

Key BVG figures, interest and conversion rates

Collective Foundation BVG and Collective Foundation for Supplementary Occupational Benefits

Key figures

BVG limits	2024	2025
Maximum qualifying annual AHV salary	CHF 88 200	CHF 90 720
Eligibility threshold, minimum annual AHV salary	CHF 22 050	CHF 22 680
Coordination deduction	CHF 25 725	CHF 26 460
Maximum insured salary	CHF 62 475	CHF 64 260
Minimum insured salary	CHF 3 675	CHF 3 780
Pillar 3a maximum	CHF 7 056	CHF 7 258
AHV pension	2024	2025
Maximum annual AHV pension	CHF 29 400	CHF 30 240
Compulsory accident insurance pursuant to the UVG	2024	2025
Maximum insured annual UVG salary	CHF 148 200	CHF 148 200

Interest rates

Interest rate for retirement assets	2024	2025
Interest rate for compulsory retirement assets (pursuant to the BVG)	1.25%	1.25%
Interest rate for elective retirement assets (in acc. with Allianz Suisse's group rate schedule)	0.50%	0.50%
Arrears interest	2024	2025
Arrears interest rate for the departure benefit (minimum BVG interest rate plus 1.00%)	2.25%	2.25%
Account interest rates *	from 1.1.2024	from 1.1.2025
Premium account: credit interest rate	0.00%	0.00%
Premium account: debit interest rate	3.75%	3.75%
Foundation's free assets and special measures	0.50%	0.50%
Employer contribution reserve	0.50%	0.50%
Discount savings premium and contributions for the BVG Guarantee Fund	1.25%	1.25%

Surcharge

A 1% surcharge is added to the total contributions for the quarterly-in-arrears contribution payment method.

Conversion rates – men

Age	2025			2026	
	Statutory conversion rates for the minimum BVG retirement assets	Conversion rates for minimum BVG retirement assets	Conversion rates for elective retirement assets	Conversion rates for minimum BVG retirement assets	Conversion rates for elective retirement assets
58	5.400%	4.600%	3.490%	4.600%	3.397%
59	5.600%	4.800%	3.581%	4.800%	3.488%
60	5.800%	5.000%	3.676%	5.000%	3.583%
61	6.000%	5.200%	3.775%	5.200%	3.682%
62	6.200%	5.400%	3.879%	5.400%	3.785%
63	6.400%	5.600%	3.989%	5.600%	3.895%
64	6.600%	5.800%	4.104%	5.800%	4.010%
65	6.800%	6.000%	4.227%	6.000%	4.133%
66	6.950%	6.150%	4.358%	6.150%	4.263%
67	7.100%	6.300%	4.497%	6.300%	4.401%
68	7.250%	6.450%	4.645%	6.450%	4.549%
69	7.400%	6.600%	4.803%	6.600%	4.707%
70	7.550%	6.750%	4.973%	6.750%	4.876%

Conversion rates – women

Age	2025			2026	
	Statutory conversion rates for the minimum BVG retirement assets	Conversion rates for minimum BVG retirement assets	Conversion rates for elective retirement assets	Conversion rates for minimum BVG retirement assets	Conversion rates for elective retirement assets
58	5.400%	4.600%	3.608%	4.600%	3.535%
59	5.600%	4.800%	3.702%	4.800%	3.631%
60	5.800%	5.000%	3.802%	5.000%	3.731%
61	6.000%	5.200%	3.906%	5.200%	3.836%
62	6.200%	5.400%	4.016%	5.400%	3.948%
63	6.400%	5.600%	4.134%	5.600%	4.067%
64	6.600%	5.800%	4.259%	5.800%	4.193%
65	6.800%	6.000%	4.392%	6.000%	4.328%
66	6.950%	6.150%	4.534%	6.150%	4.472%
67	7.100%	6.300%	4.687%	6.300%	4.626%
68	7.250%	6.450%	4.851%	6.450%	4.793%
69	7.400%	6.600%	5.028%	6.600%	4.971%
70	7.550%	6.750%	5.218%	6.750%	5.164%

- Important information:**
- Only the conversion rates for the elective retirement assets apply for the Collective Foundation for Supplementary Occupational Benefits.
 - With the BVG Collective Foundation, the statutory minimum benefits are provided in every case.
 - Persons retiring as at 1 January shall be subject to the conversion rate valid on 31 December of the previous year.
 - The conversion rate in the table for women for the minimum BVG retirement assets refers to the normal retirement age of 65 (reference age) for women as of 1 January 2025. The following reference ages apply to women of the transitional generation:

Year of birth	Reference age
1961	64 and 3 months
1962	64 and 6 months
1963	64 and 9 months

The conversion rates for the BVG retirement assets are always calculated for all women based on their relevant reference age. Based on the relevant reference age, the conversion rate for the minimum BVG retirement assets is reduced by 0.2% per year in the event of early retirement. If retirement is deferred, it increases by 0.15% per year.

Allianz Suisse

T 0800 22 33 44 | contact@allianz.ch | allianz.ch | [@allianzsuisse](https://www.allianzsuisse.ch) [YouTube](#) [Facebook](#) [Instagram](#) [LinkedIn](#) [X](#)

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