

Key figures 2021

Swiss Risk & Care, the leading broker in French-speaking part of Switzerland, offers services in all matters relating to insurance and pension. Thanks to its experts, it creates and manages customized solutions adapted to its clients and provides associated services in human resources management.

AVS / AI		1 st PILLAR	
Full Individual Pension		Per Year	Per month
Minimum		14'340	1'195
Maximum		28'680	2'390
Other pensions as % of individual rent			
Couple 2 individual pension (maximum)		150 % (splitting)	
Widow/Widower		80 %	
Per child		40 %	

Amounts expressed in CHF

MANDATORY ACCIDENT INSURANCE

LAA

Insured income = AVS salary, max. 148,200 per year

Disability pension	80 %
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Surviving spouse's pension	40 %
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Orphan's pension	15 %
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- Together, the AVS/AI and LAA pensions cannot exceed 90 % of the insured earnings. The maximum survivor's pension is 70% of the insured salary.
- Coverage for non-occupational accidents: as soon as the activity with an employer averages at least 8 hours per week.
- Contributions: at the expense of the employer for occupational accidents, in principle at the employee's charge for non-occupational accidents.
- The disability pension decrease is proportional to the degree of disability.

AI/LPP

Disability rate

Right to

40 % at least	1/4 rent
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50 % at least	1/2 rent
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60 % at least	3/4 rent
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70 % at least	1 rent
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LPP**2nd PILLAR**

Salary	Per Year	Per month
Max. annual salary taken into account	86'040	7'170
Coordination deduction	25'095	2'091.25
Minimum salary for compulsory BVG/LPP membership	21'510	1'792.50
Minimum Coordinated Salary	3'585	298.75
Maximum Coordinated Salary	60'945	5078.75
Maximum insured salary	860'400	71'700
Minimum interest rate 2 nd Pillar	1 %	
2 nd Pillar Conversion Rate	6.8 %	
Men at age 65 and Women at age 64		
Surviving spouse's pension	60 % disability pension	
Orphan's pension	20 % disability pension	

INDIVIDUAL PENSION PLAN**3rd PILLAR A**

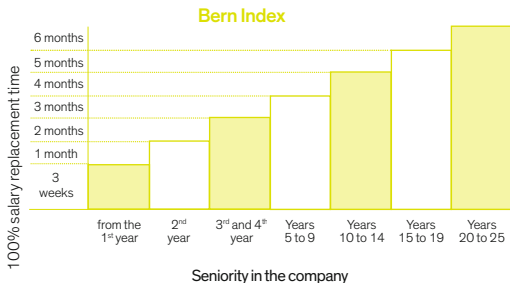
Contributions paid to recognized forms of pension provision are tax deductible within certain limits.

Maxima annually admitted

Employee	6'883
Freelancers, 20% of income with a maximum of	34'416

SALARY COVERAGE IN CASE OF ILLNESS

- 100% salary coverage for a limited period of time depending on seniority (see graph).
- Collective insurance generally covering at least 80% of the salary for 730 days and financed at least 50% by the employer.



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