

	Principles	Benefits				Financing																						
		At age	Temporary earning disability	Permanent earning disability	Upon death for survivors																							
First pillar OASI/DI	<p><b>Purpose</b> Securing minimum standard of living</p> <p><b>Mandatory</b> For everybody living or working in Switzerland</p> <p><b>Average pensionable salary</b> Max. CHF 83,520</p>	<p><b>Single retirement pension</b> (for full number of contribution years):</p> <ul style="list-style-type: none"> <li>Min. CHF 13,920</li> <li>Max. CHF 27,840</li> </ul>	<p><b>DI daily allowance</b></p> <ul style="list-style-type: none"> <li>For duration of reintegration process</li> <li>Amount depends on income and number of children</li> </ul>	<p><b>Disability pension</b></p> <table border="1"> <tr> <th>DI level</th> <th>DI pension</th> </tr> <tr> <td>40–49%</td> <td>¼ pension</td> </tr> <tr> <td>50–59%</td> <td>½ pension</td> </tr> <tr> <td>60–69%</td> <td>¾ pension</td> </tr> <tr> <td>≥ 70%</td> <td>full pension ❶</td> </tr> </table> <p><b>Child's pension</b> 40% of DI pension</p> <p><b>Other benefits</b></p> <ul style="list-style-type: none"> <li>Early recognition and early intervention measures</li> <li>Reintegration measures</li> <li>Hindrance allocation and aids</li> </ul>	DI level	DI pension	40–49%	¼ pension	50–59%	½ pension	60–69%	¾ pension	≥ 70%	full pension ❶	<p><b>Survivors' pension</b> in % of single retirement pension</p> <table border="1"> <tr> <td>Widow ❷/widower ❸</td> <td>80%</td> </tr> <tr> <td>Full orphans</td> <td>60%</td> </tr> <tr> <td>Half orphans</td> <td>40%</td> </tr> </table>	Widow ❷/widower ❸	80%	Full orphans	60%	Half orphans	40%	<p><b>Contributions ❹</b> in % of applicable salary</p> <table border="1"> <tr> <td>OASI</td> <td>8.4%</td> </tr> <tr> <td>DI</td> <td>1.4%</td> </tr> <tr> <td>ICF</td> <td>0.5%</td> </tr> </table> <p><b>Applicable salary</b> Gross salary without family and child allowances (= salary subject to OASI contributions)</p> <p><b>Contributions paid by</b> Employee and employer each pays 5.15% of applicable salary</p>	OASI	8.4%	DI	1.4%	ICF	0.5%
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LAI	<p><b>Purpose</b> Protection against financial consequences of occupational accidents and illnesses and non-occupational accidents</p> <p><b>Mandatory</b></p> <ul style="list-style-type: none"> <li>Occupational accident/illness: All employees in Switzerland</li> <li>Non-occupational accident: All employees who work at least 8 hours per week</li> </ul> <p><b>Insured salary</b> Max. CHF 126,000</p>	<p>The LAI does not make provision for any retirement benefits.</p>	<p><b>LAI daily benefits</b></p> <ul style="list-style-type: none"> <li>80% of insured salary</li> <li>Benefits from 3<sup>rd</sup> day, until employee regains full capacity to work or until pension begins or employee dies</li> </ul>	<p><b>Disability pension</b></p> <ul style="list-style-type: none"> <li>80% of insured salary</li> <li>For partial disability a pension is paid according to level of disability</li> <li>Allowance for physical or mental impairment and hindrance allocation</li> <li>Together with DI benefits (1<sup>st</sup> pillar), LAI benefits may not exceed 90% of insured salary.</li> </ul>	<p><b>Survivors' pension ❺</b> in % of the insured salary</p> <table border="1"> <tr> <td>Widow/widower ❻</td> <td>40%</td> </tr> <tr> <td>Full orphans</td> <td>25%</td> </tr> <tr> <td>Half orphans</td> <td>15%</td> </tr> </table>	Widow/widower ❻	40%	Full orphans	25%	Half orphans	15%	<p><b>Applicable salary</b> Salary subject to OASI contributions, max. CHF 126,000</p> <p><b>Contributions paid by</b></p> <ul style="list-style-type: none"> <li>Employer pays premium for occupational accident insurance, staggered according to risk classes and levels</li> <li>Employee pays premium for non-occupational accident insurance, staggered according to risk classes and subclasses</li> </ul>																
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Continued salary	<p>Pursuant to Art. 324a SCO every employer is obliged to continue to pay the salary of an employee who is prevented from working without being at fault, e.g. due to illness, for a specific period. This obligation to continue to pay the salary applies for 3 weeks in the first service year and thereafter for longer, depending on the length of the employment relationship. Unless agreed otherwise in the employment contract, the rules of the «Berne scale», «Basel scale» or «Zurich scale» apply.</p> <p>The obligation to continue salary payments can be replaced or supplemented by daily sickness benefits insurance during temporary earning disability. No benefits are paid for permanent disability or in the case of death.</p>				<p><b>Contributions paid by</b> Employer pays at least 50% of premium for daily sickness benefits insurance (subject to other agreements).</p>																							
