

AVS - AI - LPP - LAA

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



With Pillar 2
CHF 7 258

Amount deductible
from income each year

Without Pillar 2: 20% of income
Max. **CHF 36 288**

| 2025 | Disability benefits | | Survivors' benefits | | Retirement benefits |
|---------------|---|--|--|--|---|
| AVS/AI | Degree of disability 40 à 49% 50 à 69% 70 à 100% | % of full disability pension 25% - 47.5% in increments of 2.5% based on degree of disability 100% | Pension (as % of full AVS pension) Surviving spouse 80% Orphan 40% Orphan (both parents) 60% | | Max. pension = CHF 30 240 Max. pension per couple = CHF 45 360 |
| LPP | Degré de disability 40 à 49% 50 à 69% 70 à 100% | % of full disability pension 25% à 47.5% in increments of 2.5% based on degree of disability 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 the reference age |
| 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% | | AVENA |
| | | | Max. total pension 70% | | |