. 18 para. 1 or 2 is not eligible to receive a disability pension within the meaning of these Regulations.
- (5) Insured members who have entered into retirement pursuant to para. 1 and are not yet entitled to receive an AHV retirement pension have the option of applying for an AHV bridging pension. This pension is agreed for a fixed period and may not exceed the amount of the maximum AHV retirement pension. The pensions and insured benefits shall be reduced as follows:

Term (years)	Pension reduction in % of the AHV bridging pension
7	34.2 %
6	30.5 %
5	26.5 %
4	22.2 %
3	17.5 %
2	12.4 %
1	6.6 %

These values apply to full years of age. The corresponding fractional values shall apply for each additional completed month.

- (6) An insured member who is not already in receipt of a disability pension may, prior to the start of their retirement pension, request that their vested benefit be paid out in full or in part instead of the retirement pension. If purchase amounts were made during the last three years prior to retirement, the benefits thus obtained may not be withdrawn in the form of a lump sum. Following payment of a lump sum, entitlement to insured benefits ends or is based on any remaining vested benefit. Lump sum payment requires the spouse's consent.

Art. 18a
Partial retirement

- (1) If, in agreement with the company, an insured member reduces their level of employment by at least 20% after reaching their 58th birthday, they may request partial retirement. Art. 18 applies accordingly to the partial retirement pension or partial retirement capital and to the AHV bridging pen-

sion. The share of the insured salary which corresponds to the level of partial retirement shall serve as the basis for determining the partial retirement pension or partial retirement capital. The maximum amount of the bridging pension is reduced in accordance with the level of partial retirement.

- (2) The insured salary is defined pursuant to Art. 12 para. 2. Contributions and the obligation to make contributions are determined pursuant to Arts. 3–5 on the basis of the insured salary calculated in this way.
- (3) Partial retirement may take place at most once a year, whereby the level of employment must be reduced by at least 20% for at least one year and must continue to be at least 20%. Partial retirement involving withdrawal of partial retirement capital may take place once at most before full retirement is taken.

Art. 19
Spouse's pension

- (1) In the event of the death of an insured member, the surviving spouse shall receive a lifelong spouse's pension. Until the date on which the deceased insured member would have reached their 65th birthday, the spouse's pension shall amount to 45% of the insured salary or 63% of the current disability pension. Thereafter the spouse's pension shall amount to 63% of the insured or current retirement pension.
- (2) In the event of the death of a person who has taken partial retirement and who had left PKE as an insured member, the pension entitlements of the surviving spouse shall be calculated on the basis of the partial pension of the deceased retiree.
- (3) The entitlement to a spouse's pension starts on the date of death of the insured member or, in the case of retirees, on the first day of the month following the date of death. Until this date, the pension to which the retiree was entitled shall be paid.

Art. 20
Partner's pension

PKE may, in response to a written request, grant benefits in the same amount as the spouse's pension to a partner who had lived together continuously in a domestic relationship with the insured member during the last five years before their death or who is responsible for supporting one or more joint children. The request must be submitted at the latest three months after the death of the insured member. The conditions for entitlement and provisions for the payment of a spouse's pension shall apply accordingly. Partners of married members shall not be entitled to a partner's pension. Partners of retirement pension recipients shall not be entitled to a partner's pension if they had already failed to fulfil the conditions for entitlement prior

to retirement. Furthermore, there is no entitlement to a partner's pension if the beneficiary is already in receipt of a spouse's or partner's pension.

Art. 21

Pension for divorced spouses

If an insured member is survived by a divorced spouse to whom they had been married for at least 10 years and towards whose subsistence they had had to contribute under the terms of the divorce decree, the surviving spouse shall receive the obligatory BVG minimum benefits if the divorce decree awarded them a lifelong pension or a corresponding capital settlement. However, the obligatory BVG minimum benefits may be reduced by the amount by which they, together with the benefits from other insurances (particularly the AHV or IV), exceed the entitlement under the divorce decree.

Art. 22

Orphan's pension

- (1) Each child who has been rendered an orphan following the death of an insured member shall be entitled to receive an orphan's pension amounting to 20% of the disability pension or retirement pension until reaching their 20th birthday; for three and more children together the eligibility shall amount to a maximum 60% of the disability pension or retirement pension.
- (2) Each full orphan of an insured member is entitled to 40% of the disability pension or retirement pension until reaching their 20th birthday; for three and more children together the eligibility shall amount to a maximum 120% of the disability pension or retirement pension, however.
- (3) If the AHV extends the term of payment of an orphan's pension for children in full-time education past their 20th birthday, upon corresponding notification by the company PKE shall continue to pay the orphan's pension for the same duration.
- (4) If an orphan is presumably permanently and completely disabled upon reaching their 20th birthday, the orphan's pension may be completely or partly paid out past the age of 20 needed.
- (5) In the event of the death of a person who has taken partial retirement and who had left PKE as an active insured member, the orphan's pension entitlements shall be calculated on the basis of the partial pension of the deceased retiree.
- (6) In individual cases, PKE may treat step-children on an equal basis to children.
- (7) Children who were obviously adopted for the reason of securing an orphan's pension by fraudulent means shall not receive such a pension.
- (8) The entitlement to an orphan's pension starts on the date of death of the insured member or, in the case of retirees,

on the first day of the month following the date of death. Until this date, the pension to which the retiree was entitled shall be paid.

Art. 23

Reduction of spouse's and orphan's pensions

- (1) Entitlement to a spouse's pension shall be reduced if the insured member was already retired at the time of the marriage. In such cases the spouse's pension shall amount to 35% of the disability pension or current retirement pension, yet, subject to the grounds for reduction given in para. 2.
- (2) Entitlement to a spouse's pension shall be reduced if the spouse is more than 15 years younger than the insured member; in such cases the amount of the insured entitlement to the spouse's pension shall be reduced by 3% for each of the years exceeding 15, but by no more than 50%.
- (3) The surviving spouse continues to be entitled to receive a spouse's pension following remarriage. This shall remain suspended, however, for the duration of the new marriage. The remarried spouse may have their entitlement to benefits from PKE compensated in the form of a settlement of a maximum of three annual pensions. The request for such a settlement must be made within one year of the marriage. Any orphans' pensions remain unaffected.

Art. 24

Lump sum death benefit

- (1) If an insured member or recipient of a disability pension dies, PKE shall pay a lump sum death benefit amounting to 35% of the disability pension. If no orphans' pensions are due, an increased lump sum death benefit of 70% of the disability pension shall be paid out. If the recipient of a retirement pension dies, PKE shall pay a lump sum death benefit amounting to 35% of the retirement pension. If no child's pensions are due, an increased lump sum death benefit of 70% of the retirement pension shall be paid out. These amounts shall be reduced by $\frac{1}{10}$ for each full year a pension has been drawn. However, at least $\frac{1}{12}$ of the retirement pension shall be paid.
- (2) The following are entitled to the lump sum death benefit, independently of inheritance law, according to the following order of eligibility:
 - a) the spouse and the children of the deceased who are eligible for an orphan's pension;
 - b) in the absence of beneficiaries designated under a), the persons for whose support the deceased was substantially responsible or the person who lived together continuously in a domestic relationship with the deceased in the last five years before their death or who is responsible for supporting one or more joint children, pro-

vided that they are not already receiving a spouse's or partner's pension;

- c) in the absence of beneficiaries designated under a) and b), the remaining children who do not fulfil the requirements pursuant to Art. 22, the parents or the siblings of the deceased;
- d) in the absence of beneficiaries designated under a), b) and c), the other legal heirs, excluding the public purse, in the amount of one half of the lump sum death benefit.

Persons designated under b) are only eligible if they submit a written application with the relevant proofs to PKE at the latest three months after the death of the insured member.

- (3) The insured member may alter the beneficiary groups listed in para. 2 at any time by sending written notification to PKE, as follows:
 - a) if persons exist as designated under para. 2 b), the insured member may merge the beneficiaries designated under para. 2 a) and b) in a single group.
 - b) if there are no persons as designated under para. 2 b), the insured member may merge the beneficiaries designated under para. 2 a) and c) in a single group.

The notification must be submitted to PKE while the insured member is alive.

- (4) The insured member may specify the entitlements of the beneficiaries within a beneficiary group (paras. 2 and 3) as they wish by submitting a written notification to PKE. If no notification is received from the insured member, the lump sum death benefit will be divided equally among all beneficiaries within a beneficiary group. The notification must be submitted to PKE while the insured member is alive.
- (5) The lump sum death benefit shall under no circumstances be offset against third-party benefits.

Art. 25

Relatives' benefits

If an insured member dies, PKE may, in the absence of any surviving dependents eligible for a pension under these Regulations, and upon the request of needy relatives to whose support the insured member can be proven to have substantially contributed without receiving a consideration in return, grant a one-off settlement over and above the lump sum death benefit or a temporary annual payment corresponding at maximum to the benefits granted to full orphans. PKE shall take all circumstances into account and decide how the benefits in question are to be allocated if to several persons.

Art. 26

Deduction of benefits provided by third parties, benefit reductions; prior indemnification

- (1) If, in the event of the disability or death of an insured member, the benefits provided by PKE, together with other qualifying income, generate a pension income of more than 100 % of the insured member's last full annual salary for the insured member and their children or surviving dependents, the pensions to be paid by PKE shall be reduced until the stated limit is no longer exceeded.
- (2) Qualifying income is considered to be benefits of all types and for all purposes that are paid out to the beneficiary on the basis of the event giving rise to the benefit, such as:
 - a) benefits from the AHV/IV (and/or Swiss or foreign social insurance) with the exception of long-term care allowances;
 - b) benefits from military insurance or from obligatory accident insurance;
 - c) benefits from other insurances for which at least half of the premiums have been financed by the company;
 - d) benefits from pension plans or vested benefit institutions.

In addition, any continuing employment income or replacement income that is or could reasonably be earned by recipients of disability benefits shall be taken into account. One-time capital benefits shall be converted into pensions on an actuarial basis in accordance with the actuarial principles of PKE. Exceptions to this are compensatory damages and similar settlements that need not be taken into consideration.

- (3) In all cases, at least the minimum benefits required by the BVG and its regulations for calculation shall be provided.
- (4) Pension reductions shall be reviewed periodically by PKE.
- (5) If the AHV/IV, military insurance or accident insurance reduces, refuses or withdraws benefits because the beneficiary has caused the disability or death of the insured member through gross negligence or in another culpable manner or refused to cooperate with measures of the IV to reintroduce them to working life, PKE may also correspondingly suspend, reduce or refuse to provide benefits.
- (6) PKE may require that a person claiming a survivors' or disability benefit cede their claim against liable third parties arising from the insured event to PKE in the amount to which PKE is obliged to provide benefits.
- (7) If there is a dispute regarding the benefits to be provided by accident or military insurance or by the Occupational Retirement, Survivors' and Disability Pension Plans according to the BVG, the beneficiary may request prior indemnification from PKE. If it is not clear which pension plan is obli-

gated to provide benefits in the case of an entitlement to survivors' or disability benefits, the beneficiary may request prior indemnification from the pension fund that most recently insured the person. PKE shall provide prior indemnification in line with the legal minimum benefits according to the BVG.

