

## Vorsorgepläne - Sparpläne

gültig ab 1. Januar 2025

### Standard

Alter	Risiko- beitrag	Sparbeitrag versicherte Person			Sparbeitrag Arbeitgeber
		Minus	Basis	Plus	
18-24	1.50%				
25-34	1.50%	4.00%	7.00%	10.50%	10.50%
35-49	1.50%	4.80%	7.80%	11.70%	11.70%
50-65	1.50%	5.60%	8.60%	12.90%	12.90%
66-70		5.60%	8.60%	12.90%	12.90%
Kumulierte Sparbeiträge VT + AG		670.00%	790.00%	948.00%	

Anteil versicherte Person			Anteil Arbeitgeber
Minus	Basis	Plus	
0.60%	0.60%	0.60%	0.60%
4.60%	7.60%	11.10%	11.10%
5.40%	8.40%	12.30%	12.30%
6.20%	9.200%	13.50%	13.50%
5.60%	8.600%	12.90%	12.90%

### Eco

Alter	Risiko- beitrag	Sparbeitrag versicherte Person			Sparbeitrag Arbeitgeber
			Basis	Plus	
18-24	1.30%				
25-34	1.30%		5.80%	8.70%	8.70%
35-49	1.30%		6.60%	9.90%	9.90%
50-65	1.30%		7.40%	11.10%	11.10%
66-70			7.40%	11.10%	11.10%
Kumulierte Sparbeiträge VT + AG			670.00%	804.00%	

Anteil versicherte Person			Anteil Arbeitgeber
	Basis	Plus	
	0.52%	0.52%	0.52%
	6.32%	9.22%	9.22%
	7.12%	10.42%	10.42%
	7.92%	11.62%	11.62%
	7.40%	11.10%	11.10%

### Komfort

Alter	Risiko- beitrag	Sparbeitrag versicherte Person			Sparbeitrag Arbeitgeber
		Minus	Basis	Plus	
18-24	1.60%				
25-34	1.60%	4.80%	7.80%	11.70%	11.70%
35-49	1.60%	5.60%	8.60%	12.90%	12.90%
50-65	1.60%	6.40%	9.40%	14.10%	14.10%
66-70		6.40%	9.40%	14.10%	14.10%
Kumulierte Sparbeiträge VT + AG		750.00%	870.00%	1044.00%	

Anteil versicherte Person			Anteil Arbeitgeber
Minus	Basis	Plus	
0.64%	0.64%	0.64%	0.64%
5.44%	8.44%	12.34%	12.34%
6.24%	9.24%	13.54%	13.54%
7.04%	10.04%	14.74%	14.74%
6.40%	9.40%	14.10%	14.10%