

MERKBLATT BEITRÄGE

Hinweis: Das vorliegende Merkblatt dient der Übersicht über das Thema. Daraus können keine Ansprüche der Versicherten abgeleitet werden. Rechtlich verbindlich sind das Vorsorgereglement sowie die einschlägigen Rechtsgrundlagen.

Das Beitragsverhältnis Arbeitnehmende (AN) : Arbeitgebende (AG) beträgt 44 : 56 (Sparplan Standard). Alle Prozentsätze beziehen sich auf den versicherten Lohn (Ziff. 18 Abs. 2 Vorsorgereglement).

Die Arbeitnehmenden (AN) ab Alter 25 haben die Möglichkeit mit der Sparvariante Minus resp. Plus tiefere resp. höhere Sparbeiträge zu entrichten. Die Wahl der Sparvariante hat einen direkten Einfluss auf die persönliche Altersvorsorge. Ein Wechsel des Sparplans kann gewählt werden:

- auf jeden 1. Januar (Eingang Antrag bis 31. Dezember des Vorjahres bei der sgpk) oder
- bei Eintritt, für das laufende Geschäftsjahr bis 3 Monate nach Versicherungsbeginn.

Der Beitrag des Arbeitgebenden (AG) ist in allen drei Sparvarianten gleich hoch.

Sparbeiträge Sparplan Standard

Altersjahr	AN	AG	Total
18-24	0.000%	0.000%	0.000%
25	7.194%	9.156%	16.350%
26	7.238%	9.212%	16.450%
27	7.282%	9.268%	16.550%
28	7.370%	9.380%	16.750%
29	7.458%	9.492%	16.950%
30	7.546%	9.604%	17.150%
31	7.590%	9.660%	17.250%
32	7.634%	9.716%	17.350%
33	7.722%	9.828%	17.550%
34	7.810%	9.940%	17.750%
35	7.898%	10.052%	17.950%
36	7.986%	10.164%	18.150%
37	8.074%	10.276%	18.350%
38	8.162%	10.388%	18.550%
39	8.250%	10.500%	18.750%
40	8.338%	10.612%	18.950%
41	8.426%	10.724%	19.150%
42	8.514%	10.836%	19.350%

Altersjahr	AN	AG	Total
43	8.602%	10.948%	19.550%
44	8.690%	11.060%	19.750%
45	8.866%	11.284%	20.150%
46	8.954%	11.396%	20.350%
47	9.042%	11.508%	20.550%
48	9.130%	11.620%	20.750%
49	9.218%	11.732%	20.950%
50	9.394%	11.956%	21.350%
51	9.570%	12.180%	21.750%
52	9.658%	12.292%	21.950%
53	9.746%	12.404%	22.150%
54	9.922%	12.628%	22.550%
55	10.098%	12.852%	22.950%
56	10.274%	13.076%	23.350%
57	10.450%	13.300%	23.750%
58	10.626%	13.524%	24.150%
59	10.802%	13.748%	24.550%
60-65	10.978%	13.972%	24.950%
66-70	3.520%	4.480%	8.000%

Sparbeiträge Sparplan Minus

Altersjahr	AN	AG	Total
18-24	0.000%	0.000%	0.000%
25	5.230%	9.156%	14.386%
26	5.260%	9.212%	14.472%
27	5.300%	9.268%	14.568%
28	5.360%	9.380%	14.740%
29	5.420%	9.492%	14.912%
30	5.490%	9.604%	15.094%
31	5.520%	9.660%	15.180%
32	5.550%	9.716%	15.266%
33	5.620%	9.828%	15.448%
34	5.680%	9.940%	15.620%
35	5.740%	10.052%	15.792%
36	5.810%	10.164%	15.974%
37	5.870%	10.276%	16.146%
38	5.940%	10.388%	16.328%
39	6.000%	10.500%	16.500%
40	6.060%	10.612%	16.672%
41	6.130%	10.724%	16.854%
42	6.190%	10.836%	17.026%

Altersjahr	AN	AG	Total
43	6.260%	10.948%	17.208%
44	6.320%	11.060%	17.380%
45	6.450%	11.284%	17.734%
46	6.510%	11.396%	17.906%
47	6.580%	11.508%	18.088%
48	6.640%	11.620%	18.260%
49	6.700%	11.732%	18.432%
50	6.830%	11.956%	18.786%
51	6.960%	12.180%	19.140%
52	7.020%	12.292%	19.312%
53	7.090%	12.404%	19.494%
54	7.220%	12.628%	19.848%
55	7.340%	12.852%	20.192%
56	7.470%	13.076%	20.546%
57	7.600%	13.300%	20.900%
58	7.730%	13.524%	21.254%
59	7.860%	13.748%	21.608%
60-65	7.980%	13.972%	21.952%
66-70	2.560%	4.480%	7.040%