- (8) If the case is taken over by another insurance provider or another pension plan, this entity must refund the prior indemnification payments made within the scope of its obligation to provide benefits.

Art. 26a

Information and reporting obligation

- (1) Companies, insured members and pensioners must provide PKE with truthful information about all circumstances materially relevant to the insurance coverage, such as changes in marital status and family relationships, without being specifically requested to do so.
- (2) At the request of PKE, pension recipients must provide evidence of survival. Disabled persons must provide information regarding any other pension and/or earned income they receive.
- (3) Companies, insured members and beneficiaries are obliged to provide PKE with the necessary information and documents requested and to submit documents relating to benefits, reductions or refusals issued by other insurance institutions or third parties as mentioned in Art. 26. In the event of a refusal, PKE may suspend, reduce or refuse to provide benefits or reclaim any excess benefits paid according to its best judgement.
- (4) PKE disclaims all liability for any adverse consequences that may result from violation of the aforementioned obligations for insured members, pensioners or their surviving dependents. Should any losses arise for PKE from such a violation, the person or persons responsible may be held liable.

Art. 27

Early withdrawal/pledging

- (1) The insured member may request the early withdrawal or pledging of funds to purchase residential property for their own use, up to three years prior to becoming eligible for retirement benefits. This request must be made in writing and be made with the consent of the spouse. The insured member shall submit the relevant proof to PKE. The claim to pension benefits may also be pledged.
- (2) The amount is calculated on the basis of Art. 29 paras. 2 and 3 of these Regulations. The vested benefit can be drawn on at the time of the claim up to the insured member's 50th birthday. Following their 50th birthday, the insured member may at most claim the vested benefit they would have been entitled to receive upon reaching their 50th birthday or half

of the vested benefit at the time that they made the claim. If purchases have been made during the last three years prior to the withdrawal, the benefits thus obtained may not be taken as an early withdrawal.

- (3) An early withdrawal may be made every five years at most, and must be at least CHF 20 000.–. Early withdrawals are to be taxed immediately, and result in an entry being made in the Land Register.
- (4) In the event of liquidity shortages, early withdrawals may be deferred for up to six months and then provided in accordance with the following priority schedule and in the order in which they were claimed:
 - a) for the construction or purchase of residential property;
 - b) for acquiring a share in residential property (e.g. shares in a residential cooperative, shares in a tenants' joint stock company);
 - c) for repayment obligations in respect of existing mortgages;
 - d) for voluntary repayment of existing mortgages.In the event of a deficit, restrictions may be imposed on payment of the early withdrawal in terms of time or amount, or payment may be refused entirely if the early withdrawal is requested for the purpose of repaying a mortgage loan.
- (5) An early withdrawal results in the commensurate reduction of insured retirement benefits. The insurance years within the meaning of Art. 12 para. 6 shall be reduced.
- (6) The early withdrawal must be repaid if:
 - a) the residential property is sold;
 - b) legal entitlements to such residential property are granted which are equivalent to a sale from an economic perspective; or
 - c) no pension benefits are payable on the death of the insured member.

The insured member may repay the early withdrawal in full or in part (at least CHF 20 000) at any time. Repayment must or may take place:

- a) up to three years before entitlement to retirement benefits commences;
 - b) until the occurrence of another insured event; or
 - c) until cash payment of the vested benefits.
- Repayments shall be used to purchase insurance years pursuant to Art. 6 para 1. The insured member is not entitled to a loan pursuant to Art. 6 para. 3 until the early withdrawal has been repaid in full. The insured member may request a refund of tax paid from the relevant cantonal tax authority within three years.
- (7) The consent of the pledgee is required for the payment of pledged benefit entitlements pursuant to para. 1 in the case of an insured event, for the payment of vested benefits pursuant to para. 2 in the case of the insured member's depar-

ture from the pension fund pursuant to Art. 29 para. 7 and for the transfer of a part of the vested benefits pursuant to Art. 28. In the event of the realization of the pledge, the provisions applicable for early withdrawal shall apply.

- (8) PKE may charge a fee compensating it for processing early withdrawals.

Art. 28

Divorce of an insured member

In the case of the divorce of an insured member PKE shall transfer to the divorced spouse pursuant to Art. 29 para. 6 the portion of the vested benefits designated by the judge pursuant to Art. 22 FZG. For the purposes of calculating this amount, the company shall provide information pertaining to the marriage and date of the marriage.

Art. 29

Vested benefit

- (1) The insured member shall be entitled to receive a vested benefit upon their departure from the pension fund pursuant to Art. 6 para. 1a) of the Articles of Association.
- (2) The vested benefit corresponds to the amount which the pension fund would need to insure the member upon immediate re-enrolment in the pension fund with the same amounts as they were insured for on the date of their departure. The vested benefit thus corresponds to the present value of the benefits acquired pursuant to Art. 16 FZG. The vested benefit shall always correspond to the amount under para. 3 or the retirement savings in accordance with the BVG, subject in all cases to Art. 29 para. 5 and Art. 12. para. 1.
- (3) The minimum benefits shall correspond to the purchases made to the pension fund plus interest plus the contributions and supplementary contributions paid in by the insured member during the contribution period and since the age of 25, reduced where applicable by any early withdrawals pursuant to Arts. 27 and 28 plus a supplement in accordance with age and the table in the Appendix to these Regulations. Contributions pursuant to Art. 3e and f shall not be taken into account when calculating the minimum benefit.
- (4) If an insured member who is partially able to work terminates their employment relationship with the company, they shall have a proportional entitlement to the vested benefit pursuant to paras. 2 and 3.
- (5) If the company makes a purchase on behalf of an insured member (Art. 6 para. 2), the company shall credit this amount to the employer contribution reserve account with PKE reduced by $\frac{1}{10}$ for each full year since the insured member's enrolment in the fund. The funds shall be used in accordance with the Regulations for interest-bearing employer contribution reserve accounts. The insured member

shall not be entitled to the amount credited to the employer contribution reserve account, which shall be deducted from their vested benefit pursuant to para. 2.

- (6) If the insured member joins a new pension plan, PKE shall transfer the vested benefit to the new pension plan. Insured members who do not join a new pension plan must notify PKE whether the vested benefit, subject to para. 7, is to be transferred to
- a) a vested benefit account with a bank's vested benefit foundation or
 - b) to a Swiss life insurance company or to the pool for vested benefit policies for the purposes of setting up a vested benefit policy.

If this information is not received, the vested benefit will be transferred to the Substitute Pension Plan no earlier than six months and no later than two years after the insured member's departure from the pension fund.

- (7) The insured member may request cash payment of the vested benefit if
- a) they leave Switzerland and the Principality of Liechtenstein permanently (subject to the restrictions applicable to a move to an EU member state, Iceland or Norway);
 - b) they become self-employed and are no longer subject to obligatory occupational pension coverage; or
 - c) the vested benefit amounts to less than their annual contribution.

Married insured members require the written consent of their spouses for the cash payment of their vested benefit.

- (8) The vested benefit shall be payable upon the date the person leaves the pension fund. From this time onward it shall accrue interest at the minimum interest rate pursuant to the BVG. If the pension fund does not transfer the vested benefit within 30 days of receiving the necessary details, it shall subsequently accrue interest at the rate of interest on arrears specified by the Federal Council.
- (9) The insured member remains insured for death and disability benefits for one month after termination of the pension relationship, but at longest until commencement of a new employment relationship.
- (10) If PKE is obliged to pay survivors' or disability benefits after it has transferred the vested benefit, the vested benefit must be refunded to PKE to the extent necessary to pay its benefits. Survivors' and disability benefits shall be reduced by the extent to which the refund falls short of the amount due.

Art. 30

Cases of hardship

In special cases the Board of Directors may deviate from the provisions of these Regulations if their application would result in hardship for the individual in question.

IV. Legal System

Art. 31

Legal norm

- (1) These Regulations have been prepared in German, English, French and Italian. The German version is binding for interpretation purposes.
- (2) Any disputes arising between an insured member or claimant and the management of PKE with regard to the interpretation or application of these Regulations shall in the first instance be brought before the Board of Directors of PKE. Decisions taken by the Board of Directors may be contested in the cantonal insurance courts. The place of jurisdiction is the Swiss domicile or residence of the defendant or the head office of the company where the insured member is or was employed.

V. Entry into Force and Transitional Provisions

Art. 32

Entry into force

These Regulations were approved by the Assembly of Delegates at their meeting on 19th September 2008 in Locarno and shall enter into force on 1st October 2008.

Art. 33

Transitional provisions

- (1) The provisions of these Regulations apply to all members of PKE as of 31st December 2003 and those joining later pursuant to Art. 4b paras. 1, 2 and 3 of the Articles of Association. Current pensions shall continue to be paid out according to the Articles of Association valid at the commencement of the pension or the Regulations valid at the commencement of the pension. Deferred benefits shall be paid in accordance with the Regulations valid from 1st January 2004, subject to Art. 33 para. 2.
- (2) Widows' pensions of retirees who became disabled pensioners prior to 1987 are paid in accordance with the Articles of Association valid from 1986.
- (3) For insured members who are eligible for a provisional or definitive disability pension up to 31st March 2009, the pension entitlement (including the amount of the pension following an amendment to the degree of disability) shall be based on the provisions applicable at the time.

Zurich, 19th September 2008

PKE Energy Pension Fund Cooperative

Chairman:
Kurt Baumgartner

Vice-Chairman:
Michel Praplan

Appendix 1

Example upon enrolment

(Art. 6 para. 1 of the Regulations governing insurance benefits)

Applicable data:

Date of birth	27.01.1973
Date of enrolment	01.01.2009
Qualifying date of enrolment	01.01.2009
Age at enrolment	35 years 11 months (calculated as of 01.02.1973)
Pension rate at age 62	41.629 % (according to table in the Appendix)
Tariff	8.265 (according to tariff in the Appendix)
Insured salary	CHF 37 600.00 (fixed annual salary less coordination amount pursuant to Art. 12 paras. 2–4 of the Regulations)

The purchase

of one insurance month increases:

– the pension rate by	0.133 %
– the retirement pension by	CHF 50.008 (0.133 % von CHF 37 600.00)

The costs

of an insurance

month amount to:	8.265 x CHF 50.008 = CHF 413.316
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Example A

(Art. 6 para. 2 of the Regulations governing insurance benefits)

A deposit of CHF 15 706.00 can purchase

– 38 insurance months (CHF 15 706.00: CHF 413.316)	
– the qualifying date of enrolment is	01.11.2005
– corresponds to an age at enrolment of	32 years 9 months
– pension rate at age 62	46.683 %
– retirement pension at age 62	CHF 17 553.00 (46.683 % of CHF 37 600.00)

The missing insurance months can be repurchased using a loan from PKE.

(Art. 6 para. 3 of the Regulations governing insurance benefits)

Example B

A deposit of CHF 54 144.40 purchases

– all 131 missing insurance months	(131 x CHF 413.316)
– the qualifying date of enrolment is	01.02.1998
– corresponds to an age at enrolment of	25 years
– pension rate at age 62	59.052 %
– retirement pension at age 62	CHF 22 204.00 (59.052 % von CHF 37 600.00)

Example C

A deposit of CHF 56 382.25 purchases all 131 missing insurance months (example B).

