

## A guide to your statement of benefits as of 1<sup>st</sup> January 2023

Working from top to bottom, the statement provides you with the following details:

<b>Basic data for 2023</b>	<ul style="list-style-type: none"><li>• Your personal details, type of pension plan and decisive salary</li><li>• Pension plan</li><li>• Decisive salary</li><li>• Your insured salary for risk insurance purposes.</li><li>• Your insured salary for "Basic" insurance purposes.</li><li>• Your insured salary for "Supplementary" insurance purposes (if applicable).</li></ul>
<b>Decisive salary</b>	<ul style="list-style-type: none"><li>• This is your contractual monthly salary excluding allowances, multiplied by 13 (multiplied by 12 for management personnel).</li><li>• For employees with individual contracts of employment, this will correspond to your contractual annual salary.</li><li>• For employees working on an hourly-wage basis, the figure shown here will be based on the assumed annual salary for the type of contract held.</li></ul>
<b>Insured salary Basic Plan Monthly Salary</b>	<ul style="list-style-type: none"><li>• Your insured salary is your decisive salary capped at CHF 110'250 less the coordination amount. For part time employees, the cap shall be reduced according to the part time degree.</li><li>• The coordination amount is 10% of the decisive salary, up to a maximum of CHF 14'700</li></ul>
<b>Insured salary Additional Plan</b> (only for employees of the Basic Plan)	<ul style="list-style-type: none"><li>• The threshold insured salary for the additional plan membership is CHF 110'250. This is adjusted to the degree of employment.</li><li>• The insured salary is your decisive salary minus the coordination amount of CHF 110'250. This is adjusted to the degree of employment.</li></ul>
<b>Insured salary Hourly Pay</b>	<ul style="list-style-type: none"><li>• The insured salary is your decisive salary minus the coordination amount.</li><li>• The coordination amount is 10% of the decisive salary, up to a maximum of CHF 14'700.</li></ul>
<b>Contributions</b>	<ul style="list-style-type: none"><li>• This shows the risk premiums and savings contributions payable by the employee and the employer in the current year, as percentages of your insured annual salary and in CHF.</li><li>• These will be shown in percent only if you are an hourly-paid Swissport employee.</li></ul>
<b>Development Old-age savings</b>	<ul style="list-style-type: none"><li>• This section shows your old-age savings capital as of 1 January 2022</li><li>• Plus your old-age savings contributions for 2022</li><li>• Plus any vested benefits, further voluntary contributions or repayments of advance withdrawals paid-in during 2022</li><li>• Minus any advance withdrawals or divorce-related withdrawals during 2022</li><li>• Plus the interest paid for 2022</li><li>• It then shows your old-age savings capital as of 31 December 2022</li></ul>
<b>Maximum possible further voluntary contribution</b>	<ul style="list-style-type: none"><li>• This shows the maximum amount that you can voluntarily pay into the PVS as an additional deposit (or will state that no such payments are possible).</li><li>• The amount shown here is the difference between your savings target as of December 31 2023 and your projected old-age savings capital by the same date.</li><li>• The table for calculating such savings targets will be found on our <a href="http://www.pv-swissport.ch">www.pv-swissport.ch</a> website under Publications/Regulations.</li><li>• Before remitting voluntary contributions to your pension scheme, please contact us first.</li></ul>

<b>Benefits</b>	<ul style="list-style-type: none"> <li>• This section shows the benefits you can expect on your retirement, in the event of your disability or for your survivors in the event of your death. The projected retirement benefits are based on the assumption that the retirement savings capital is credited with 1.5% interest each year until you retire and assuming no change during this time to your insured salary, your marital status or the conversion rates. Please therefore be sure to check the marital status shown.</li> <li>• When benefits become due, their amount will be calculated precisely and confirmed on the basis of the then-applicable parameters.</li> </ul>
<b>Old-age benefits</b>	<ul style="list-style-type: none"> <li>• The amounts shown here are your projected old-age savings capital on retirement age multiplied by the marital status-based conversion rates valid as specified in Appendix I.</li> <li>• Old-age savings capital x conversion rate = annual old-age pension Sample calculation for a married insuree retiring at the age of 65: CHF 500 000 x 4.96 / 100 = CHF 24'800.</li> <li>• For each child children's benefits amount to 20% of the current retirement benefits.</li> </ul>
<b>Benefits in the event of disability</b>	<ul style="list-style-type: none"> <li>• Full disability benefits correspond to the expected retirement pension as of the regular retirement age, but at least 40% of the insured salary.</li> <li>• For each child the child's pension amounts to 10% of the insured salary.</li> </ul>
<b>Survivors' benefits</b>	<ul style="list-style-type: none"> <li>• The spouse's/partner's pension amounts to 70% of the full-disability pension.</li> <li>• The orphan's pension amounts to 10% of the insured salary for each child</li> </ul>
<b>Further information</b>	<ul style="list-style-type: none"> <li>• Any further information shown here should be self-explanatory.</li> </ul>