

Key figures 2023

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

1st PILLAR

Full retirement pension

Per Year

Per month

Minimum

14'700

1'225

Maximum

29'400

2'450

Couple

2 individual pension (maximum)

150 % (splitting)

Survivors' pension in % of the retirement pension

Widow/Widower

80 %

1 child

40 %

From 2 children

60 % (capped)

MANDATORY ACCIDENT INSURANCE

LAA

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

Disability pension 80 %

Surviving spouse's pension 40 %

Orphan's pension 15 %

- 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

FROM 1 JANUARY 2023

Disability rate **Right to the pension**

40 % 25 %

41% 27,5 %

42 % 30 %

43 % 32,5 %

44 % 35 %

45 % 37,5 %

Disability rate **Right to the pension**

46 % 40 %

47 % 42,5 %

48 % 45 %

49 % 47,5 %

50-69 % Depending on the disability rate

70-100 % 100 %

LPP

2nd PILLAR

Salary

Per Year

Max. annual salary taken into account	88'200
Coordination deduction	25'725
Minimum salary for compulsory BVG/LPP membership	22'050
Minimum coordinated salary	3'675
Maximum coordinated salary	62'475
Maximum insured salary	882'000
Minimum interest rate 2 nd Pillar	1 %
2 nd Pillar Conversion Rate Men at age 65 and Women at age 64	6.8 %
Surviving spouse's pension	60 % disability pension
Orphan's pension	20 % disability pension

INDIVIDUAL PENSION PLAN

3rd PILLAR A

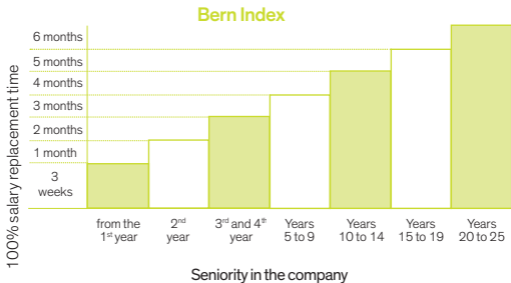
Contributions paid to recognized forms of pension provision are tax deductible within certain limits.

Maxima annually admitted

Employee	7'056
Self Employed, 20% of income with a maximum of	35'280

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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