An interest-bearing surplus account is opened (Art. 6 para. 4 of the Regulations governing insurance benefits) with the CHF 2 237.85 remaining from the deposit.

Appendix 2

Example upon departure

(Art. 29 of the Regulations governing insurance benefits)

Applicable data:

Date of departure	30.11.2009
Qualifying date of enrolment	01.11.2005
Date of birth	27.01.1973
Age upon departure	36 years 10 months (calculated as of 01.02.1973)
Insurance years upon enrolment	49 months (01.11.2005 – 30.11.2009)
Pension rate acquired upon departure	6.517 % (49 months at 0.133 %)
Insured salary	CHF 38 600.00
Acquired retirement pension	CHF 2 515.55 (6.517 % of CHF 38 600.00)
Tariff	8.430 (according to tariff in the Appendix)

Calculation of vested benefit

Present value of acquired pension	8.430 x CHF 2 515.55 = CHF 21 206.10
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The vested benefit is increased or reduced in the following cases:

Increase in vested benefit:

- if a surplus account exists (Art. 9 of the Regulations governing insurance benefits)

Reduction in vested benefit:

- in the case of a loan that is not fully amortized (Art. 6 para. 3 and Art. 12 para. 6)
- company share according to Art. 29 para. 5

Table of supplements for the calculation of the minimum amount upon departure

pursuant to Art. 29 para. 3 of the Regulations or Art. 17 FZG

The minimum amount comprises:

- the enrolment benefit transferred in (vested benefit from previous pension plan, any share contributed by the new employer, any personal share) plus interest*);
- the contributions made by the insured member plus a 4 % supplement for every year of age over the age of 21, yet, up to a maximum supplement of 100 %.

*) interest rate as of 01.01.2009: 2.0 %

At the age *)	Supplement in % of own contributions	At the age *)	Supplement in % of own contributions
21	4	33	52
22	8	34	56
23	12	35	60
24	16	36	64
25	20	37	68
26	24	38	72
27	28	39	76
28	32	40	80
29	36	41	84
30	40	42	88
31	44	43	92
32	48	44	96
		45 and over	100

*) calendar year less year of birth

Example of the calculation of the minimum amount

Date of departure	30.11.2009
Date of enrolment	01.01.2009
Date of birth	27.01.1973
Age upon departure	36 years 10 months (calculated from 01.02.1973)
Insured salary	CHF 38 600.00
Enrolment benefit transferred in	CHF 15 706.00
with interest (2.0 % from 01.01.2009–30.11.2009)	CHF 15 993.95
Personal contributions	CHF 2 123.00
Supplement for age 36 = 64 %	CHF 1 358.70 CHF 3 481.70
Minimum amount	CHF 19 475.65

Appendix 3

Example of an increase in the insured salary (Art. 5 of the Regulations governing insurance benefits)

Applicable data:	
Date of increase	01.01.2009
Date of birth	27.01.1973
Age upon increase	35 years 11 months (calculated from 01.02.1973)
Qualifying date of enrolment	01.11.2005
Insurance years after increase	38 months (01.11.2005–01.01.2009)
Acquired pension rate following an increase of	5.054 % (38 months at 0.133 %)
Tariff	8.265 (according to tariff in the Appendix)
Insured salary as of 01.01.2009	CHF 38 600.00
Former insured salary	CHF 37 600.00
Increase in insured salary	CHF 1 000.00

Calculation of the costs of the supplementary contribution

5.054 % x CHF 1000.– x 8.265	CHF 417.70
Employee's share	40 % = CHF 167.10
Employer's share	60 % = CHF 250.60
(Broken down pursuant to table in Art. 5 para. 3 of the Regulations governing insurance benefits)	

If the insured member has a surplus account pursuant to Art. 9, they can charge their share of the supplementary contribution (CHF 167.10) to this account.

The following benefits are insured following the increase in the insured salary:

Retirement pension at age 62	CHF 18 020.00 (46.683 % of CHF 38 600.00)
Retirement pension at age 65	CHF 21 913.00 (CHF 18 020.00 x 1.216)
Disability pension	CHF 27 020.00 (70 % of CHF 38 600.00)
Spouse's pension/partner's pension up to age 65	CHF 17 370.00 (45 % of CHF 38 600.00)
Child's/orphan's pension up to age 65	CHF 5 404.00 (20% of CHF 27 020.00)
Spouse's pension/partner's pension from age 65	CHF 13 805.00 (63 % of CHF 21 913.00)
Child's/orphan's pension from age 65	CHF 4 383.00 (20% of CHF 21 913.00)

Appendix 4

Saving 60 – Purchase calculation

Repurchasing reduction in pension benefits and AHV bridging pension

Assumed interest rate	4 %
Date of calculation	01.12.2008
Date of birth	01.02.1968
Sex	male
Desired start of early retirement	01.02.2028
Age on calculation key date	40 years 9 months
Age at start of early retirement	59 years 11 months
Time until start of early retirement	19 years 2 months
Discount factor	0.47160
Present value for contributions as of calculation key date until start of retirement at age 59 years 11 months	13.49622
Insured salary	70 400.00

Repurchasing reduction in PKE pension

Retirement pension at start of retirement at age 59 years 11 months	50.194 %	35 337.00
Normal retirement pension at age 65 years 0 months	71.807 %	50 553.00
Repurchase of pension reduction		15 216.00
Factor for repurchasing the reduction	16.340	
Value of repurchasing the reduction at start of retirement pension at age 59 years 11 months		248 622.00
Value of repurchasing the reduction on key date		117 250.00

AHV bridging - replacement pension

for 5 years and 1 month up to the age of 65

Desired amount of AHV bridging pension	27 360.00
Repurchase of bridging pension	59 545.00
Value of repurchase of pension reduction and repurchase of AHV bridging pension on key date	176 795.00
less surplus as of key date	14 200.00
less Savings 60 already accumulated as of key date	0.00
Maximum one-off deposit	162 595.00
Amount as of key date until start of retirement pension at age 59 years 11 months	12 047.00 per year 1 004.00 per month

Appendix 5

Information sheet on early withdrawals for home ownership

(Art. 27 of the Regulations governing insurance benefits)

Encouragement of home ownership using funds from the 2nd pillar

What can I make an early withdrawal or pledge for?

- to build or acquire residential property for your own use, joint use or co-use (joint ownership possible only with a spouse)
- to acquire shares in a cooperative housing association or similar holdings
- to fulfil amortization obligations
- to voluntarily repay a mortgage loan
- condition: must be for your own use, i.e. be the residence of the insured member
- proof required: purchase agreement, extract from the Land Register, mortgage agreement, regulations of the house building institution

When can I submit an application?

- up to three years prior to your entitlement to retirement benefits, i.e. up to one month before your 62nd birthday
- you must submit your application in writing
- you need the signature of your spouse

How much can I withdraw and how often can I make a withdrawal?

- up to the age of 50: the amount of vested benefit you have accumulated at the time of your application
- after the age of 50: the maximum vested benefit at the age of 50 or half of your available vested benefit at the time of your application, if this is higher
- the amount of your vested benefit can be seen on your certificate of insurance
- minimum amount CHF 20 000.00 (except in the case of shares)
- at most once every five years

Amount of pledge?

- identical to the vested benefit above under withdrawal
- you can also pledge your claim to pension benefits
- no minimum amount

Effect on pension benefits?

- In the case of withdrawal: reduction commensurate with the amount of the early withdrawal, i.e. reduction in the pension rate. Risk benefits (disability and death) remain unchanged until normal retirement age.
- In the case of pledges: direct effect only in the case of the pledge being realized; reduction in pension as in the case of an early withdrawal; however, the consent of the pledgee is always necessary for benefits to be paid

Repayment?

The amount withdrawn must be repaid to the pension fund by the insured member or their heirs if:

- the property is sold
- no benefits are due upon death of the insured member

Repayment is permitted:

- up to three years prior to commencement of entitlement to retirement benefits
- in the case of another insured event
- with a minimum amount of CHF 20 000.00

Is the pension objective safeguarded?

- a sales restriction is noted in the Land Register

Tax treatment?

- PKE must notify the Federal Tax Administration of an early withdrawal
- withdrawal must be taxed immediately (information can be obtained from the local tax authorities)
- tax refund for repayment of all or part of the early withdrawal within three years

Appendix 6

Tariff 2003: active insured members

valid from 1st October 2003

Age	Months												
	Years	0	1	2	3	4	5	6	7	8	9	10	11
24		6.480	6.490	6.500	6.510	6.520	6.530	6.540	6.550	6.560	6.570	6.580	6.590
25		6.600	6.611	6.622	6.633	6.644	6.655	6.666	6.677	6.688	6.699	6.710	6.721
26		6.732	6.743	6.754	6.765	6.776	6.787	6.798	6.809	6.820	6.831	6.842	6.853
27		6.864	6.876	6.888	6.900	6.912	6.924	6.936	6.948	6.960	6.972	6.984	6.996
28		7.008	7.020	7.032	7.044	7.056	7.068	7.080	7.092	7.104	7.116	7.128	7.140
29		7.152	7.164	7.176	7.188	7.200	7.212	7.224	7.236	7.248	7.260	7.272	7.284
30		7.296	7.309	7.322	7.335	7.348	7.361	7.374	7.387	7.400	7.413	7.426	7.439
31		7.452	7.465	7.478	7.491	7.504	7.517	7.530	7.543	7.556	7.569	7.582	7.595
32		7.608	7.621	7.634	7.647	7.660	7.673	7.686	7.699	7.712	7.725	7.738	7.751
33		7.764	7.778	7.792	7.806	7.820	7.834	7.848	7.862	7.876	7.890	7.904	7.918
34		7.932	7.946	7.960	7.974	7.988	8.002	8.016	8.030	8.044	8.058	8.072	8.086
35		8.100	8.115	8.130	8.145	8.160	8.175	8.190	8.205	8.220	8.235	8.250	8.265
36		8.280	8.295	8.310	8.325	8.340	8.355	8.370	8.385	8.400	8.415	8.430	8.445
37		8.460	8.475	8.490	8.505	8.520	8.535	8.550	8.565	8.580	8.595	8.610	8.625
38		8.640	8.655	8.670	8.685	8.700	8.715	8.730	8.745	8.760	8.775	8.790	8.805
39		8.820	8.836	8.852	8.868	8.884	8.900	8.916	8.932	8.948	8.964	8.980	8.996
40		9.012	9.029	9.046	9.063	9.080	9.097	9.114	9.131	9.148	9.165	9.182	9.199
41		9.216	9.233	9.250	9.267	9.284	9.301	9.318	9.335	9.352	9.369	9.386	9.403
42		9.420	9.438	9.456	9.474	9.492	9.510	9.528	9.546	9.564	9.582	9.600	9.618
43		9.636	9.654	9.672	9.690	9.708	9.726	9.744	9.762	9.780	9.798	9.816	9.834
44		9.852	9.871	9.890	9.909	9.928	9.947	9.966	9.985	10.004	10.023	10.042	10.061
45		10.080	10.099	10.118	10.137	10.156	10.175	10.194	10.213	10.232	10.251	10.270	10.289
46		10.308	10.329	10.350	10.371	10.392	10.413	10.434	10.455	10.476	10.497	10.518	10.539
47		10.560	10.581	10.602	10.623	10.644	10.665	10.686	10.707	10.728	10.749	10.770	10.791
48		10.812	10.833	10.854	10.875	10.896	10.917	10.938	10.959	10.980	11.001	11.022	11.043
49		11.064	11.087	11.110	11.133	11.156	11.179	11.202	11.225	11.248	11.271	11.294	11.317
50		11.340	11.363	11.386	11.409	11.432	11.455	11.478	11.501	11.524	11.547	11.570	11.593
51		11.616	11.641	11.666	11.691	11.716	11.741	11.766	11.791	11.816	11.841	11.866	11.891
52		11.916	11.941	11.966	11.991	12.016	12.041	12.066	12.091	12.116	12.141	12.166	12.191
53		12.216	12.242	12.268	12.294	12.320	12.346	12.372	12.398	12.424	12.450	12.476	12.502
54		12.528	12.556	12.584	12.612	12.640	12.668	12.696	12.724	12.752	12.780	12.808	12.836
55		12.864	12.893	12.922	12.951	12.980	13.009	13.038	13.067	13.096	13.125	13.154	13.183
56		13.212	13.242	13.272	13.302	13.332	13.362	13.392	13.422	13.452	13.482	13.512	13.542
57		13.572	13.604	13.636	13.668	13.700	13.732	13.764	13.796	13.828	13.860	13.892	13.924
58		13.956	13.991	14.026	14.061	14.096	14.131	14.166	14.201	14.236	14.271	14.306	14.341
59		14.376	14.413	14.450	14.487	14.524	14.561	14.598	14.635	14.672	14.709	14.746	14.783
60		14.820	14.859	14.898	14.937	14.976	15.015	15.054	15.093	15.132	15.171	15.210	15.249
61		15.288	15.330	15.372	15.414	15.456	15.498	15.540	15.582	15.624	15.666	15.708	15.750
62		15.792	15.757	15.722	15.687	15.652	15.617	15.582	15.547	15.512	15.477	15.442	15.407
63		15.372	15.343	15.314	15.285	15.256	15.227	15.198	15.169	15.140	15.111	15.082	15.053
64		15.024	14.995	14.966	14.937	14.908	14.879	14.850	14.821	14.792	14.763	14.734	14.705
65		14.676											

