Qualibroker
Swiss Risk & Care

Key figures 2026

The Qualibroker-Swiss Risk & Care Group 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	15’120	1’260
Maximum	30’240	2’520
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)

Amounts expressed in CHF

**Starting from December 2026: Introduction of the 13th old-age pension payment (≈ 1/12 of the annual pension).*

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	Disability rate	Right to the pension
40 %	25 %	46 %	40 %
41%	27,5 %	47 %	42,5 %
42 %	30 %	48 %	45 %
43 %	32,5 %	49 %	47,5 %
44 %	35 %	50-69 %	Depending on the disability rate
45 %	37,5 %	70-100 %	100 %

LPP — 2nd PILLAR

Salary	Per Year
Max. annual salary taken into account	90’720
Coordination deduction	26’460
Minimum salary for compulsory BVG/LPP membership	22’680
Minimum coordinated salary	3’780
Maximum coordinated salary	64’260
Maximum insured salary	907’200
Minimum interest rate 2nd Pillar	1.25 %
2nd 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

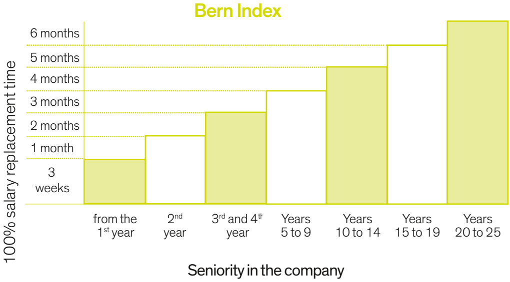
INDIVIDUAL PENSION PLAN — 3rd PILLAR A

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

Maxima annually admitted	
Employee	7’258
Self Employed, 20% of income with a maximum of	36’288

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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