

Key BVG figures, interest and conversion rates

Allianz Pension Invest

Key figures

BVG limits	2023	2024
Maximum qualifying annual AHV salary	CHF 88.200.–	CHF 88.200.–
Eligibility threshold, minimum annual AHV salary	CHF 22.050.–	CHF 22.050.–
Coordination deduction	CHF 25.725.–	CHF 25.725.–
Maximum insured salary	CHF 62.475.–	CHF 62.475.–
Minimum insured salary	CHF 3.675.–	CHF 3.675.–
Pillar 3a limit	CHF 7.056.–	CHF 7.056.–

AHV pension	2023	2024
Maximum AHV pension per year	CHF 29.400.–	CHF 29.400.–

UVG accident insurance	2023	2024
Maximum insured annual UVG salary	CHF 148.200.–	CHF 148.200.–

Interest rate

Interest rate applied during the year	2023	2024
Interest applied during the year to retirement assets ¹	1.00%	1.25%

Arrears interest	2023	2024
Arrears interest rate for the departure benefit (minimum BVG interest rate plus 1.00%)	2.00%	2.25%

Account interest rates²	From 1.1.2023	From 1.1.2024
Contribution account: credit interest	0.00%	0.00%
Contribution account: debit interest	1.00%	3.75%
Foundation's free assets	0.00%	0.50%
Employer contribution reserves	0.00%	0.50%
Discount savings premium and contributions for the BVG Guarantee Fund	1.00%	1.25%

Surcharge

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

¹ for departures and pension claims during the year

² Changes may be made at any time and will be published on the Internet one month before they enter into force.

Conversion rates from 01.01.2018

Any changes in connection with the stabilisation of the AHV (AHV 21) will be communicated in good time.

Age – men and women													
Mid-year	58	59	60	61	62	63	64	65	66	67	68	69	70
0	4.839%	4.943%	5.051%	5.164%	5.284%	5.412%	5.549%	5.695%	5.852%	6.021%	6.202%	6.398%	6.610%
1	4.848%	4.951%	5.060%	5.174%	5.295%	5.424%	5.562%	5.708%	5.866%	6.036%	6.218%	6.415%	
2	4.857%	4.960%	5.070%	5.184%	5.306%	5.435%	5.573%	5.721%	5.880%	6.051%	6.235%	6.433%	
3	4.865%	4.969%	5.079%	5.195%	5.316%	5.446%	5.586%	5.735%	5.894%	6.066%	6.251%	6.451%	
4	4.874%	4.978%	5.088%	5.204%	5.328%	5.458%	5.598%	5.747%	5.908%	6.081%	6.267%	6.469%	
5	4.883%	4.988%	5.098%	5.214%	5.338%	5.469%	5.610%	5.761%	5.922%	6.096%	6.284%	6.486%	
6	4.891%	4.997%	5.108%	5.225%	5.348%	5.481%	5.622%	5.773%	5.937%	6.111%	6.300%	6.504%	
7	4.900%	5.006%	5.117%	5.235%	5.359%	5.492%	5.634%	5.787%	5.950%	6.126%	6.316%	6.522%	
8	4.908%	5.014%	5.126%	5.244%	5.370%	5.504%	5.646%	5.800%	5.964%	6.142%	6.333%	6.539%	
9	4.917%	5.023%	5.135%	5.254%	5.380%	5.515%	5.659%	5.813%	5.979%	6.156%	6.349%	6.557%	
10	4.925%	5.032%	5.145%	5.265%	5.392%	5.526%	5.671%	5.826%	5.992%	6.171%	6.365%	6.575%	
11	4.934%	5.041%	5.155%	5.275%	5.402%	5.538%	5.683%	5.843%	6.006%	6.187%	6.381%	6.592%	