Appendix 7

Tariff 2003: male recipients of retirement and disability pensions (incl. deferred spouse's pensions) valid from 1st October 2003

Age	Months											
	0	1	2	3	4	5	6	7	8	9	10	11
17	23.582	23.576	23.569	23.563	23.557	23.551	23.545	23.538	23.532	23.526	23.520	23.513
18	23.507	23.501	23.494	23.488	23.482	23.475	23.469	23.463	23.456	23.450	23.443	23.437
19	23.431	23.424	23.418	23.411	23.404	23.398	23.391	23.385	23.378	23.372	23.365	23.359
20	23.352	23.345	23.339	23.332	23.325	23.318	23.312	23.305	23.298	23.292	23.285	23.278
21	23.271	23.265	23.258	23.251	23.244	23.237	23.230	23.223	23.216	23.209	23.203	23.196
22	23.189	23.182	23.175	23.168	23.161	23.153	23.146	23.139	23.132	23.125	23.118	23.111
23	23.104	23.097	23.090	23.082	23.075	23.068	23.060	23.053	23.046	23.039	23.031	23.024
24	23.017	23.009	23.002	22.994	22.987	22.979	22.972	22.964	22.957	22.949	22.942	22.934
25	22.927	22.919	22.911	22.904	22.896	22.888	22.880	22.873	22.865	22.857	22.849	22.841
26	22.834	22.826	22.818	22.809	22.801	22.793	22.785	22.777	22.769	22.761	22.753	22.745
27	22.737	22.728	22.720	22.711	22.703	22.694	22.686	22.677	22.669	22.660	22.652	22.643
28	22.635	22.626	22.617	22.608	22.599	22.591	22.582	22.573	22.564	22.555	22.546	22.537
29	22.528	22.519	22.510	22.500	22.491	22.482	22.472	22.463	22.454	22.444	22.435	22.426
30	22.416	22.407	22.397	22.387	22.377	22.367	22.358	22.348	22.338	22.328	22.318	22.309
31	22.299	22.289	22.278	22.268	22.258	22.247	22.237	22.227	22.216	22.206	22.196	22.186
32	22.175	22.165	22.154	22.143	22.132	22.121	22.111	22.100	22.089	22.078	22.068	22.057
33	22.046	22.035	22.024	22.012	22.001	21.990	21.979	21.968	21.956	21.945	21.934	21.923
34	21.912	21.900	21.888	21.877	21.865	21.853	21.842	21.830	21.819	21.807	21.795	21.784
35	21.772	21.760	21.748	21.736	21.724	21.712	21.700	21.688	21.676	21.664	21.652	21.640
36	21.628	21.615	21.603	21.590	21.578	21.566	21.553	21.541	21.528	21.516	21.503	21.491
37	21.478	21.465	21.453	21.440	21.427	21.414	21.401	21.388	21.375	21.362	21.349	21.336
38	21.324	21.310	21.297	21.283	21.270	21.257	21.243	21.230	21.217	21.203	21.190	21.176
39	21.163	21.149	21.135	21.121	21.108	21.094	21.080	21.066	21.052	21.038	21.024	21.011
40	20.997	20.982	20.968	20.954	20.939	20.925	20.911	20.896	20.882	20.868	20.853	20.839
41	20.825	20.810	20.795	20.780	20.765	20.750	20.736	20.721	20.706	20.691	20.676	20.662
42	20.647	20.631	20.616	20.601	20.585	20.570	20.555	20.539	20.524	20.509	20.493	20.478
43	20.463	20.447	20.431	20.415	20.400	20.384	20.368	20.352	20.336	20.320	20.305	20.289
44	20.273	20.257	20.240	20.224	20.208	20.191	20.175	20.159	20.142	20.126	20.110	20.093
45	20.077	20.060	20.043	20.027	20.010	19.993	19.976	19.959	19.942	19.926	19.909	19.892
46	19.875	19.858	19.840	19.823	19.806	19.788	19.771	19.754	19.736	19.719	19.702	19.684
47	19.667	19.649	19.631	19.613	19.595	19.577	19.559	19.541	19.523	19.506	19.488	19.470
48	19.452	19.433	19.415	19.396	19.378	19.359	19.341	19.323	19.304	19.286	19.267	19.249
49	19.230	19.211	19.192	19.173	19.154	19.135	19.116	19.097	19.078	19.059	19.040	19.021
50	19.001	18.982	18.962	18.943	18.923	18.903	18.884	18.864	18.844	18.825	18.805	18.785
51	18.766	18.745	18.725	18.705	18.685	18.664	18.644	18.624	18.604	18.583	18.563	18.543
52	18.522	18.502	18.481	18.460	18.439	18.418	18.397	18.376	18.355	18.335	18.314	18.293
53	18.272	18.250	18.229	18.207	18.186	18.164	18.143	18.121	18.100	18.078	18.057	18.035
54	18.014	17.991	17.969	17.947	17.925	17.903	17.881	17.859	17.836	17.814	17.792	17.770
55	17.748	17.725	17.702	17.679	17.657	17.634	17.611	17.588	17.566	17.543	17.520	17.497
56	17.475	17.451	17.428	17.404	17.381	17.358	17.334	17.311	17.288	17.264	17.241	17.218
57	17.194	17.170	17.146	17.122	17.098	17.075	17.051	17.027	17.003	16.979	16.955	16.931
58	16.907	16.883	16.858	16.834	16.809	16.785	16.760	16.736	16.712	16.687	16.663	16.638
59	16.614	16.589	16.564	16.539	16.514	16.489	16.464	16.440	16.415	16.390	16.365	16.340

Age

Years	Months											
	0	1	2	3	4	5	6	7	8	9	10	11
60	16.315	16.290	16.265	16.239	16.214	16.189	16.163	16.138	16.113	16.088	16.062	16.037
61	16.012	15.986	15.961	15.935	15.910	15.884	15.859	15.833	15.808	15.782	15.757	15.731
62	15.705	15.678	15.650	15.622	15.594	15.566	15.538	15.511	15.483	15.455	15.427	15.399
63	15.371	15.343	15.314	15.286	15.257	15.229	15.200	15.171	15.143	15.114	15.086	15.057
64	15.029	14.999	14.970	14.941	14.911	14.882	14.853	14.824	14.794	14.765	14.736	14.706
65	14.677	14.647	14.617	14.587	14.557	14.527	14.497	14.467	14.437	14.407	14.377	14.347
66	14.317	14.287	14.256	14.225	14.195	14.164	14.133	14.103	14.072	14.041	14.011	13.980
67	13.949	13.918	13.887	13.855	13.824	13.793	13.761	13.730	13.699	13.667	13.636	13.605
68	13.573	13.541	13.509	13.478	13.446	13.414	13.382	13.350	13.318	13.286	13.254	13.222
69	13.190	13.158	13.125	13.093	13.060	13.028	12.995	12.963	12.930	12.898	12.865	12.833
70	12.800	12.767	12.734	12.701	12.668	12.635	12.602	12.569	12.536	12.503	12.470	12.437
71	12.404	12.370	12.337	12.303	12.270	12.236	12.203	12.169	12.136	12.102	12.069	12.035
72	12.002	11.968	11.934	11.900	11.866	11.832	11.798	11.764	11.731	11.697	11.663	11.629
73	11.595	11.561	11.526	11.492	11.458	11.424	11.389	11.355	11.321	11.287	11.252	11.218
74	11.184	11.149	11.115	11.080	11.046	11.011	10.977	10.942	10.908	10.873	10.838	10.804
75	10.769	10.735	10.700	10.665	10.630	10.595	10.561	10.526	10.491	10.456	10.421	10.387
76	10.352	10.317	10.282	10.247	10.212	10.177	10.142	10.107	10.072	10.037	10.002	9.967
77	9.932	9.897	9.862	9.827	9.792	9.756	9.721	9.686	9.651	9.616	9.581	9.546
78	9.510	9.475	9.440	9.405	9.370	9.334	9.299	9.264	9.229	9.193	9.158	9.123
79	9.088	9.052	9.017	8.982	8.946	8.911	8.876	8.841	8.805	8.770	8.735	8.699
80	8.664	8.629	8.594	8.558	8.523	8.488	8.452	8.417	8.382	8.347	8.311	8.276
81	8.241	8.205	8.170	8.135	8.100	8.065	8.029	7.994	7.959	7.924	7.889	7.853
82	7.818	7.783	7.748	7.713	7.678	7.643	7.608	7.572	7.537	7.502	7.467	7.432
83	7.397	7.362	7.327	7.292	7.257	7.223	7.188	7.153	7.118	7.083	7.048	7.013
84	6.978	6.944	6.909	6.874	6.840	6.805	6.770	6.736	6.701	6.666	6.632	6.597
85	6.562	6.528	6.494	6.459	6.425	6.391	6.356	6.322	6.287	6.253	6.219	6.184
86	6.150	6.116	6.082	6.048	6.014	5.980	5.946	5.912	5.878	5.844	5.810	5.776
87	5.742	5.709	5.675	5.642	5.608	5.575	5.541	5.508	5.474	5.441	5.407	5.374
88	5.340	5.307	5.274	5.241	5.208	5.175	5.142	5.109	5.076	5.043	5.010	4.977
89	4.944	4.912	4.879	4.847	4.815	4.782	4.750	4.717	4.685	4.653	4.620	4.588
90	4.556	4.524	4.492	4.461	4.429	4.397	4.366	4.334	4.302	4.271	4.239	4.207
91	4.176	4.145	4.114	4.083	4.052	4.021	3.991	3.960	3.929	3.898	3.867	3.837
92	3.806	3.776	3.746	3.716	3.686	3.657	3.627	3.597	3.567	3.537	3.508	3.478
93	3.448	3.419	3.391	3.362	3.333	3.305	3.276	3.247	3.219	3.190	3.161	3.133
94	3.104	3.076	3.049	3.022	2.994	2.967	2.940	2.912	2.885	2.858	2.830	2.803
95	2.775	2.750	2.724	2.698	2.672	2.646	2.620	2.594	2.568	2.542	2.516	2.490
96	2.465	2.440	2.416	2.392	2.367	2.343	2.319	2.295	2.270	2.246	2.222	2.198
97	2.173	2.151	2.129	2.107	2.085	2.062	2.040	2.018	1.996	1.974	1.951	1.929
98	1.907	1.888	1.868	1.849	1.830	1.810	1.791	1.772	1.752	1.733	1.714	1.694
99	1.675	1.659	1.642	1.626	1.610	1.593	1.577	1.560	1.544	1.528	1.511	1.495
100	1.479	1.464	1.450	1.436	1.422	1.408	1.394	1.380	1.366	1.351	1.337	1.323
101	1.309	1.296	1.284	1.271	1.258	1.246	1.233	1.220	1.208	1.195	1.182	1.169
102	1.157	1.145	1.133	1.121	1.110	1.098	1.086	1.074	1.062	1.051	1.039	1.027
103	1.015	1.004	0.992	0.980	0.969	0.957	0.945	0.934	0.922	0.911	0.899	0.887
104	0.876	0.866	0.857	0.848	0.838	0.829	0.820	0.810	0.801	0.792	0.783	0.773
105	0.764	0.745	0.727	0.708	0.690	0.671	0.653	0.634	0.616	0.597	0.579	0.560
106	0.542	0.497	0.451	0.406	0.361	0.316	0.271	0.226	0.181	0.135	0.090	0.045
107	0.000											

