

to date

substitute PF 1

new

PF 2

● The Swiss pension system is a balanced scheme consisting of a pay-as-you-go system (1st pillar) and a funded system (2nd and 3rd pillars). However, both systems currently face major challenges in the current environment. Demographic change is leading to an unfavorable ratio of pensioners to contributors and an increased funding requirement for the Old-Age and Survivors' Insurance (AHV/OASI). The low interest rates of recent years have forced many pension funds to lower their conversion rates, resulting in reduced pensions. And in times of higher inflation, existing pension fund benefits also lose value in real terms.



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Against this background, it is important to find a good balance between presently employed pension fund members, and those in retirement. A balanced investment strategy that avoids excessive risks is also necessary in order to place the pension fund on a solid footing for the future.

As a member of the Board of Trustees, I would like to advocate a fair distribution of the overall financial burden between all pension fund partners. In this way, the pension fund remains a funded system and pensions will also re-

main assured in the long term. For a sustainable investment strategy that takes ethical and social aspects into account, alongside performance. For a pension fund that seeks innovative solutions to meet the challenges of the future and offers a flexible and good solution for all fund scheme members.