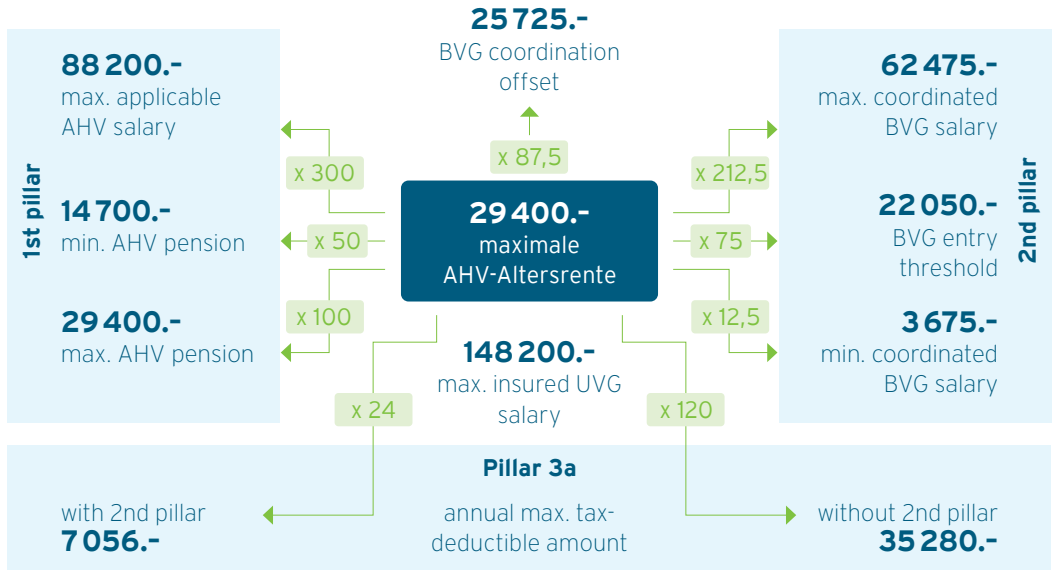


# Pension key figures as of 1.1.2023

all amounts in CHF, multipliers in %



	<b>Permanent disability</b>	<b>Benefits payable to surviving dependants</b>	<b>Retirement benefits</b>
<b>AHV/IV</b>	<p><b>Degree of disability   Pension</b> Linear pension system as of 1.1.2022</p> <p>≥ 70% = Full pension (100%)            ≥ 50% = Pension corresponds to degree of disability (e. g. 55% = 55% of pension)</p>	<p>Widow 80%            Half orphan 40%            Full orphan 60%                                of the AHV</p>	<p>Simple pension</p> <ul style="list-style-type: none"> <li>• min. CHF 14 700.-</li> <li>• max. CHF 29 400.-</li> </ul>
<b>BVG</b>	<p>≥ 40% = 40% degree of disability            = 25% of pension            41% degree of disability            = 27.5% of pension            Each 1% rise in degree of disability increases the pension by 2.5%</p>	<p>Widow/Widower 60%            Orphan 20%                                of the disability/                                retirement pension</p>	<ul style="list-style-type: none"> <li>• Annual pension</li> <li>• Lump sum</li> <li>• Partial lump sum + annual pension</li> </ul>
<b>UVG</b>	<p>100% = 80% of the insured salary            &lt; 100% = proportional reduction</p>	<p>Widow/Widower 40%            Half orphan 15%            Full orphan 25%            Upper limit 70%                                of the insured salary</p>	