

Applicable limits and parameters for

2021

BVG minimum interest rate	2020	2021
For interest on compulsory retirement assets	1,00%	1,00%

BVG limits	2020	2021
The following BVG limits apply to compulsory occupational pension benefits:		
BVG minimum salary (Art. 2 and 7 BVG)	CHF 21330	CHF 21510
Coordination deduction	CHF 24 885	CHF 25 095
Pensionable salary (Art. 8 BVG)		
→ Compulsory insurable AHV salary between	CHF 24 885 and 85 320	CHF 25 095 and 86 040
→ Maximum pensionable salary	CHF 60 435	CHF 60 945
→ Minimum pensionable salary	* CHF 3 555	* CHF 3 585

* For annual insured salaries between CHF 21510 and 28 680, the minimum insured amount is CHF 3585.

BVG Security Fund contributions since 01.01.2020

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	2020	2021
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 01.01.2021

Current account*	Debit: 3,75%	Credit: 0,00%
Unallocated assets		Credit: 0,50%
Reserves to finance employer contributions		Credit: 0,50%

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