

# What are the main advantages of the MPS Pension Fund?

1. PwC has its own pension fund (MPS) – Your pension fund team is located in Oerlikon
  - ▶ Short lines of communications (chat, mail, phone)
  - ▶ Close to insured people
  - ▶ Participation – An own company pension fund enables employee and employer representatives to participate closer in the design of the pension fund solution
  - ▶ Vivid: News on pension fund regulations, @12 Info sessions, Coffee breaks
2. Secure pension fund with solid coverage ratio (2022: 112.3%)
3. Low average age of 34 years of our insuree (pension fund: 1 pensioner to 9 active members)
4. No cross-subsidisation between generations and providing an attractive interest rate to our active members (average 2005 to 2022: 4.0%)
5. Bonus pension for pensioners based on comparison of target and actual return
6. Wages up to CHF 352'800 (BVG: CHF 88'200)
7. Coordination deduction according to the degree of employment (BVG mandatory part: CHF 25'725 – no consideration of degree of employment)
8. Option to choose saving Plans: A or B with higher employee savings contributions
9. Good risk protection for death and disability, even on unpaid leave or during a stage abroad
10. Favoring life partner for lump-sum death and/or life partner's pension
11. Flexible (partial) Retirement between 58 and 70 – lump-sum payments of up to 100%
12. Low internal admin cost (per person and year CHF 180 vs. Ø 230 for an autonomy pension fund with similar size)
13. Low asset management cost (18Bps vs. Ø50Bps)

