

Limits and Interest Rates 2025

Limits	CHF
Maximum annual AHV pension	30,240
Entry threshold	22,680
Maximum creditable wage	136,080
Maximum coordination deduction	26,460
Maximum insured wage	109,620
Minimum insured wage	15,120
Maximum monthly bridging pension	2,520

Interest rates	%
BVG interest rate The interest paid on BVG retirement assets.	1.25
Statutory interest rate The statutory interest rate specified by the Board of Trustees on an annual basis is the interest rate paid on savings capital. No interest is paid on savings credits for the current year.	1.25
Projected interest rate (on insurance certificate) The projected interest rate is provided by way of information. The projected interest rate constitutes future, hypothetical interest to be paid on the savings capital. This interest payment is not a promise of pension benefits but simply an assumption for the future.	1.25
Technical interest rate Interest rate used to calculate reserves for future benefits.	1.50