Appendix 8

Tariff 2003: female recipients of retirement and disability pensions (incl. deferred spouse's pensions) valid from 1st October 2003

Age	Months											
	Years	0	1	2	3	4	5	6	7	8	9	10
17	23.556	23.550	23.543	23.537	23.530	23.524	23.517	23.511	23.504	23.498	23.491	23.485
18	23.478	23.472	23.465	23.458	23.452	23.445	23.438	23.431	23.425	23.418	23.411	23.405
19	23.398	23.391	23.384	23.377	23.370	23.363	23.356	23.349	23.342	23.335	23.328	23.321
20	23.315	23.307	23.300	23.293	23.286	23.279	23.271	23.264	23.257	23.250	23.243	23.235
21	23.228	23.221	23.213	23.206	23.198	23.191	23.184	23.176	23.169	23.161	23.154	23.146
22	23.139	23.131	23.123	23.116	23.108	23.100	23.092	23.085	23.077	23.069	23.062	23.054
23	23.046	23.038	23.030	23.022	23.014	23.006	22.998	22.990	22.982	22.974	22.966	22.958
24	22.950	22.942	22.933	22.925	22.917	22.909	22.900	22.892	22.884	22.875	22.867	22.859
25	22.850	22.842	22.833	22.824	22.816	22.807	22.799	22.790	22.781	22.773	22.764	22.756
26	22.747	22.738	22.729	22.720	22.711	22.702	22.693	22.684	22.675	22.666	22.657	22.648
27	22.640	22.630	22.621	22.612	22.602	22.593	22.584	22.574	22.565	22.556	22.547	22.537
28	22.528	22.518	22.509	22.499	22.489	22.480	22.470	22.460	22.451	22.441	22.431	22.422
29	22.412	22.402	22.392	22.382	22.372	22.362	22.352	22.342	22.332	22.322	22.312	22.302
30	22.291	22.281	22.271	22.260	22.250	22.239	22.229	22.218	22.208	22.197	22.187	22.177
31	22.166	22.155	22.144	22.134	22.123	22.112	22.101	22.090	22.079	22.068	22.057	22.047
32	22.036	22.024	22.013	22.002	21.990	21.979	21.968	21.956	21.945	21.934	21.922	21.911
33	21.900	21.888	21.876	21.864	21.852	21.841	21.829	21.817	21.805	21.793	21.782	21.770
34	21.758	21.746	21.733	21.721	21.709	21.696	21.684	21.672	21.659	21.647	21.635	21.623
35	21.610	21.597	21.585	21.572	21.559	21.546	21.533	21.521	21.508	21.495	21.482	21.469
36	21.456	21.443	21.430	21.416	21.403	21.390	21.376	21.363	21.350	21.337	21.323	21.310
37	21.297	21.283	21.269	21.255	21.241	21.227	21.214	21.200	21.186	21.172	21.158	21.145
38	21.131	21.116	21.102	21.088	21.073	21.059	21.045	21.030	21.016	21.002	20.987	20.973
39	20.959	20.944	20.929	20.914	20.900	20.885	20.870	20.855	20.840	20.825	20.811	20.796
40	20.781	20.766	20.750	20.735	20.720	20.704	20.689	20.674	20.658	20.643	20.628	20.612
41	20.597	20.581	20.565	20.549	20.533	20.518	20.502	20.486	20.470	20.454	20.438	20.422
42	20.407	20.390	20.374	20.358	20.341	20.325	20.308	20.292	20.276	20.259	20.243	20.227
43	20.210	20.193	20.176	20.160	20.143	20.126	20.109	20.092	20.075	20.058	20.041	20.024
44	20.008	19.990	19.973	19.955	19.938	19.920	19.903	19.885	19.868	19.851	19.833	19.816
45	19.798	19.780	19.762	19.744	19.726	19.708	19.690	19.672	19.654	19.636	19.618	19.600
46	19.582	19.564	19.545	19.526	19.508	19.489	19.471	19.452	19.433	19.415	19.396	19.378
47	19.359	19.340	19.321	19.301	19.282	19.263	19.244	19.225	19.205	19.186	19.167	19.148
48	19.129	19.109	19.089	19.069	19.049	19.030	19.010	18.990	18.970	18.950	18.931	18.911
49	18.891	18.871	18.850	18.830	18.809	18.789	18.768	18.748	18.727	18.707	18.687	18.666
50	18.646	18.625	18.604	18.582	18.561	18.540	18.519	18.498	18.477	18.456	18.435	18.414
51	18.393	18.371	18.349	18.328	18.306	18.284	18.262	18.241	18.219	18.197	18.176	18.154
52	18.132	18.110	18.087	18.065	18.043	18.020	17.998	17.976	17.953	17.931	17.909	17.886
53	17.864	17.841	17.818	17.795	17.772	17.749	17.726	17.703	17.680	17.657	17.634	17.611
54	17.588	17.564	17.540	17.516	17.493	17.469	17.445	17.422	17.398	17.374	17.351	17.327
55	17.303	17.279	17.254	17.230	17.206	17.181	17.157	17.132	17.108	17.083	17.059	17.035
56	17.010	16.985	16.960	16.935	16.910	16.885	16.859	16.834	16.809	16.784	16.759	16.734
57	16.709	16.683	16.657	16.631	16.605	16.579	16.554	16.528	16.502	16.476	16.450	16.424
58	16.398	16.372	16.345	16.319	16.292	16.265	16.239	16.212	16.186	16.159	16.132	16.106
59	16.079	16.052	16.024	15.997	15.970	15.942	15.915	15.888	15.860	15.833	15.806	15.778

Age

Years	Months											
	0	1	2	3	4	5	6	7	8	9	10	11
60	15.751	15.723	15.695	15.667	15.639	15.611	15.583	15.555	15.527	15.499	15.470	15.442
61	15.414	15.386	15.357	15.328	15.299	15.270	15.242	15.213	15.184	15.155	15.126	15.098
62	15.069	15.039	15.009	14.979	14.949	14.919	14.889	14.859	14.830	14.800	14.770	14.740
63	14.710	14.679	14.649	14.618	14.587	14.557	14.526	14.495	14.465	14.434	14.403	14.373
64	14.342	14.310	14.279	14.248	14.216	14.185	14.154	14.122	14.091	14.059	14.028	13.997
65	13.965	13.933	13.901	13.869	13.837	13.805	13.773	13.741	13.709	13.677	13.645	13.613
66	13.581	13.548	13.515	13.483	13.450	13.417	13.385	13.352	13.319	13.287	13.254	13.221
67	13.189	13.156	13.122	13.089	13.056	13.023	12.989	12.956	12.923	12.890	12.857	12.823
68	12.790	12.756	12.723	12.689	12.655	12.622	12.588	12.554	12.521	12.487	12.453	12.419
69	12.386	12.352	12.318	12.284	12.249	12.215	12.181	12.147	12.113	12.079	12.045	12.011
70	11.977	11.942	11.908	11.873	11.839	11.805	11.770	11.736	11.701	11.667	11.633	11.598
71	11.564	11.529	11.495	11.460	11.425	11.391	11.356	11.322	11.287	11.252	11.218	11.183
72	11.148	11.114	11.079	11.044	11.010	10.975	10.940	10.905	10.871	10.836	10.801	10.766
73	10.732	10.697	10.662	10.627	10.593	10.558	10.523	10.488	10.454	10.419	10.384	10.349
74	10.315	10.280	10.245	10.211	10.176	10.141	10.107	10.072	10.037	10.002	9.968	9.933
75	9.898	9.864	9.829	9.795	9.760	9.726	9.691	9.657	9.623	9.588	9.554	9.519
76	9.485	9.450	9.416	9.382	9.348	9.313	9.279	9.245	9.211	9.177	9.142	9.108
77	9.074	9.040	9.006	8.972	8.938	8.905	8.871	8.837	8.803	8.769	8.735	8.702
78	8.668	8.634	8.601	8.568	8.534	8.501	8.467	8.434	8.401	8.367	8.334	8.300
79	8.267	8.234	8.201	8.168	8.136	8.103	8.070	8.037	8.004	7.971	7.938	7.906
80	7.873	7.840	7.808	7.776	7.744	7.712	7.679	7.647	7.615	7.583	7.550	7.518
81	7.486	7.454	7.423	7.391	7.360	7.328	7.297	7.265	7.233	7.202	7.170	7.139
82	7.107	7.076	7.046	7.015	6.984	6.953	6.922	6.892	6.861	6.830	6.799	6.768
83	6.738	6.708	6.678	6.648	6.618	6.588	6.558	6.528	6.498	6.468	6.438	6.408
84	6.378	6.348	6.319	6.290	6.261	6.232	6.203	6.174	6.144	6.115	6.086	6.057
85	6.028	6.000	5.971	5.943	5.915	5.887	5.858	5.830	5.802	5.774	5.745	5.717
86	5.689	5.661	5.634	5.607	5.579	5.552	5.525	5.498	5.470	5.443	5.416	5.388
87	5.361	5.334	5.308	5.282	5.255	5.229	5.203	5.176	5.150	5.123	5.097	5.071
88	5.044	5.019	4.993	4.968	4.943	4.917	4.892	4.866	4.841	4.815	4.790	4.765
89	4.739	4.715	4.690	4.666	4.641	4.617	4.592	4.568	4.544	4.519	4.495	4.470
90	4.446	4.422	4.399	4.375	4.352	4.328	4.305	4.281	4.258	4.234	4.211	4.187
91	4.164	4.141	4.118	4.096	4.073	4.051	4.028	4.006	3.983	3.961	3.938	3.915
92	3.893	3.871	3.850	3.828	3.806	3.785	3.763	3.741	3.720	3.698	3.676	3.655
93	3.633	3.612	3.592	3.571	3.550	3.529	3.509	3.488	3.467	3.446	3.426	3.405
94	3.384	3.364	3.345	3.325	3.305	3.285	3.265	3.245	3.226	3.206	3.186	3.166
95	3.146	3.127	3.108	3.089	3.070	3.051	3.032	3.013	2.994	2.976	2.957	2.938
96	2.919	2.900	2.882	2.864	2.846	2.828	2.810	2.792	2.774	2.756	2.737	2.719
97	2.701	2.684	2.666	2.649	2.632	2.615	2.597	2.580	2.563	2.545	2.528	2.511
98	2.493	2.477	2.460	2.444	2.427	2.410	2.394	2.377	2.361	2.344	2.328	2.311
99	2.294	2.278	2.262	2.246	2.230	2.215	2.199	2.183	2.167	2.151	2.135	2.119
100	2.103	2.087	2.072	2.056	2.041	2.025	2.010	1.994	1.978	1.963	1.947	1.932
101	1.916	1.901	1.885	1.870	1.854	1.839	1.823	1.808	1.792	1.777	1.761	1.746
102	1.730	1.714	1.698	1.682	1.666	1.649	1.633	1.617	1.601	1.585	1.569	1.553
103	1.536	1.518	1.500	1.481	1.463	1.444	1.426	1.407	1.389	1.371	1.352	1.334
104	1.315	1.291	1.266	1.242	1.218	1.193	1.169	1.145	1.120	1.096	1.071	1.047
105	1.023	0.983	0.942	0.902	0.862	0.822	0.782	0.742	0.702	0.662	0.622	0.582
106	0.542	0.497	0.451	0.406	0.361	0.316	0.271	0.226	0.181	0.135	0.090	0.045
107	0.000											