Second pillar BVG	<p><b>Purpose</b> Appropriate continuation of usual standard of living with occupational benefits insurance</p> <p><b>Mandatory</b></p> <ul style="list-style-type: none"> <li>For all employees in Switzerland with a salary subject to OASI contributions of at least CHF 20,880</li> <li>For risk of death and disability from 1.1. after 17<sup>th</sup> birthday</li> <li>For retirement provision from 1.1. after 24<sup>th</sup> birthday</li> </ul> <p><b>Insured (pensionable) salary</b> Salary subject to OASI contributions</p> <ul style="list-style-type: none"> <li>Coordination deduction of CHF 24,360</li> </ul> <p>= Pensionable salary of max. CHF 59,160 and min. CHF 3,480</p>	<p><b>Retirement pension</b></p> <ul style="list-style-type: none"> <li>Accrued retirement savings, multiplied by 6.8% (conversion rate ❷ for men/women at age 65/64)</li> <li>Transition solution for insured born between 1940 and 1948</li> </ul> <p><b>Pensioner's children's pension</b> 20% of retirement pension</p>	<p>LOB does not make provision for benefits for temporary earning incapacity.</p>	<p><b>Disability pension</b></p> <table border="1"> <tr> <th>DI level</th> <th>DI pension</th> </tr> <tr> <td>40–49%</td> <td>¼ pension</td> </tr> <tr> <td>50–59%</td> <td>½ pension</td> </tr> <tr> <td>60–69%</td> <td>¾ pension</td> </tr> <tr> <td>≥ 70%</td> <td>full pension ❸</td> </tr> </table> <p><b>Disabled's children's pension</b> 20% of DI pension</p>	DI level	DI pension	40–49%	¼ pension	50–59%	½ pension	60–69%	¾ pension	≥ 70%	full pension ❸	<p><b>Survivors' pension</b> in % of disability pension or current retirement pension under LOB</p> <table border="1"> <tr> <td>Widow/widower ❹</td> <td>60%</td> </tr> <tr> <td>Orphans</td> <td>20%</td> </tr> </table>	Widow/widower ❹	60%	Orphans	20%	<p><b>Retirement credits</b> in % of applicable salary</p> <table border="1"> <tr> <td>25–34 years</td> <td>7%</td> </tr> <tr> <td>35–44 years</td> <td>10%</td> </tr> <tr> <td>45–54 years</td> <td>15%</td> </tr> <tr> <td>55–64/65 years (women/men)</td> <td>18%</td> </tr> </table> <p><b>Risk premium</b> Depending on age, gender and benefit amount</p> <p><b>Contributions to Security Fund</b> For subsidies due to unfavourable age structure and insolvency cover</p> <p><b>Applicable salary</b> Insured (pensionable) salary</p> <p><b>Contributions paid by</b> Employee pays at most 50% and employer at least 50% of the above contributions.</p>	25–34 years	7%	35–44 years	10%	45–54 years	15%	55–64/65 years (women/men)	18%
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❶ The full pension equals the single retirement pension.

❷ Childless widows receive a pension if they are at least 45 years old when the insured dies and were married for at least 5 years.

❸ Widower's pensions stop when the youngest child turns 18.

❹ Special rules apply to self-employed persons, persons who are not gainfully employed and retirement pensioners older than 65/64 who still work.

❺ Survivors' benefits may not exceed 70% – or together with the OASI 90% – of the insured salary.

❻ Entitlement is given for a) widows with children, b) widows who are older than 45, c) widowers with children who are entitled to a children's pension and d) disabled widows/widowers. Childless widows up to the age of 45 receive a settlement.

❼ The conversion rate of 6.8% applies to the mandatory occupational benefits insurance.

❽ The total DI pension equals 6.8% of the total of the accrued retirement savings and all future retirement credits (without interest) up to the legal retirement age; transition solution as for retirement pension.

❾ Childless widows/widowers receive a pension if they are at least 45 years old when the insured dies and were married for at least 5 years.

In the individual case, the employment conditions, if applicable the provisions of the collective labour agreement, and the pension fund regulations apply in addition to the legal provisions.

More information on the OASI is available in German, French and Italian at ► [www.ahv.ch](http://www.ahv.ch)

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