



Terms of payment in BVG

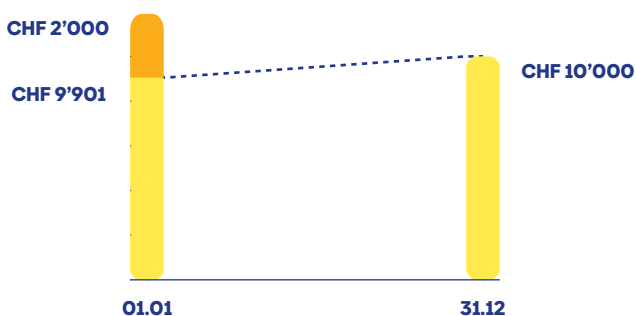
Managing your company's liquidity can play a crucial role in your economic success. Generally speaking, all BVG contributions are due on 1 January. Baloise offers two different payment models in order to guarantee a solution appropriate to your financial situation.

Variant annual payment

- All payments are made on 1 January.
- Your savings: The retirement credits payable by you are discounted*.
- As of 6 January, debit interest* is payable on all unpaid contributions.
- The annual payment can not be contracted in the Perspectiva Collective Foundation.

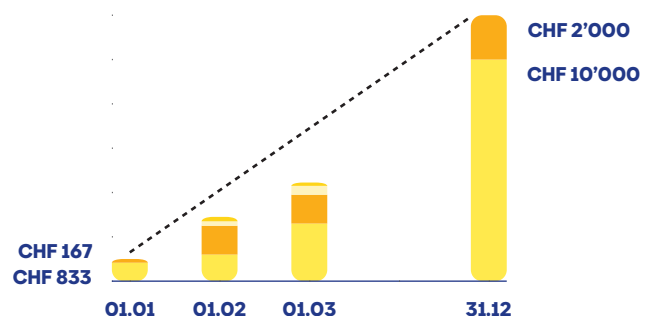
Variant monthly payment

- All contributions are paid pro rata on the first of every month.
- There is no discount on the contributions for retirement credits.
- Debit interest will, where necessary, be applied to cost and risk contributions at the current rate* on a pro rata basis as of 6 January.



- Retirement credits discounted
- No reduction for risk and cost contributions
- Employee retirement credit

Ideal for companies with adequate liquid funds at the start of the year



- At least 1/12 of the total sum of retirement credits and risk and cost contributions monthly
- Employee retirement credit
- Risk and cost contributions

Ideal for companies with a continuous financial flow

In both payment models you will receive a payment reminder demand after three months of underpayment.

* As of 2024: Discount rate 1.25% for compulsory and 0.25% for non-compulsory contributions / debit interest 4% / credit interest 0.50%.



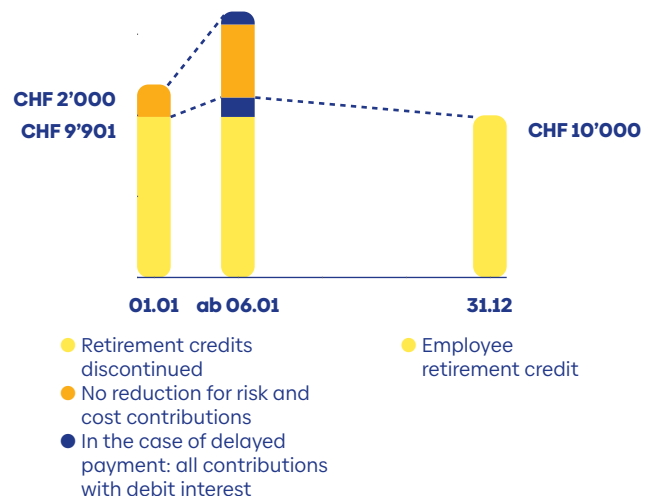
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Calculation of debit interest for annual payment model

According to the contract of affiliation, all BVG contributions are due on 1 January. As of 6 January, you will be charged debit interest on all outstanding contributions.

When calculating the savings contributions due for the current year, the retirement credits which we credit to your employees on 31 December will be discounted. This means that you will benefit from a lower premium less the amount of this discount. Debit interest will be due on these as of 6 January, too.

Modifications (such as new hires or employee salary changes) will be calculated as of the date of the change. The corresponding credits or charges due will then be settled via your current account.



How can you avoid debit interest?

Pay the entire premium by 5 January. This will ensure you do not incur any debit interest. If this is not possible for liquidity reasons, then you must pay the annual premium on a pro rata basis from the start of the calendar year at the very least. In this case, however, you will be charged the debit interest on the outstanding amount.



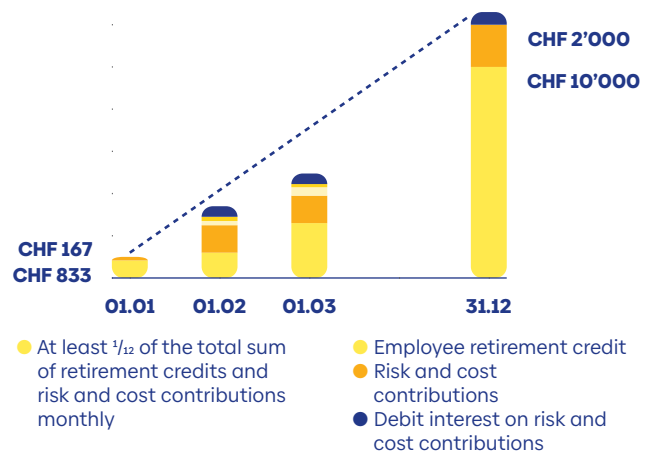
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Calculation of debit interest for monthly payment model

According to the contract of affiliation, all BVG contributions are due on 1 January. As of 6 January, you will be charged debit interest on outstanding amounts of risk and cost premiums.

The contributions for the retirement credits, on the other hand, are interest-free during the current year. This means that you can pay your savings contributions for instance monthly or on a pro rata basis from the start of the calendar year at the very least.

Modifications (such as new hires or employee salary changes) will be calculated as of the date of the change. The corresponding credits or charges due will be settled via your current account.



How can you avoid debit interest?

Pay your risk and cost contributions by 5 January.