Appendix 9

Tariff 2003: male recipients of spouse's pensions (non-deferred pensions)

valid from 1st October 2003

Age	Months											
	0	1	2	3	4	5	6	7	8	9	10	11
17	23.009	23.000	22.992	22.984	22.976	22.968	22.960	22.952	22.943	22.935	22.927	22.919
18	22.911	22.903	22.894	22.886	22.878	22.869	22.861	22.852	22.844	22.836	22.827	22.819
19	22.811	22.802	22.793	22.785	22.776	22.768	22.759	22.750	22.742	22.733	22.725	22.716
20	22.707	22.698	22.690	22.681	22.672	22.663	22.654	22.645	22.636	22.628	22.619	22.610
21	22.601	22.592	22.583	22.574	22.565	22.555	22.546	22.537	22.528	22.519	22.510	22.501
22	22.492	22.482	22.473	22.463	22.454	22.445	22.435	22.426	22.417	22.407	22.398	22.388
23	22.379	22.369	22.360	22.350	22.340	22.331	22.321	22.311	22.302	22.292	22.282	22.273
24	22.263	22.253	22.243	22.233	22.223	22.213	22.203	22.193	22.183	22.173	22.163	22.153
25	22.143	22.133	22.123	22.112	22.102	22.092	22.081	22.071	22.060	22.050	22.040	22.029
26	22.019	22.008	21.998	21.987	21.976	21.965	21.954	21.944	21.933	21.922	21.911	21.901
27	21.890	21.879	21.867	21.856	21.845	21.834	21.822	21.811	21.800	21.789	21.778	21.766
28	21.755	21.743	21.732	21.720	21.708	21.696	21.685	21.673	21.661	21.649	21.638	21.626
29	21.614	21.602	21.590	21.577	21.565	21.553	21.540	21.528	21.516	21.503	21.491	21.479
30	21.467	21.454	21.441	21.428	21.415	21.402	21.389	21.376	21.364	21.351	21.338	21.325
31	21.312	21.299	21.285	21.272	21.258	21.245	21.231	21.218	21.204	21.191	21.177	21.164
32	21.150	21.136	21.122	21.108	21.094	21.080	21.066	21.052	21.038	21.024	21.010	20.996
33	20.982	20.967	20.953	20.938	20.924	20.909	20.894	20.880	20.865	20.851	20.836	20.821
34	20.807	20.792	20.777	20.762	20.746	20.731	20.716	20.701	20.686	20.671	20.656	20.641
35	20.626	20.610	20.594	20.579	20.563	20.548	20.532	20.517	20.501	20.485	20.470	20.454
36	20.439	20.423	20.406	20.390	20.374	20.358	20.342	20.326	20.310	20.294	20.278	20.262
37	20.246	20.229	20.212	20.196	20.179	20.162	20.146	20.129	20.113	20.096	20.079	20.063
38	20.046	20.029	20.012	19.994	19.977	19.960	19.943	19.926	19.909	19.891	19.874	19.857
39	19.840	19.822	19.804	19.787	19.769	19.751	19.733	19.716	19.698	19.680	19.662	19.645
40	19.627	19.608	19.590	19.572	19.554	19.535	19.517	19.499	19.480	19.462	19.444	19.425
41	19.407	19.388	19.369	19.350	19.332	19.313	19.294	19.275	19.256	19.237	19.218	19.200
42	19.181	19.161	19.142	19.123	19.103	19.084	19.064	19.045	19.025	19.006	18.987	18.967
43	18.948	18.928	18.908	18.888	18.868	18.848	18.828	18.808	18.788	18.768	18.749	18.729
44	18.709	18.688	18.668	18.647	18.627	18.606	18.586	18.565	18.545	18.525	18.504	18.484
45	18.463	18.442	18.421	18.400	18.379	18.358	18.337	18.316	18.295	18.274	18.253	18.232
46	18.211	18.190	18.168	18.147	18.125	18.104	18.082	18.061	18.039	18.018	17.996	17.975
47	17.953	17.931	17.909	17.887	17.865	17.843	17.821	17.799	17.777	17.755	17.732	17.710
48	17.688	17.666	17.643	17.620	17.598	17.575	17.553	17.530	17.507	17.485	17.462	17.440
49	17.417	17.394	17.371	17.347	17.324	17.301	17.278	17.255	17.232	17.208	17.185	17.162
50	17.139	17.115	17.092	17.068	17.044	17.020	16.997	16.973	16.949	16.926	16.902	16.878
51	16.854	16.830	16.806	16.782	16.757	16.733	16.709	16.684	16.660	16.636	16.612	16.587
52	16.563	16.538	16.513	16.488	16.464	16.439	16.414	16.389	16.364	16.339	16.314	16.290
53	16.265	16.239	16.214	16.188	16.163	16.137	16.112	16.087	16.061	16.036	16.010	15.985
54	15.959	15.933	15.907	15.881	15.855	15.829	15.803	15.777	15.751	15.725	15.699	15.673
55	15.647	15.620	15.594	15.567	15.540	15.514	15.487	15.461	15.434	15.407	15.381	15.354
56	15.327	15.300	15.273	15.246	15.219	15.191	15.164	15.137	15.110	15.083	15.055	15.028
57	15.001	14.973	14.945	14.918	14.890	14.862	14.834	14.806	14.779	14.751	14.723	14.695
58	14.668	14.639	14.611	14.583	14.554	14.526	14.498	14.469	14.441	14.412	14.384	14.356
59	14.327	14.299	14.270	14.241	14.212	14.183	14.154	14.125	14.096	14.067	14.038	14.010

