Pension key figures as of 1.1.2024



all amounts in CHF, multipliers in %



	Permanent disability		Benefits payable to surviving dependants	Retirement benefits
AHV/IV		of disability Pension sion system as of 1.1.2022 = Full pension (100%) = Pension corresponds to degree of disability (e. g.	Widow 80% Half orphan 40% Full orphan 60%	Simple pension • min. CHF 14 700 • max. CHF 29 400
		55% = 55% of pension)	Full orphan 60% of the AHV	• Max. Chr 29 400
BVG	≥ 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%	Widow/Widower 60% Orphan 20% of the disability/ retirement pension	Annual pensionLump sumPartial lump sum + annual pension
UVG	100% < 100%	= 80% of the insured salary= proportional reduction	Widow/Widower 40% Half orphan 15% Full orphan 25% Upper limit 70% of the insured salary	www.elipsLife.com
			of the insured salary	