

Key figures and limits 2019

CHF per month

AHV (Federal Old Age, Survivors' and Disability Insurance)

	2018	2019
Minimum single retirement pension/disability pension	1'175.–	1'185.–
Maximum single retirement pension/disability pension	2'350.–	2'370.–
Maximum single pensions for a married couple (two pensions)	3'525.–	3'555.–

BVG (mandatory employee benefits insurance)

Maximum pensionable salary	7'050.–	7'110.–
Mandatory insurance from (minimum salary art. 2 and 7 BVG)	1'762.50	1'777.50
Coordination deduction	2'056.25	2'073.75
Minimum pensionable/coordinated salary	293.75	296.25
Maximum pensionable/coordinated salary	4'993.75	5'036.25

Interest rates

Final interest rate for Pension Fund assets for 2018 (mandatory and extra-mandatory assets)	1.50 %	
Provisional interest rate for 2019 (mandatory and extra-mandatory assets)		1.00 %
BVG minimum interest rate	1.00 %	1.00 %

Conversion rate

Conversion rate at regular retirement age (men 65 years/women 64 years)	6.80 %	6.80 %
for mandatory retirement assets (minimum conversion rate pursuant to art. 62c BVV2)		
for extra-mandatory retirement assets	6.50 %	6.50 %

UVG (accident insurance)

CHF per year

Maximum insured salary	148'200.–	148'200.–
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Pillar 3a (tied pension provision)

The following maximum amounts can be paid in and deducted from taxable income:

Employees with pension fund	6'768.–	6'826.–
Employees without pension fund 20 % of the earned income, max.	33'840.–	34'128.–

ALV (unemployment insurance)

Maximum insured salary	148'200.–	148'200.–
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Maternity allowance under EO (income compensation regulations)

CHF per month

	2018	2019	2018	2019
Maximum insured salary	7'350.–	7'350.–	88'200.–	88'200.–
Maximum payment 98 days at CHF 196.– per day = CHF 19'208.–				

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AHV/IV – BVG – UVG