Sparbeiträge Sparplan Plus

Altersjahr	AN	AG	Total
18-24	0.000%	0.000%	0.00%
25	9.160%	9.156%	18.316%
26	9.210%	9.212%	18.422%
27	9.270%	9.268%	18.538%
28	9.380%	9.380%	18.760%
29	9.490%	9.492%	18.982%
30	9.600%	9.604%	19.204%
31	9.660%	9.660%	19.320%
32	9.720%	9.716%	19.436%
33	9.830%	9.828%	19.658%
34	9.940%	9.940%	19.880%
35	10.050%	10.052%	20.102%
36	10.160%	10.164%	20.324%
37	10.280%	10.276%	20.556%
38	10.390%	10.388%	20.778%
39	10.500%	10.500%	21.000%
40	10.610%	10.612%	21.222%
41	10.720%	10.724%	21.444%
42	10.840%	10.836%	21.676%

Altersjahr	AN	AG	Total
43	10.950%	10.948%	21.898%
44	11.060%	11.060%	22.120%
45	11.280%	11.284%	22.564%
46	11.400%	11.396%	22.796%
47	11.510%	11.508%	23.018%
48	11.620%	11.620%	23.240%
49	11.730%	11.732%	23.462%
50	11.960%	11.956%	23.916%
51	12.180%	12.180%	24.360%
52	12.290%	12.292%	24.582%
53	12.400%	12.404%	24.804%
54	12.630%	12.628%	25.258%
55	12.850%	12.852%	25.702%
56	13.080%	13.076%	26.156%
57	13.300%	13.300%	26.600%
58	13.520%	13.524%	27.044%
59	13.750%	13.748%	27.498%
60-65	13.970%	13.972%	27.942%
66-70	4.480%	4.480%	8.960%

Risikobeiträge

Die folgenden Risikobeiträge werden für die Versicherung der Risiken Tod und Invalidität geleistet:

Altersjahr	AN	AG	Total
18-24	0.660%	0.840%	1.500%
25-65	0.880%	1.120%	2.000%
66-70	0.000%	0.000%	0.000%

Verwaltungskostenbeiträge

Zusätzliche Beiträge werden zur Deckung der Verwaltungskosten der sgpk geleistet:

Altersjahr	AN	AG	Total
18-65	0.176%	0.224%	0.400%
66-70	0.176%	0.224%	0.400%

Total der Beiträge

Die folgenden Beiträge werden im Total geleistet (Summe von Spar-, Risiko- und Verwaltungskostenbeiträgen):

Alters-jahr	AN Minus	AN Standard	AN Plus	AG
18-24	0.836%	0.836%	0.836%	1.064%
25	6.286%	8.250%	10.216%	10.500%
26	6.316%	8.294%	10.266%	10.556%
27	6.356%	8.338%	10.326%	10.612%
28	6.416%	8.426%	10.436%	10.724%
29	6.476%	8.514%	10.546%	10.836%
30	6.546%	8.602%	10.656%	10.948%
31	6.576%	8.646%	10.716%	11.004%
32	6.606%	8.690%	10.776%	11.060%
33	6.676%	8.778%	10.886%	11.172%
34	6.736%	8.866%	10.996%	11.284%
35	6.796%	8.954%	11.106%	11.396%
36	6.866%	9.042%	11.216%	11.508%
37	6.926%	9.130%	11.336%	11.620%
38	6.996%	9.218%	11.446%	11.732%
39	7.056%	9.306%	11.556%	11.844%
40	7.116%	9.394%	11.666%	11.956%
41	7.186%	9.482%	11.776%	12.068%
42	7.246%	9.570%	11.896%	12.180%
43	7.316%	9.658%	12.006%	12.292%
44	7.376%	9.746%	12.116%	12.404%
45	7.506%	9.922%	12.336%	12.628%
46	7.566%	10.010%	12.456%	12.740%
47	7.636%	10.098%	12.566%	12.852%
48	7.696%	10.186%	12.676%	12.964%
49	7.756%	10.274%	12.786%	13.076%
50	7.886%	10.450%	13.016%	13.300%
51	8.016%	10.626%	13.236%	13.524%
52	8.076%	10.714%	13.346%	13.636%
53	8.146%	10.802%	13.456%	13.748%
54	8.276%	10.978%	13.686%	13.972%
55	8.396%	11.154%	13.906%	14.196%
56	8.526%	11.330%	14.136%	14.420%
57	8.656%	11.506%	14.356%	14.644%
58	8.786%	11.682%	14.576%	14.868%
59	8.916%	11.858%	14.806%	15.092%
60-65	9.036%	12.034%	15.026%	15.316%
66-70	2.736%	3.696%	4.656%	4.704%