Age

Years	Months											
	0	1	2	3	4	5	6	7	8	9	10	11
60	13.981	13.951	13.922	13.892	13.863	13.833	13.804	13.775	13.745	13.716	13.686	13.657
61	13.627	13.597	13.568	13.538	13.508	13.478	13.448	13.418	13.388	13.358	13.328	13.298
62	13.268	13.238	13.207	13.177	13.146	13.116	13.085	13.055	13.024	12.994	12.964	12.933
63	12.903	12.872	12.841	12.810	12.779	12.748	12.717	12.687	12.656	12.625	12.594	12.563
64	12.532	12.501	12.470	12.438	12.407	12.376	12.344	12.313	12.282	12.251	12.219	12.188
65	12.157	12.125	12.093	12.062	12.030	11.999	11.967	11.935	11.904	11.872	11.841	11.809
66	11.777	11.745	11.713	11.682	11.650	11.618	11.586	11.554	11.522	11.490	11.458	11.426
67	11.395	11.362	11.330	11.298	11.266	11.234	11.202	11.170	11.138	11.105	11.073	11.041
68	11.009	10.977	10.945	10.912	10.880	10.848	10.816	10.783	10.751	10.719	10.687	10.654
69	10.622	10.590	10.557	10.525	10.493	10.460	10.428	10.396	10.363	10.331	10.299	10.266
70	10.234	10.202	10.169	10.137	10.104	10.072	10.040	10.007	9.975	9.943	9.910	9.878
71	9.846	9.813	9.781	9.749	9.716	9.684	9.652	9.619	9.587	9.555	9.523	9.490
72	9.458	9.426	9.394	9.361	9.329	9.297	9.265	9.233	9.200	9.168	9.136	9.104
73	9.072	9.040	9.008	8.976	8.944	8.912	8.880	8.848	8.816	8.784	8.752	8.720
74	8.688	8.656	8.624	8.593	8.561	8.529	8.497	8.466	8.434	8.402	8.370	8.339
75	8.307	8.275	8.244	8.212	8.181	8.150	8.118	8.087	8.055	8.024	7.992	7.961
76	7.930	7.899	7.868	7.836	7.805	7.774	7.743	7.712	7.681	7.650	7.619	7.588
77	7.557	7.526	7.496	7.465	7.435	7.404	7.373	7.343	7.312	7.281	7.251	7.220
78	7.190	7.160	7.129	7.099	7.069	7.039	7.009	6.979	6.949	6.919	6.889	6.858
79	6.828	6.799	6.769	6.740	6.710	6.681	6.651	6.622	6.592	6.562	6.533	6.503
80	6.474	6.445	6.416	6.387	6.358	6.329	6.300	6.271	6.242	6.213	6.184	6.155
81	6.126	6.098	6.070	6.042	6.013	5.985	5.957	5.928	5.900	5.872	5.844	5.815
82	5.787	5.759	5.732	5.704	5.677	5.649	5.622	5.594	5.566	5.539	5.511	5.484
83	5.456	5.429	5.402	5.375	5.349	5.322	5.295	5.268	5.241	5.214	5.188	5.161
84	5.134	5.108	5.082	5.056	5.030	5.004	4.978	4.951	4.925	4.899	4.873	4.847
85	4.821	4.796	4.771	4.745	4.720	4.695	4.670	4.644	4.619	4.594	4.569	4.543
86	4.518	4.494	4.469	4.445	4.420	4.396	4.372	4.347	4.323	4.298	4.274	4.250
87	4.225	4.202	4.178	4.154	4.131	4.107	4.084	4.060	4.037	4.013	3.990	3.966
88	3.943	3.920	3.897	3.875	3.852	3.829	3.807	3.784	3.761	3.739	3.716	3.693
89	3.671	3.649	3.627	3.605	3.584	3.562	3.540	3.518	3.497	3.475	3.453	3.431
90	3.409	3.389	3.368	3.347	3.326	3.305	3.284	3.264	3.243	3.222	3.201	3.180
91	3.159	3.139	3.119	3.099	3.080	3.060	3.040	3.020	3.000	2.980	2.960	2.940
92	2.920	2.901	2.882	2.863	2.844	2.825	2.806	2.787	2.768	2.749	2.730	2.711
93	2.692	2.674	2.656	2.638	2.620	2.602	2.584	2.566	2.547	2.529	2.511	2.493
94	2.475	2.458	2.441	2.424	2.406	2.389	2.372	2.355	2.338	2.321	2.303	2.286
95	2.269	2.253	2.237	2.220	2.204	2.188	2.172	2.155	2.139	2.123	2.106	2.090
96	2.074	2.059	2.043	2.028	2.012	1.997	1.982	1.966	1.951	1.936	1.920	1.905
97	1.889	1.875	1.860	1.846	1.831	1.817	1.802	1.788	1.773	1.759	1.744	1.730
98	1.715	1.702	1.688	1.675	1.661	1.647	1.634	1.620	1.606	1.593	1.579	1.565
99	1.552	1.539	1.526	1.513	1.500	1.487	1.474	1.462	1.449	1.436	1.423	1.410
100	1.397	1.385	1.374	1.362	1.350	1.338	1.326	1.314	1.302	1.290	1.278	1.266
101	1.254	1.243	1.232	1.221	1.209	1.198	1.187	1.176	1.164	1.153	1.142	1.130
102	1.119	1.108	1.097	1.086	1.076	1.065	1.054	1.043	1.032	1.021	1.010	0.999
103	0.988	0.977	0.966	0.955	0.944	0.933	0.922	0.911	0.900	0.889	0.878	0.867
104	0.856	0.848	0.841	0.833	0.825	0.818	0.810	0.802	0.795	0.787	0.779	0.772
105	0.764	0.745	0.727	0.708	0.690	0.671	0.653	0.634	0.616	0.597	0.579	0.560
106	0.542	0.497	0.451	0.406	0.361	0.316	0.271	0.226	0.181	0.135	0.090	0.045
107	0.000											

Appendix 10

Tariff 2003: female recipients of spouse's pensions (non-deferred pensions)

valid from 1st October 2003

Age	Months											
	0	1	2	3	4	5	6	7	8	9	10	11
17	23.523	23.516	23.510	23.503	23.496	23.490	23.483	23.477	23.470	23.464	23.457	23.450
18	23.444	23.437	23.430	23.423	23.417	23.410	23.403	23.396	23.389	23.382	23.376	23.369
19	23.362	23.355	23.348	23.341	23.334	23.327	23.320	23.312	23.305	23.298	23.291	23.284
20	23.277	23.270	23.263	23.255	23.248	23.241	23.233	23.226	23.219	23.211	23.204	23.197
21	23.189	23.182	23.174	23.167	23.159	23.152	23.144	23.136	23.129	23.121	23.114	23.106
22	23.099	23.091	23.083	23.075	23.067	23.059	23.051	23.044	23.036	23.028	23.020	23.012
23	23.004	22.996	22.988	22.980	22.972	22.964	22.956	22.948	22.939	22.931	22.923	22.915
24	22.907	22.898	22.890	22.882	22.873	22.865	22.856	22.848	22.839	22.831	22.823	22.814
25	22.806	22.797	22.788	22.780	22.771	22.762	22.753	22.745	22.736	22.727	22.718	22.710
26	22.701	22.692	22.683	22.674	22.665	22.656	22.646	22.637	22.628	22.619	22.610	22.601
27	22.592	22.583	22.573	22.564	22.554	22.545	22.536	22.526	22.517	22.507	22.498	22.488
28	22.479	22.469	22.460	22.450	22.440	22.430	22.420	22.411	22.401	22.391	22.381	22.371
29	22.362	22.352	22.341	22.331	22.321	22.311	22.301	22.291	22.280	22.270	22.260	22.250
30	22.240	22.229	22.219	22.208	22.197	22.187	22.176	22.166	22.155	22.145	22.134	22.123
31	22.113	22.102	22.091	22.080	22.069	22.058	22.047	22.036	22.025	22.014	22.003	21.992
32	21.981	21.969	21.958	21.946	21.935	21.924	21.912	21.901	21.889	21.878	21.866	21.855
33	21.843	21.831	21.819	21.808	21.796	21.784	21.772	21.760	21.748	21.736	21.724	21.712
34	21.700	21.688	21.675	21.663	21.651	21.638	21.626	21.613	21.601	21.589	21.576	21.564
35	21.551	21.539	21.526	21.513	21.500	21.487	21.474	21.461	21.448	21.435	21.423	21.410
36	21.397	21.383	21.370	21.357	21.343	21.330	21.316	21.303	21.290	21.276	21.263	21.250
37	21.236	21.222	21.208	21.195	21.181	21.167	21.153	21.139	21.125	21.111	21.097	21.084
38	21.070	21.055	21.041	21.027	21.012	20.998	20.983	20.969	20.955	20.940	20.926	20.912
39	20.897	20.882	20.868	20.853	20.838	20.823	20.808	20.793	20.778	20.764	20.749	20.734
40	20.719	20.704	20.688	20.673	20.657	20.642	20.627	20.611	20.596	20.581	20.565	20.550
41	20.535	20.519	20.503	20.487	20.471	20.455	20.439	20.423	20.408	20.392	20.376	20.360
42	20.344	20.328	20.311	20.295	20.278	20.262	20.246	20.229	20.213	20.196	20.180	20.164
43	20.147	20.130	20.113	20.096	20.079	20.062	20.045	20.028	20.011	19.994	19.978	19.961
44	19.944	19.926	19.909	19.891	19.873	19.856	19.838	19.821	19.803	19.786	19.768	19.751
45	19.733	19.715	19.697	19.679	19.661	19.642	19.624	19.606	19.588	19.570	19.552	19.534
46	19.516	19.497	19.478	19.459	19.440	19.422	19.403	19.384	19.365	19.347	19.328	19.309
47	19.290	19.271	19.251	19.232	19.213	19.193	19.174	19.154	19.135	19.115	19.096	19.077
48	19.057	19.037	19.017	18.997	18.977	18.957	18.936	18.916	18.896	18.876	18.856	18.836
49	18.816	18.795	18.774	18.753	18.732	18.711	18.691	18.670	18.649	18.628	18.607	18.586
50	18.565	18.544	18.522	18.501	18.479	18.457	18.436	18.414	18.393	18.371	18.349	18.328
51	18.306	18.284	18.262	18.239	18.217	18.194	18.172	18.150	18.127	18.105	18.083	18.060
52	18.038	18.015	17.991	17.968	17.945	17.922	17.899	17.876	17.853	17.829	17.806	17.783
53	17.760	17.736	17.712	17.688	17.664	17.640	17.616	17.592	17.568	17.544	17.520	17.496
54	17.472	17.447	17.423	17.398	17.373	17.348	17.324	17.299	17.274	17.249	17.224	17.200
55	17.175	17.149	17.124	17.098	17.073	17.047	17.021	16.996	16.970	16.945	16.919	16.894
56	16.868	16.842	16.815	16.789	16.762	16.736	16.710	16.683	16.657	16.631	16.604	16.578
57	16.551	16.524	16.497	16.470	16.443	16.416	16.388	16.361	16.334	16.307	16.280	16.253
58	16.225	16.197	16.170	16.142	16.114	16.086	16.058	16.030	16.002	15.974	15.946	15.918
59	15.890	15.862	15.833	15.804	15.776	15.747	15.718	15.690	15.661	15.632	15.604	15.575

