

Key BVG figures, interest and conversion rates

Key figures

BVG limits	2021	2022
Maximum qualifying annual AHV salary	CHF 86,040	CHF 86,040
Eligibility threshold, minimum annual AHV salary	CHF 21,510	CHF 21,510
Coordination deduction	CHF 25,095	CHF 25,095
Maximum insured salary	CHF 60,945	CHF 60,945
Minimum insured salary	CHF 3,585	CHF 3,585
Pillar 3a maximum	CHF 6,883	CHF 6,883
AHV pension	2021	2022
Maximum annual AHV pension	CHF 28,680	CHF 28,680
Compulsory accident insurance pursuant to the UVG	2021	2022
Maximum insured annual UVG salary	CHF 148,200	CHF 148,200

Interest rates

Interest rate for retirement assets	2021	2022
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	2021	2022
Arrears interest rate for the departure benefit (minimum BVG interest rate plus 1.00%)	2.00%	2.00%
Account interest rates *	from 1.1.2021	from 1.1.2022
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		2022		2023		2024*	
Men	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	Conversion rates for minimum BVG retirement assets	Conversion rates for elective retirement assets
58	5.400%	5.200%	3.885%	5.000%	3.699%	4.800%	3.575%
59	5.600%	5.400%	3.982%	5.200%	3.796%	5.000%	3.671%
60	5.800%	5.600%	4.085%	5.400%	3.897%	5.200%	3.771%
61	6.000%	5.800%	4.192%	5.600%	4.004%	5.400%	3.877%
62	6.200%	6.000%	4.305%	5.800%	4.116%	5.600%	3.988%
63	6.400%	6.200%	4.403%	6.000%	4.212%	5.800%	4.083%
64	6.600%	6.400%	4.525%	6.200%	4.333%	6.000%	4.204%
65	6.800%	6.600%	4.654%	6.400%	4.461%	6.200%	4.330%
66	6.950%	6.750%	4.792%	6.550%	4.597%	6.350%	4.466%
67	7.100%	6.900%	4.940%	6.700%	4.744%	6.500%	4.612%
68	7.250%	7.050%	5.098%	6.850%	4.901%	6.650%	4.768%
69	7.400%	7.200%	5.268%	7.000%	5.070%	6.800%	4.935%
70	7.550%	7.350%	5.451%	7.150%	5.251%	6.950%	5.115%

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 2024 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		2022		2023		2024*	
Women	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	Conversion rates for minimum BVG retirement assets	Conversion rates for elective retirement assets
58	5.600%	5.400%	3.961%	5.200%	3.773%	5.000%	3.647%
59	5.800%	5.600%	4.054%	5.400%	3.865%	5.200%	3.739%
60	6.000%	5.800%	4.152%	5.600%	3.963%	5.400%	3.836%
61	6.200%	6.000%	4.257%	5.800%	4.067%	5.600%	3.940%
62	6.400%	6.200%	4.367%	6.000%	4.177%	5.800%	4.049%
63	6.600%	6.400%	4.484%	6.200%	4.294%	6.000%	4.166%
64	6.800%	6.600%	4.607%	6.400%	4.417%	6.200%	4.287%
65	6.950%	6.750%	4.742%	6.550%	4.551%	6.350%	4.421%
66	7.100%	6.900%	4.887%	6.700%	4.695%	6.500%	4.564%
67	7.250%	7.050%	5.043%	6.850%	4.850%	6.650%	4.718%
68	7.400%	7.200%	5.212%	7.000%	5.018%	6.800%	4.885%
69	7.550%	7.350%	5.394%	7.150%	5.199%	6.950%	5.065%
70	7.700%	7.500%	5.592%	7.300%	5.395%	7.100%	5.259%

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 2024 are planned conversion rates without any guarantee.**