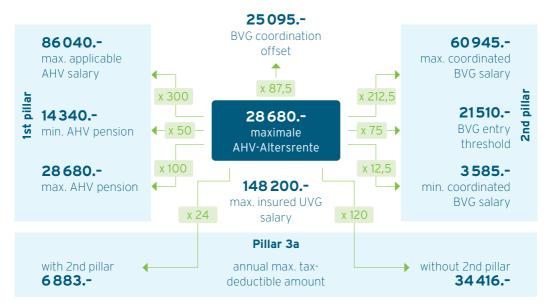
## Pension key figures as of 1.1.2022



all amounts in CHF, multipliers in %



	Permanent disability		Benefits payable to surviving dependants	Retirement benefits
AHV/IV	Linear pens ≥ 70% ≥ 50%	of disability   Pension ion system as of 1.1.2022 = Full pension (100%) = Pension corresponds to degree of disability (e. g. 55% = 55% of pension)	Widow 80% Half orphan 40% Full orphan 60% of the AHV	Simple pension • min. CHF 14 340 • max. CHF 28 680
BVG	≥ 40%	<ul> <li>40% degree of disability</li> <li>25% of pension</li> <li>41% degree of disability</li> <li>27.5% of pension</li> <li>Each 1% rise in degree</li> <li>of disability increases the</li> <li>pension by 2.5%</li> </ul>	Widow/Widower 60% Orphan 20% of the disability/ retirement pension	<ul> <li>Annual pension</li> <li>Lump sum</li> <li>Partial lump sum + annual pension</li> </ul>
UVG	100% < 100%	<ul> <li>80% of the insured salary</li> <li>proportional reduction</li> </ul>	Widow/Widower40%Half orphan15%Full orphan25%Upper limit70%of the insured salary	www.elipsLife.com