Age

Years	Months											
	0	1	2	3	4	5	6	7	8	9	10	11
60	15.547	15.517	15.488	15.459	15.429	15.400	15.370	15.341	15.312	15.282	15.253	15.224
61	15.194	15.164	15.134	15.104	15.074	15.044	15.014	14.984	14.954	14.925	14.895	14.865
62	14.835	14.804	14.773	14.743	14.712	14.682	14.651	14.620	14.590	14.559	14.529	14.498
63	14.467	14.436	14.405	14.374	14.343	14.312	14.281	14.249	14.218	14.187	14.156	14.125
64	14.094	14.062	14.030	13.999	13.967	13.936	13.904	13.872	13.841	13.809	13.777	13.746
65	13.714	13.682	13.650	13.618	13.586	13.554	13.522	13.490	13.458	13.425	13.393	13.361
66	13.329	13.297	13.264	13.232	13.199	13.167	13.135	13.102	13.070	13.037	13.005	12.972
67	12.940	12.907	12.874	12.842	12.809	12.776	12.743	12.711	12.678	12.645	12.612	12.580
68	12.547	12.514	12.481	12.448	12.415	12.382	12.349	12.316	12.283	12.250	12.217	12.184
69	12.151	12.118	12.084	12.051	12.018	11.985	11.952	11.919	11.885	11.852	11.819	11.786
70	11.753	11.719	11.686	11.653	11.619	11.586	11.553	11.520	11.486	11.453	11.420	11.386
71	11.353	11.320	11.286	11.253	11.220	11.186	11.153	11.120	11.086	11.053	11.020	10.986
72	10.953	10.920	10.886	10.853	10.820	10.786	10.753	10.720	10.686	10.653	10.620	10.586
73	10.553	10.520	10.486	10.453	10.420	10.387	10.353	10.320	10.287	10.254	10.220	10.187
74	10.154	10.121	10.088	10.055	10.022	9.989	9.955	9.922	9.889	9.856	9.823	9.790
75	9.757	9.724	9.691	9.658	9.625	9.593	9.560	9.527	9.494	9.461	9.428	9.395
76	9.363	9.330	9.297	9.265	9.232	9.200	9.167	9.135	9.102	9.069	9.037	9.004
77	8.972	8.939	8.907	8.875	8.843	8.810	8.778	8.746	8.714	8.682	8.649	8.617
78	8.585	8.553	8.521	8.489	8.458	8.426	8.394	8.362	8.330	8.299	8.267	8.235
79	8.203	8.172	8.140	8.109	8.078	8.046	8.015	7.984	7.952	7.921	7.890	7.858
80	7.827	7.796	7.765	7.734	7.704	7.673	7.642	7.611	7.580	7.549	7.519	7.488
81	7.457	7.427	7.397	7.366	7.336	7.306	7.276	7.245	7.215	7.185	7.155	7.124
82	7.094	7.064	7.035	7.005	6.975	6.946	6.916	6.887	6.857	6.827	6.798	6.768
83	6.738	6.710	6.681	6.652	6.623	6.594	6.565	6.536	6.507	6.478	6.449	6.420
84	6.391	6.363	6.334	6.306	6.278	6.250	6.221	6.193	6.165	6.137	6.108	6.080
85	6.052	6.024	5.997	5.969	5.942	5.914	5.887	5.859	5.832	5.804	5.777	5.749
86	5.722	5.695	5.668	5.641	5.615	5.588	5.561	5.534	5.508	5.481	5.454	5.427
87	5.401	5.375	5.349	5.323	5.297	5.271	5.245	5.219	5.193	5.167	5.141	5.115
88	5.089	5.064	5.039	5.014	4.989	4.964	4.938	4.913	4.888	4.863	4.838	4.813
89	4.788	4.763	4.739	4.715	4.691	4.666	4.642	4.618	4.593	4.569	4.545	4.520
90	4.496	4.473	4.449	4.426	4.402	4.379	4.356	4.332	4.309	4.285	4.262	4.238
91	4.215	4.192	4.170	4.147	4.125	4.102	4.079	4.057	4.034	4.012	3.989	3.967
92	3.944	3.922	3.901	3.879	3.857	3.835	3.814	3.792	3.770	3.749	3.727	3.705
93	3.683	3.663	3.642	3.621	3.600	3.579	3.558	3.537	3.517	3.496	3.475	3.454
94	3.433	3.413	3.393	3.373	3.353	3.333	3.313	3.293	3.273	3.253	3.233	3.213
95	3.193	3.174	3.155	3.136	3.117	3.098	3.078	3.059	3.040	3.021	3.002	2.983
96	2.964	2.945	2.927	2.908	2.890	2.872	2.853	2.835	2.817	2.798	2.780	2.762
97	2.743	2.726	2.708	2.691	2.673	2.656	2.638	2.620	2.603	2.585	2.568	2.550
98	2.533	2.516	2.499	2.482	2.465	2.448	2.432	2.415	2.398	2.381	2.364	2.347
99	2.331	2.314	2.298	2.282	2.265	2.249	2.233	2.217	2.200	2.184	2.168	2.151
100	2.135	2.119	2.103	2.088	2.072	2.056	2.040	2.024	2.008	1.993	1.977	1.961
101	1.945	1.929	1.913	1.897	1.882	1.866	1.850	1.834	1.818	1.802	1.786	1.771
102	1.755	1.738	1.722	1.705	1.688	1.672	1.655	1.639	1.622	1.606	1.589	1.572
103	1.556	1.537	1.518	1.499	1.480	1.461	1.442	1.424	1.405	1.386	1.367	1.348
104	1.329	1.304	1.279	1.254	1.229	1.204	1.179	1.154	1.129	1.104	1.079	1.054
105	1.029	0.988	0.948	0.907	0.867	0.826	0.785	0.745	0.704	0.664	0.623	0.582
106	0.542	0.497	0.451	0.406	0.361	0.316	0.271	0.226	0.181	0.135	0.090	0.045
107	0.000											

Appendix 11

Tariff 1995/2003: children

valid since 1st April 1995

Age

Years	Months											
	0	1	2	3	4	5	6	7	8	9	10	11
1	13.419	13.379	13.338	13.298	13.257	13.217	13.177	13.136	13.096	13.055	13.015	12.974
2	12.934	12.892	12.850	12.808	12.766	12.724	12.682	12.639	12.597	12.555	12.513	12.471
3	12.429	12.385	12.342	12.298	12.254	12.211	12.167	12.123	12.080	12.036	11.992	11.949
4	11.905	11.860	11.814	11.769	11.723	11.678	11.632	11.587	11.541	11.496	11.450	11.405
5	11.359	11.312	11.265	11.217	11.170	11.123	11.076	11.028	10.981	10.934	10.887	10.839
6	10.792	10.743	10.694	10.645	10.595	10.546	10.497	10.448	10.399	10.350	10.300	10.251
7	10.202	10.151	10.100	10.049	9.997	9.946	9.895	9.844	9.793	9.742	9.690	9.639
8	9.588	9.535	9.482	9.429	9.375	9.322	9.269	9.216	9.163	9.110	9.056	9.003
9	8.950	8.895	8.840	8.784	8.729	8.674	8.619	8.563	8.508	8.453	8.398	8.342
10	8.287	8.229	8.172	8.114	8.057	7.999	7.942	7.884	7.826	7.769	7.711	7.654
11	7.596	7.536	7.477	7.417	7.357	7.297	7.238	7.178	7.118	7.058	6.999	6.939
12	6.879	6.817	6.755	6.692	6.630	6.568	6.506	6.443	6.381	6.319	6.257	6.194
13	6.132	6.067	6.003	5.938	5.873	5.809	5.744	5.679	5.615	5.550	5.485	5.421
14	5.356	5.289	5.221	5.154	5.087	5.019	4.952	4.885	4.817	4.750	4.683	4.615
15	4.548	4.478	4.408	4.338	4.268	4.198	4.129	4.059	3.989	3.919	3.849	3.779
16	3.709	3.636	3.563	3.491	3.418	3.345	3.272	3.199	3.126	3.054	2.981	2.908
17	2.835	2.835	2.835	2.835	2.835	2.835	2.835	2.835	2.835	2.835	2.835	2.835
18	2.835	2.835	2.835	2.835	2.835	2.835	2.835	2.835	2.835	2.835	2.835	2.835
19	2.835	2.835	2.835	2.835	2.835	2.835	2.835	2.835	2.835	2.835	2.835	2.835
20	2.835	2.835	2.835	2.835	2.835	2.835	2.835	2.835	2.835	2.835	2.835	2.835
21	2.835	2.835	2.835	2.835	2.835	2.835	2.835	2.835	2.835	2.835	2.835	2.835
22	2.835	2.759	2.684	2.608	2.532	2.457	2.381	2.305	2.230	2.154	2.078	2.003
23	1.927	1.848	1.770	1.691	1.612	1.534	1.455	1.376	1.298	1.219	1.140	1.062
24	0.983	0.901	0.819	0.737	0.655	0.573	0.492	0.410	0.328	0.246	0.164	0.082

Appendix 12

Pension rates

Age	Months											
	0	1	2	3	4	5	6	7	8	9	10	11
24	60.648	60.515	60.382	60.249	60.116	59.983	59.850	59.717	59.584	59.451	59.318	59.185
25	59.052	58.919	58.786	58.653	58.520	58.387	58.254	58.121	57.988	57.855	57.722	57.589
26	57.456	57.323	57.190	57.057	56.924	56.791	56.658	56.525	56.392	56.259	56.126	55.993
27	55.860	55.727	55.594	55.461	55.328	55.195	55.062	54.929	54.796	54.663	54.530	54.397
28	54.264	54.131	53.998	53.865	53.732	53.599	53.466	53.333	53.200	53.067	52.934	52.801
29	52.668	52.535	52.402	52.269	52.136	52.003	51.870	51.737	51.604	51.471	51.338	51.205
30	51.072	50.939	50.806	50.673	50.540	50.407	50.274	50.141	50.008	49.875	49.742	49.609
31	49.476	49.343	49.210	49.077	48.944	48.811	48.678	48.545	48.412	48.279	48.146	48.013
32	47.880	47.747	47.614	47.481	47.348	47.215	47.082	46.949	46.816	46.683	46.550	46.417
33	46.284	46.151	46.018	45.885	45.752	45.619	45.486	45.353	45.220	45.087	44.954	44.821
34	44.688	44.555	44.422	44.289	44.156	44.023	43.890	43.757	43.624	43.491	43.358	43.225
35	43.092	42.959	42.826	42.693	42.560	42.427	42.294	42.161	42.028	41.895	41.762	41.629
36	41.496	41.363	41.230	41.097	40.964	40.831	40.698	40.565	40.432	40.299	40.166	40.033
37	39.900	39.767	39.634	39.501	39.368	39.235	39.102	38.969	38.836	38.703	38.570	38.437
38	38.304	38.171	38.038	37.905	37.772	37.639	37.506	37.373	37.240	37.107	36.974	36.841
39	36.708	36.575	36.442	36.309	36.176	36.043	35.910	35.777	35.644	35.511	35.378	35.245
40	35.112	34.979	34.846	34.713	34.580	34.447	34.314	34.181	34.048	33.915	33.782	33.649
41	33.516	33.383	33.250	33.117	32.984	32.851	32.718	32.585	32.452	32.319	32.186	32.053
42	31.920	31.787	31.654	31.521	31.388	31.255	31.122	30.989	30.856	30.723	30.590	30.457
43	30.324	30.191	30.058	29.925	29.792	29.659	29.526	29.393	29.260	29.127	28.994	28.861
44	28.728	28.595	28.462	28.329	28.196	28.063	27.930	27.797	27.664	27.531	27.398	27.265
45	27.132	26.999	26.866	26.733	26.600	26.467	26.334	26.201	26.068	25.935	25.802	25.669
46	25.536	25.403	25.270	25.137	25.004	24.871	24.738	24.605	24.472	24.339	24.206	24.073
47	23.940	23.807	23.674	23.541	23.408	23.275	23.142	23.009	22.876	22.743	22.610	22.477
48	22.344	22.211	22.078	21.945	21.812	21.679	21.546	21.413	21.280	21.147	21.014	20.881
49	20.748	20.615	20.482	20.349	20.216	20.083	19.950	19.817	19.684	19.551	19.418	19.285
50	19.152	19.019	18.886	18.753	18.620	18.487	18.354	18.221	18.088	17.955	17.822	17.689
51	17.556	17.423	17.290	17.157	17.024	16.891	16.758	16.625	16.492	16.359	16.226	16.093
52	15.960	15.827	15.694	15.561	15.428	15.295	15.162	15.029	14.896	14.763	14.630	14.497
53	14.364	14.231	14.098	13.965	13.832	13.699	13.566	13.433	13.300	13.167	13.034	12.901
54	12.768	12.635	12.502	12.369	12.236	12.103	11.970	11.837	11.704	11.571	11.438	11.305
55	11.172	11.039	10.906	10.773	10.640	10.507	10.374	10.241	10.108	9.975	9.842	9.709
56	9.576	9.443	9.310	9.177	9.044	8.911	8.778	8.645	8.512	8.379	8.246	8.113
57	7.980	7.847	7.714	7.581	7.448	7.315	7.182	7.049	6.916	6.783	6.650	6.517
58	6.384	6.251	6.118	5.985	5.852	5.719	5.586	5.453	5.320	5.187	5.054	4.921
59	4.788	4.655	4.522	4.389	4.256	4.123	3.990	3.857	3.724	3.591	3.458	3.325
60	3.192	3.059	2.926	2.793	2.660	2.527	2.394	2.261	2.128	1.995	1.862	1.729
61	1.596	1.463	1.330	1.197	1.064	0.931	0.798	0.665	0.532	0.399	0.266	0.133
62	0.000											

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