

KEY BVG FIGURES, INTEREST AND CONVERSION RATES

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KEY FIGURES

BVG limits	2020	2021
Maximum qualifying annual AHV salary	CHF 85,320.–	CHF 86,040.–
Eligibility threshold, minimum annual AHV salary	CHF 21,330.–	CHF 21,510.–
Coordination deduction	CHF 24,885.–	CHF 25,095.–
Maximum insured salary	CHF 60,435.–	CHF 60,945.–
Minimum insured salary	CHF 3555.–	CHF 3585.–
Pillar 3a maximum	CHF 6826.–	CHF 6883.–

AHV pension	2020	2021
Maximum annual AHV pension	CHF 28,440.–	CHF 28,680.–

Compulsory accident insurance pursuant to the UVG	2020	2021
Maximum insured annual UVG salary	CHF 148,200.–	CHF 148,200.–

INTEREST RATES

Interest rate for retirement assets	2020	2021
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)	0.125%	0.125%

Arrears interest	2020	2021
Arrears interest rate for the departure benefit (minimum BVG interest rate plus 1.00%)	2.00%	2.00%

Account interest rates*	FROM 1.1.2020	FROM 1.1.2021
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	0.00%	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.

CONVERSION RATES Persons retiring as at 1 January shall be subject to the conversion rate valid on 31 December of the previous year

Age	2021		2022		2023*		2024*	
	Statutory conversion rates for the minimum BVG retirement assets	Conversion rates for non-mandatory retirement assets	Conversion rates for minimum BVG retirement assets	Conversion rates for non-mandatory retirement assets	Conversion rates for minimum BVG retirement assets	Conversion rates for non-mandatory retirement assets	Conversion rates for minimum BVG retirement assets	Conversion rates for non-mandatory retirement assets
MEN								
58	5.400%	4.130%	5.200%	3.885%	5.000%	3.728%	4.800%	3.575%
59	5.600%	4.220%	5.400%	3.982%	5.200%	3.825%	5.000%	3.671%
60	5.800%	4.316%	5.600%	4.085%	5.400%	3.927%	5.200%	3.771%
61	6.000%	4.417%	5.800%	4.192%	5.600%	4.033%	5.400%	3.877%
62	6.200%	4.526%	6.000%	4.305%	5.800%	4.145%	5.600%	3.988%
63	6.400%	4.618%	6.200%	4.403%	6.000%	4.242%	5.800%	4.083%
64	6.600%	4.739%	6.400%	4.525%	6.200%	4.363%	6.000%	4.204%
65	6.800%	4.868%	6.600%	4.654%	6.400%	4.492%	6.200%	4.332%
66	6.950%	5.006%	6.750%	4.792%	6.550%	4.629%	6.350%	4.467%
67	7.100%	5.153%	6.900%	4.940%	6.700%	4.775%	6.500%	4.613%
68	7.250%	5.311%	7.050%	5.098%	6.850%	4.933%	6.650%	4.769%
69	7.400%	5.479%	7.200%	5.268%	7.000%	5.101%	6.800%	4.937%
70	7.550%	5.660%	7.350%	5.451%	7.150%	5.283%	6.950%	5.117%

Shadow accounting ensures that the total pension is at least as high as the pension resulting from the conversion of the minimum BVG retirement assets at the statutory conversion rate in accordance with the BVG.

* Values from 2023 are planned conversion rates without any guarantee.

CONVERSION RATES Persons retiring as at 1 January shall be subject to the conversion rate valid on 31 December of the previous year

Age	2021		2022		2023*		2024*	
	Statutory conversion rates for the minimum BVG retirement assets	Conversion rates for non-mandatory retirement assets	Conversion rates for minimum BVG retirement assets	Conversion rates for non-mandatory retirement assets	Conversion rates for minimum BVG retirement assets	Conversion rates for non-mandatory retirement assets	Conversion rates for minimum BVG retirement assets	Conversion rates for non-mandatory retirement assets
WOMEN								
58	5.600%	4.125%	5.400%	3.961%	5.200%	3.802%	5.000%	3.647%
59	5.800%	4.216%	5.600%	4.054%	5.400%	3.895%	5.200%	3.739%
60	6.000%	4.313%	5.800%	4.152%	5.600%	3.993%	5.400%	3.836%
61	6.200%	4.416%	6.000%	4.257%	5.800%	4.097%	5.600%	3.940%
62	6.400%	4.523%	6.200%	4.367%	6.000%	4.206%	5.800%	4.049%
63	6.600%	4.638%	6.400%	4.484%	6.200%	4.323%	6.000%	4.165%
64	6.800%	4.759%	6.600%	4.607%	6.400%	4.446%	6.200%	4.287%
65	6.950%	4.890%	6.750%	4.742%	6.550%	4.580%	6.350%	4.420%
66	7.100%	5.032%	6.900%	4.887%	6.700%	4.724%	6.500%	4.563%
67	7.250%	5.185%	7.050%	5.043%	6.850%	4.879%	6.650%	4.718%
68	7.400%	5.350%	7.200%	5.212%	7.000%	5.047%	6.800%	4.884%
69	7.550%	5.528%	7.350%	5.394%	7.150%	5.228%	6.950%	5.064%
70	7.700%	5.721%	7.500%	5.592%	7.300%	5.424%	7.100%	5.258%

Shadow accounting ensures that the total pension is at least as high as the pension resulting from the conversion of the minimum BVG retirement assets at the statutory conversion rate in accordance with the BVG.

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You can find further information in the conversion rate information brochure at allianz.ch/bvg-documents.

The contractual terms and conditions of Allianz Suisse shall apply.

