

Leaflet Pensions and Limit Values as of 1st January 2026

AHV		2025	2026
Maximum annual AHV retirement pension	CHF	30,240	30,240
Minimum annual AHV retirement pension	CHF	15,120	15,120
Occupational pension (BVG)		2025	2026
Minimum annual salary (threshold level)	CHF	22,680	22,680
Coordination amount	CHF	26,460	26,460
Upper limit value	CHF	90,720	90,720
Maximum coordinated salary	CHF	64,260	64,260
Minimum coordinated salary	CHF	3,780	3,780
BVG minimum interest rate		1.25 %	1.25 %
Conversion rate in BVG retirement age (men)		6.80 %	6.80 %
Conversion rate in BVG retirement age (women)		6.80 %	6.80 %
Bound voluntary insurance of the pillar 3a		2025	2026
Maximum admission for tax discount of contributions to recognised types of provision:			
With membership in a provisional institution of the second pillar	CHF	7,258	7,258
Without membership in a provisional institution of the second pillar	CHF	36,288	36,288

Breakdown of disability pension by degree of disability (Art. 24a BVG/LPP)

Appendix to the fund regulations 2, section 3:

Pension entitlement as per IV/AI	Degree of disability	Annual salary subject to compulsory insurance	
		from CHF	to CHF
No pension	25 % – 39 %	22,680.00	90,720.00
25.0 %	40 %	17,010.00	68,040.00
27.5 %	41 %	16,443.00	65,772.00
30.0 %	42 %	15,876.00	63,504.00
32.5 %	43 %	15,309.00	61,236.00
35.0 %	44 %	14,742.00	58,968.00
37.5 %	45 %	14,175.00	56,700.00
40.0 %	46 %	13,608.00	54,432.00
42.5 %	47 %	13,041.00	52,164.00
45.0 %	48 %	12,474.00	49,896.00
47.5 %	49 %	11,907.00	47,628.00
Pension as per degree of disability	50 % – 69 %	Percent reduction pursuant to degree of disability	
Full pension	From 70 %	Not subject to BVG/LPP	