

Key BVG figures, interest and conversion rates

Allianz Pension Invest

Key figures

BVG limits	2025	2026
Maximum qualifying annual AHV salary	CHF 90 720	CHF 90 720
Eligibility threshold, minimum annual AHV salary	CHF 22 680	CHF 22 680
Coordination deduction	CHF 26 460	CHF 26 460
Maximum insured salary	CHF 64 260	CHF 64 260
Minimum insured salary	CHF 3780	CHF 3780
Pillar 3a limit	CHF 7258	CHF 7258
AHV pension	2025	2026
Maximum AHV pension per year	CHF 30 240	CHF 30 240
UVG accident insurance	2025	2026
Maximum insured annual UVG salary	CHF 148 200	CHF 148 200

Interest rates

Interest rate applied during the year	2025	2026
Interest applied during the year to retirement assets ¹	1.25%	1.25%
Definitive total rate of interest ²	2.25%	
Arrears interest	2025	2026
Arrears interest rate for the departure benefit (minimum BVG interest rate plus 1.00 %)	2.25%	2.25%
Account interest rates³	ab 1.1.2025	ab 1.1.2026
Contribution account: credit interest	0.00%	0.00%
Contribution account: debit interest	3.75%	3.75%
Foundation's free assets	0.50%	0.00%
Employer contribution reserves	0.50%	0.00%
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.

¹ For departures and pension claims during the year

² The definitive total rate of interest is determined by the Board of Trustees in the fourth quarter of each year.

³ Changes may be made at any time and will be published on the Internet one month before they enter into force.

Conversion rates from 1.1.2026

Age – men and women													
Mid-year	58	59	60	61	62	63	64	65	66	67	68	69	70
0	4.450%	4.600%	4.750%	4.900%	5.050%	5.200%	5.350%	5.500%	5.600%	5.700%	5.800%	5.900%	6.000%
1	4.463%	4.613%	4.763%	4.913%	5.063%	5.213%	5.363%	5.508%	5.608%	5.708%	5.808%	5.908%	
2	4.475%	4.625%	4.775%	4.925%	5.075%	5.225%	5.375%	5.517%	5.617%	5.717%	5.817%	5.917%	
3	4.488%	4.638%	4.788%	4.938%	5.088%	5.238%	5.388%	5.525%	5.625%	5.725%	5.825%	5.925%	
4	4.500%	4.650%	4.800%	4.950%	5.100%	5.250%	5.400%	5.533%	5.633%	5.733%	5.833%	5.933%	
5	4.513%	4.663%	4.813%	4.963%	5.113%	5.263%	5.413%	5.542%	5.642%	5.742%	5.842%	5.942%	
6	4.525%	4.675%	4.825%	4.975%	5.125%	5.275%	5.425%	5.550%	5.650%	5.750%	5.850%	5.950%	
7	4.538%	4.688%	4.838%	4.988%	5.138%	5.288%	5.438%	5.558%	5.658%	5.758%	5.858%	5.958%	
8	4.550%	4.700%	4.850%	5.000%	5.150%	5.300%	5.450%	5.567%	5.667%	5.767%	5.867%	5.967%	
9	4.563%	4.713%	4.863%	5.013%	5.163%	5.313%	5.463%	5.575%	5.675%	5.775%	5.875%	5.975%	
10	4.575%	4.725%	4.875%	5.025%	5.175%	5.325%	5.475%	5.583%	5.683%	5.783%	5.883%	5.983%	
11	4.588%	4.738%	4.888%	5.038%	5.188%	5.338%	5.488%	5.592%	5.692%	5.792%	5.892%	5.992%	

Conversion rates from 1.1.2027

Age – men and women													
Mid-year	58	59	60	61	62	63	64	65	66	67	68	69	70
0	4.300%	4.450%	4.600%	4.750%	4.900%	5.050%	5.200%	5.350%	5.450%	5.550%	5.650%	5.750%	5.850%
1	4.313%	4.463%	4.613%	4.763%	4.913%	5.063%	5.213%	5.358%	5.458%	5.558%	5.658%	5.758%	
2	4.325%	4.475%	4.625%	4.775%	4.925%	5.075%	5.225%	5.367%	5.467%	5.567%	5.667%	5.767%	
3	4.338%	4.488%	4.638%	4.788%	4.938%	5.088%	5.238%	5.375%	5.475%	5.575%	5.675%	5.775%	
4	4.350%	4.500%	4.650%	4.800%	4.950%	5.100%	5.250%	5.383%	5.483%	5.583%	5.683%	5.783%	
5	4.363%	4.513%	4.663%	4.813%	4.963%	5.113%	5.263%	5.392%	5.492%	5.592%	5.692%	5.792%	
6	4.375%	4.525%	4.675%	4.825%	4.975%	5.125%	5.275%	5.400%	5.500%	5.600%	5.700%	5.800%	
7	4.388%	4.538%	4.688%	4.838%	4.988%	5.138%	5.288%	5.408%	5.508%	5.608%	5.708%	5.808%	
8	4.400%	4.550%	4.700%	4.850%	5.000%	5.150%	5.300%	5.417%	5.517%	5.617%	5.717%	5.817%	
9	4.413%	4.563%	4.713%	4.863%	5.013%	5.163%	5.313%	5.425%	5.525%	5.625%	5.725%	5.825%	
10	4.425%	4.575%	4.725%	4.875%	5.025%	5.175%	5.325%	5.433%	5.533%	5.633%	5.733%	5.833%	
11	4.438%	4.588%	4.738%	4.888%	5.038%	5.188%	5.338%	5.442%	5.542%	5.642%	5.742%	5.842%	
12	4.450%	4.600%	4.750%	4.900%	5.050%	5.200%	5.350%	5.450%	5.550%	5.650%	5.750%	5.850%	

Important information: The following reference ages apply for women from the transitional generation:

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

For retirements as of 1 January, the conversion rate applicable on 31 December of the previous year applies.

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