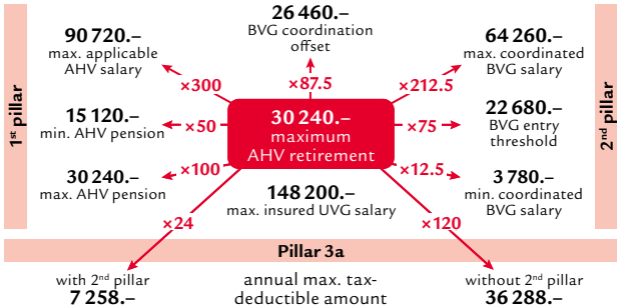


Key figures AHV/IV/BVG/UVG

all amounts in CHF, multipliers in %



SwissLife



	Permanent disability	Benefits payable to surviving dependants	Retirement benefits
AHV/IV	Degree of disability Pension		
	≥ 70% = Full pension (100%) ≥ 50% = Pension corresponds to degree of disability (e.g. 55% = 55% of pension)	Widow 80% Half orphan 40% Full orphan 60% of the AHV	Simple pension • min. CHF 15 120.– • max. CHF 30 240.–
BVG	≥ 40% = 40% degree of disability = 25% of pension 41% degree of disability = 27.5% of pension*	Widow/Widower 60% Orphan 20% of the disability/ retirement pension	• Annual pension or • lump sum (=retirement savings)
UVG	100% = 80% of the insured salary <100% = proportional reduction	Widow/Widower 40% Half orphan 15% Full orphan 25% Upper limit 70% of the insured salary	

*Each 1% rise in degree of disability increases the pension by 2.5%

2025