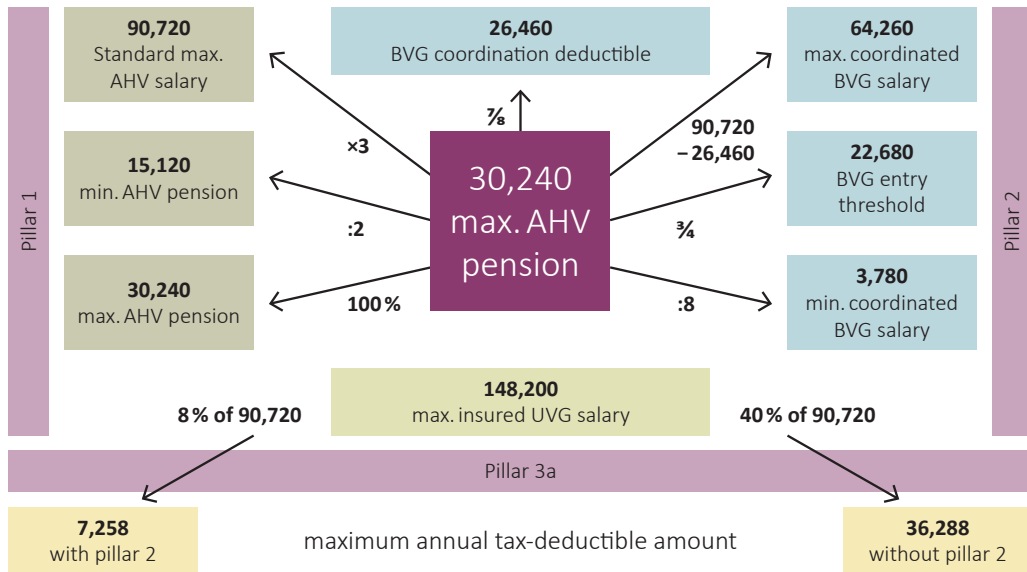


# Key figures as of 2025

## Switzerland's three pillars concept



	Long-term disability	Benefits for surviving dependents	Retirement benefits
AHV / IV	<b>IV-level Pension</b> ≥ 70% = 1/1 Pension ≥ 50% = as per disability level ≥ 40% = as per disability scale	Widow(er) 80% Semi-orphan 40% Full orphan 60% (of the AHV pension)	Simple pension min. CHF 15,120 max. CHF 30,240
BVG	≥ 70% = 1/1 Pension ≥ 50% = as per disability level ≥ 40% = as per disability scale	Widow(er) 60% Orphan 20% (of the disabled (IV)/ retirement pension)	Annual pension or capital (retirement assets)
UVG	100% = 80% (of the insured salary) < 100% = proportional reduction	Widow(er) 40% Semi-orphan 15% Full orphan 25% Upper limit 70% (of the insured salary)	

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