

Applicable limits and parameters for

2020

Applicable limits and parameters for	2019	2020
BVG minimum interest rate	1,00 %	1,00 %
Current market interest rates*	0,25 %	0,25 %

*For interest on non-compulsory retirement assets.

BVG limits	2019	2020
The following BVG limits apply to compulsory occupational pension benefits:		
BVG minimum salary (Art. 2 and 7 BVG)	CHF 21330	CHF 21330
Coordination deduction	CHF 24 885	CHF 24 885
Pensionable salary (Art. 8 BVG)		
→ Compulsory insurable AHV salary between	CHF 24 885 and 85 320	CHF 24 885 and 85 320
→ Maximum pensionable salary	CHF 60 435	CHF 60 435
→ Minimum pensionable salary	* CHF 3 555	* CHF 3 555

* For annual insured salaries between CHF 21330 and 28 440, the minimum insured amount is CHF 3555.

BVG Security Fund contributions since 01.01.2019

With unfavorable age structure	0,12 %	of BVG pensionable pro rata salary
In case of insolvency	0,005 %	of the withdrawal benefit prescribed in the regulations and 10 times the value of pensions paid

Inflation premium	2019	2020
Premium rate for the adjustment of BVG pensions to inflation. (Basis: pensionable BVG salary)	0,03 %	0,03 %

Accident Insurance under UVG (Swiss Federal Law on Accident Insurance)

Since 01.01.2016, the maximum UVG salary is CHF 148 200.

Baloise interest rates as of 01.01.2020

Current account*	Debit: 3,75 %	Credit: 0,00 %
Deposit account		Credit: 0,00 %

* Debit interest on your current account will now accrue only as of 6 January.