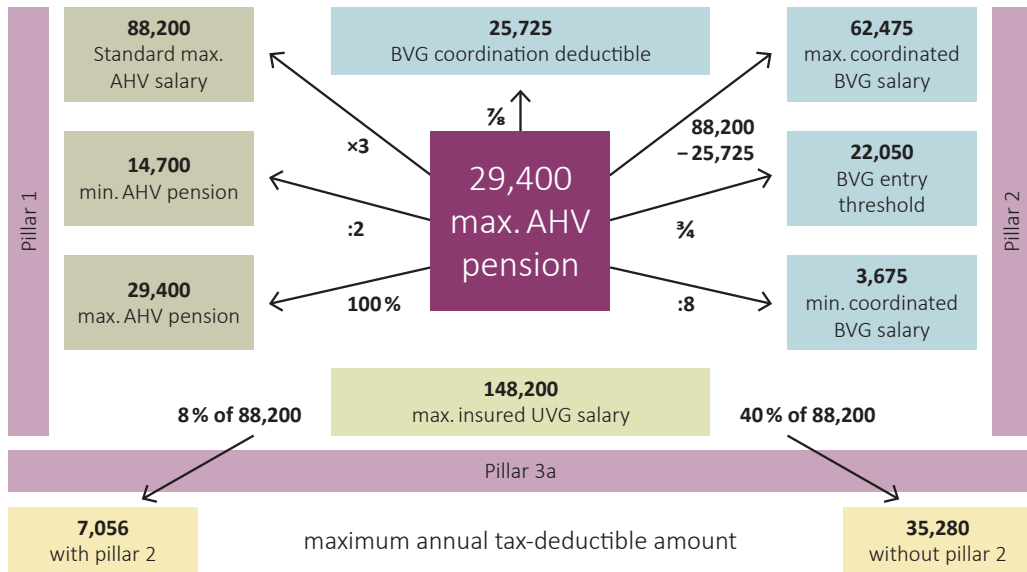


Key figures as of 2023

Switzerland's three pillars concept



	Long-term disability	Benefits for surviving dependents	Retirement benefits
AHV / IV	<p>IV-level Pension</p> <p>≥70% = 1/3 Pension</p> <p>≥50% = as per disability level</p> <p>≥40% = as per disability scale</p>	<p>Widow(er) 80%</p> <p>Semi-orphan 40%</p> <p>Full orphan 60%</p> <p>(of the AHV pension)</p>	<p>Simple pension</p> <p>min. CHF 14,700</p> <p>max. CHF 29,400</p>
BVG	<p>≥70% = 1/3 Pension</p> <p>≥50% = as per disability level</p> <p>≥40% = as per disability scale</p>	<p>Widow(er) 60%</p> <p>Orphan 20%</p> <p>(of the disabled (IV)/retirement pension)</p>	<p>Annual pension or capital (retirement assets)</p>
UVG	<p>100% = 80% (of the insured salary)</p> <p><100% = proportional reduction</p>	<p>Widow(er) 40%</p> <p>Semi-orphan 15%</p> <p>Full orphan 25%</p> <p>Upper limit 70%</p> <p>(of the insured salary)</p>	

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