

KEY BVG FIGURES, INTEREST AND CONVERSION RATES

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KEY FIGURES

BVG limits	2019	2020
Maximum qualifying annual AHV salary	CHF 85 320.–	CHF 85 320.–
Eligibility threshold, minimum annual AHV salary	CHF 21 330.–	CHF 21 330.–
Coordination deduction	CHF 24 885.–	CHF 24 885.–
Maximum insured salary	CHF 60 435.–	CHF 60 435.–
Minimum insured salary	CHF 3555.–	CHF 3555.–
Pillar 3a maximum	CHF 6826.–	CHF 6826.–

AHV pension	2019	2020
Maximum annual AHV pension	CHF 28 440.–	CHF 28 440.–

Compulsory accident insurance pursuant to the UVG	2019	2020
Maximum insured annual UVG salary	CHF 148 200.–	CHF 148 200.–

INTEREST RATES

Interest rate for retirement assets	2019	2020
Interest rate for compulsory retirement assets (pursuant to the BVG)	1.00%	1.00%
Interest rate for elective retirement assets (in acc. with Allianz Suisse's group rate schedule)	0.25%	0.125%

Arrears interest	2019	2020
Arrears interest rate for the departure benefit (minimum BVG interest rate plus 1.00%)	2.00%	2.00%

Account interest rates*	FROM 1.1.2019	FROM 1.1.2020
Premium account: credit interest rate	0.00%	0.00%
Premium account: debit interest rate	3.75%	**
Foundation's free assets and special measures	0.00%	0.00%
Employer contribution reserve	0.00%	0.00%
Discount for savings premium	1.00%	1.00%

* Changes may be made at any time and will be published on the Internet one month before they come into force.

** 1.1.2020 - 29.2.2020 3.75%
1.3.2020 - 30.6.2020 1.00%
from 1.7.2020 3.75%

CONVERSION RATES (CR)

Age	Men			Women		
	CR for the compulsory portion	CR for elective retirement assets accrued		CR for the compulsory portion	CR for elective retirement assets accrued	
		2020	2021		2020	2021
58	5.400%	4.104%	4.130%	5.600%	4.136%	3.959%
59	5.600%	4.204%	4.220%	5.800%	4.227%	4.042%
60	5.800%	4.307%	4.316%	6.000%	4.322%	4.129%
61	6.000%	4.415%	4.417%	6.200%	4.423%	4.223%
62	6.200%	4.529%	4.526%	6.400%	4.531%	4.322%
63	6.400%	4.628%	4.618%	6.600%	4.646%	4.428%
64	6.600%	4.754%	4.739%	6.800%	4.768%	4.539%
65	6.800%	4.887%	4.868%	6.950%	4.901%	4.658%
66	6.950%	5.029%	5.006%	7.100%	5.044%	4.787%
67	7.100%	5.180%	5.153%	7.250%	5.198%	4.925%
68	7.250%	5.341%	5.311%	7.400%	5.365%	5.073%
69	7.400%	5.513%	5.479%	7.550%	5.545%	5.233%
70	7.550%	5.698%	5.660%	7.700%	5.739%	5.406%

For retirements on 1 January 2021, for example, the CR as at 31 December 2020 shall apply

Further information is provided on the «Elective conversion rates» information sheet at allianz.ch/bvg-versicherte.

The contractual conditions of Allianz Suisse apply.

