

Pension fund solution from quitt.ch, in cooperation with Compacta (pension plan mini)

The **insured persons** are employees who, at the time of entering employment, receive a qualifying annual salary above the entry threshold according to the BVG, currently CHF 22,680.

Calculation basis for the pension benefits

Insured salary = relevant annual salary minus coordination deduction according to the law (currently CHF 26,460)

	Salary risk	Salary savings
Basis	Insured salary	Insured salary
Minimum, current	CHF 3,780	CHF 3,780
Maximum, current	CHF 64,260	CHF 64,260

The reference age is based on the provisions of the AHV and is currently: man 65 years, woman 64 years and 3 months, early retirement possible from age 58.

Pension benefits in old age

Old-age pension		in accordance with the applicable conversion rate
Old-age child's pension	20 %	of the BVG old-age pension up to the age 18 or 25
Partner's pension in the event of death	60 %	of the old-age pension
Orphan's pension	20 %	of the old-age pension up to the age 18 or 25
Capital option		any split between capital and pension

Pension benefits in the event of death

Partner's pension	4.08 %	of the calculated retirement assets
Orphan's pension	1.36 %	of the calculated retirement assets
Lump-sum death benefit	100 %	of the current retirement assets minus capital to finance any pensions

Pension benefits in the event of severe disability

Disability pension	6 %	of the calculated retirement assets
Child's pension to a disability pension	1.36 %	of the calculated retirement assets
Waiting period disability pension	24 months	
Waiting period exemption contribution payment	3 months	

Saving contributions

	18 - 24	25 - 34	35 - 44	45 - 54	55 - 65
Age men	18 - 24	25 - 34	35 - 44	45 - 54	55 - 65
Age women	18 - 24	25 - 34	35 - 44	45 - 54	55 - 64
Contribution from insured savings salary	0 %	7 %	10 %	15 %	18 %

Risk premiums

Contributions from insured risk salary	3 %
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The **savings and risk contributions** are due monthly. The **inflation** adjustment of risk benefits is included.

A **home ownership advance** results in a reduction of all benefits.

Through **voluntary contributions**, the insured can improve their benefits.