

Key figures and limits 2021

AHV (Federal Old Age, Survivors' and Disability Insurance)	CHF per month	2020	2021
Minimum single retirement pension/disability pension		1'185.–	1'195.–
Maximum single retirement pension/disability pension		2'370.–	2'390.–
Maximum single pensions for a married couple (two pensions)		3'555.–	3'585.–

BVG (mandatory employee benefits insurance)			
Maximum pensionable salary		7'110.–	7'170.–
Mandatory insurance from (minimum salary art. 2 and 7 BVG)		1'777.50	1'792.50
Coordination deduction		2'073.75	2'091.25
Minimum pensionable/coordinated salary		296.25	298.75
Maximum pensionable/coordinated salary		5'036.25	5'078.75

Interest rates		
Final interest rate for Pension Fund assets for 2020 (mandatory and extra-mandatory assets)	1.50 %	
Provisional interest rate for 2021 (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) for mandatory retirement assets (minimum conversion rate pursuant to art. 62c BVV2)	6.80 %	6.80 %
for extra-mandatory retirement assets	6.50 %	6.50 %

UVG (accident insurance)	CHF per year	
Maximum insured salary	148'200.–	148'200.–

Pillar 3a (tied pension provision)		
The following maximum amounts can be paid in and deducted from taxable income:		
Employees with pension fund	6'826.–	6'883.–
Employees without pension fund 20 % of the earned income, max.	34'128.–	34'416.–

ALV (unemployment insurance)		
Maximum insured salary	148'200.–	148'200.–

Maternity and paternity allowance under EO (income compensation regulations)	CHF per month		CHF per year	
	2020	2021	2020	2021
Maximum insured salary	7'350.–	7'350.–	88'200.–	88'200.–
Maximum payment for maternity allowance: 98 days at CHF 196.– per day = CHF 19'208.–				
Maximum payment for paternity allowance: 14 days at CHF 196.– per day = CHF 2'744.–				

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AHV/IV – BVG – UVG

