

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	85'320	24'885	60'435	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	853'200	24'885	828'315	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	853'200	24'885	828'315	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	85'320	0	85'320	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	853'200	0	853'200	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	853'200	0	853'200	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. Please consult our regulations for the amount of the contributions.

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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	85'320	24'885	60'435	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	853'200	24'885	828'315	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 Plus	853'200	24'885	828'315	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 %
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Scala Integral Top	853'200	0	853'200	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	853'200	0	853'200	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 %

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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.