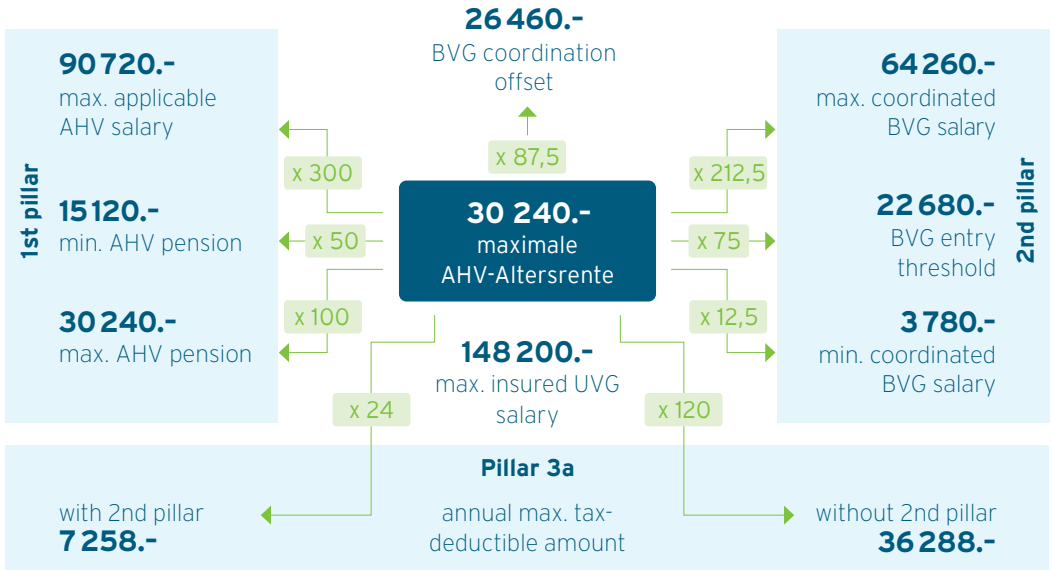


Pension key figures as of 1.1.2025

all amounts in CHF, multipliers in %



| | Permanent disability | Benefits payable to surviving dependants | Retirement benefits | | | | | | | | |
|---------------|--|---|----------------------------|-----|-------------|-----|---|-----|--|-----|--|
| AHV/IV | <p>Degree of disability Pension Linear pension system as of 1.1.2022</p> <p>≥ 70% = Full pension (100%)</p> <p>≥ 50% = Pension corresponds to degree of disability (e. g. 55% = 55% of pension)</p> | <table> <tr> <td>Widow</td> <td>80%</td> </tr> <tr> <td>Half orphan</td> <td>40%</td> </tr> <tr> <td>Full orphan</td> <td>60%</td> </tr> </table> <p>of the AHV</p> | Widow | 80% | Half orphan | 40% | Full orphan | 60% | <p>Simple pension</p> <ul style="list-style-type: none"> • min. CHF 15 120.- • max. CHF 30 240.- | | |
| Widow | 80% | | | | | | | | | | |
| Half orphan | 40% | | | | | | | | | | |
| Full orphan | 60% | | | | | | | | | | |
| BVG | <p>≥ 40% = 40% degree of disability = 25% of pension</p> <p>41% degree of disability = 27.5% of pension</p> <p>Each 1% rise in degree of disability increases the pension by 2.5%</p> | <table> <tr> <td>Widow/Widower</td> <td>60%</td> </tr> <tr> <td>Orphan</td> <td>20%</td> </tr> </table> <p>of the disability/ retirement pension</p> | Widow/Widower | 60% | Orphan | 20% | <ul style="list-style-type: none"> • Annual pension • Lump sum • Partial lump sum + annual pension | | | | |
| Widow/Widower | 60% | | | | | | | | | | |
| Orphan | 20% | | | | | | | | | | |
| UVG | <p>100% = 80% of the insured salary</p> <p>< 100% = proportional reduction</p> | <table> <tr> <td>Widow/Widower</td> <td>40%</td> </tr> <tr> <td>Half orphan</td> <td>15%</td> </tr> <tr> <td>Full orphan</td> <td>25%</td> </tr> <tr> <td>Upper limit</td> <td>70%</td> </tr> </table> <p>of the insured salary</p> | Widow/Widower | 40% | Half orphan | 15% | Full orphan | 25% | Upper limit | 70% | |
| Widow/Widower | 40% | | | | | | | | | | |
| Half orphan | 15% | | | | | | | | | | |
| Full orphan | 25% | | | | | | | | | | |
| Upper limit | 70% | | | | | | | | | | |