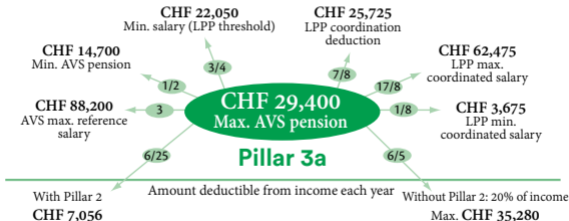


AVS - AI - LPP - LAA

Max. insured salary for accident benefits: CHF 148,200



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2024

Disability benefits

Survivors' benefits

Retirement benefits

AVS/AI

Degree of disability	% of full disability pension
40%-49%	25%-47.5%
	in increments of 2.5%
50%-69%	based on degree of disability
70%-100%	100%

Pension (as % of full AVS pension):	
Surviving spouse:	80%
Orphan:	40%
Orphan (both parents):	60%

Max. pension: CHF 29,400
 Max. pension per couple: CHF 44,100
 Early retirement: pension reduced by 6.8% per yr, max. 2 yrs

LPP

Degree of disability	% of full disability pension
40%-49%	25%-47.5%
	in increments of 2.5%
50%-69%	based on degree of disability
70%-100%	100%

Pension (as % of full LPP pension):	
Surviving spouse:	60%
Orphan:	20%

LPP guaranteed annual pension: 6.8% of obligatory portion of LPP retirement capital accrued at age 65/64

LAA

Pension (as % of insured income):	
Total pension:	80%
Max. insurable salary:	
CHF 148,200	

Pension (as % of insured income):	
Surviving spouse:	40%
Orphan:	15%
Orphan (both parents):	25%
Max. total pension:	70%