

Uno Pension Plans/Employee benefits insurance pursuant to the Swiss Federal Law BVG and the Collective Labour Agreement L-GAV

	Max. pensionable AHV gross salary (CHF)	Coordination deduction (CHF)	Max. pensionable salary (CHF)	Retirement credits	Disability pension	Partner's pension	Child's pension	Contributions
Uno Basis	86'040	25'095	60'945	Age 25 – 34: 7 % 35 – 44: 10 % 45 – 54: 15 % 55 – 65: 18 % *	40 %	25 %	10 %	Age 18 – 24: 1 % 25 – 64/65: 14 %
Uno Top	860'400	25'095	835'305	Up to BVG upper limit: Age 25 – 34: 7 % 35 – 44: 10 % 45 – 54: 15 % 55 – 65: 18 % * Above BVG upper limit: 10 %	40 %	25 %	10 %	Age 18 – 24: 1 % 25 – 64/65: 14 %
Uno Plus	860'400	25'095	835'305	Up to BVG upper limit: Age 25 – 34: 9 % 35 – 44: 12 % 45 – 54: 17 % 55 – 65: 20 % * Above BVG upper limit: 12 %	50 %	30 %	10 %	Age 18 – 24: 1.4 % 25 – 64/65: 16.4 %
Uno Integral Basis	86'040	0	86'040	Age 25 – 34: 7 % 35 – 44: 10 % 45 – 54: 15 % 55 – 65: 18 % *	40 %	25 %	10 %	Age 18 – 24: 1 % 25 – 64/65: 14 %
Uno Integral Top	860'400	0	860'400	Up to BVG upper limit: Age 25 – 34: 7 % 35 – 44: 10 % 45 – 54: 15 % 55 – 65: 18 % * Above BVG upper limit: 10 %	40 %	25 %	10 %	Age 18 – 24: 1 % 25 – 64/65: 14 %
Uno Integral Plus	860'400	0	860'400	Up to BVG upper limit: Age 25 – 34: 9 % 35 – 44: 12 % 45 – 54: 17 % 55 – 65: 20 % * Above BVG upper limit: 12 %	50 %	30 %	10 %	Age 18 – 24: 1.4 % 25 – 64/65: 16.4 %

* Continued insurance cover for a person who continues to work past the normal retirement age is possible only up to the age of 70. The amounts are defined in the respective pension plan.

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Scala Pension Plans/Employee benefits insurance pursuant to the Swiss Federal Law BVG

	Max. pensionable AHV gross salary (CHF)	Coordination deduction (CHF)	Max. pensionable salary (CHF)	Retirement credits	Disability pension	Partner's pension	Child's pension	Contributions
Scala Basis	86'040	25'095	60'945	Age 25 – 34: 7 % 35 – 44: 10 % 45 – 54: 15 % 55 – 65: 18 % *	40 %	25 %	10 %	Age 18 – 24: 1.4 % 25 – 64/65: Retirement credit plus 3.6 %
Scala Top	860'400	25'095	835'305	Age 25 – 34: 7 % 35 – 44: 10 % 45 – 54: 15 % 55 – 65: 18 % *	40 %	25 %	10 %	Age 18 – 24: 1.4 % 25 – 64/65: Retirement credit plus 3.6 %
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Scala Integral Top	860'400	0	860'400	Age 25 – 34: 7 % 35 – 44: 10 % 45 – 54: 15 % 55 – 65: 18 % *	40 %	25 %	10 %	Age 18 – 24: 1.4 % 25 – 64/65: Retirement credit plus 3.6 %
Scala Integral Plus	860'400	0	860'400	Age 25 – 34: 9 % 35 – 44: 12 % 45 – 54: 17 % 55 – 65: 20 % *	50 %	30 %	10 %	Age 18 – 24: 1.4 % 25 – 64/65: Retirement credit plus 3.6 %

* Continued insurance cover for a person who continues to work past the normal retirement age is possible only up to the age of 70. The amounts are defined in the respective pension plan.

This information sheet provides an overview of the applicable provisions. Individual cases are assessed exclusively in accordance with the regulations and the provisions of the law.