

## Pension fund solution from [quitt.ch](http://quitt.ch), in cooperation with Compacta (pension plan mini)

The **insured persons** are employees who receive a definitive annual salary above the entry threshold according to the BVG, currently CHF 22'050 at the time of entering the service.

### Calculation basis for pension benefits

Insured salary = relevant annual salary minus coordination deduction according to the law (currently CHF 25'725)

	Variable pay	Fixed income
Basis	Insured salary	Insured salary
Minimum, current	CHF 3,675	CHF 3,675
Maximum, current	CHF 62,475	CHF 62,475

The retirement age is based on the provisions of the AHV and is currently:  
 man: 65 years, woman: 64 years, early retirement possible from age 58.

### Pension benefits in old age

Old-age pension	in accordance with the applicable conversion rate
Old age - child's pension	20% of the BVG old-age pension up to age 18 or 25
Spouse's pension in the event of death	60% of the old-age pension
Orphan's pension	20% of the old-age pension up to the age of 18 or 25
Capital option	any split between capital and pension.

### Pension benefits in the event of death

Spouse's pension	4.08 %	of the calculated retirement assets
Orphan's pension	1.36 %	of the calculated retirement assets
Lump-sum death benefit	100 %	of current retirement assets minus capital to finance any pensions

### Pension benefits in the event of severe disability

Disability pension	6 %	of the calculated retirement assets
Disability children's pension	1.36 %	of the calculated retirement assets
Waiting period disability pension	24 months	
Waiting period exemption contribution payment	3 months	

### Savings contributions

	18–24	25–34	35–44	45–54	55–65
Age men					
Age women					
Contribution from insured savings wages	0%	7%	10%	15%	18%

### Variable salary premiums

Contribution from insured risk wages	3.0%
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The **savings and risk contributions** are due monthly.

The **pricing** of risk benefits is also insured.

A **home ownership advance** results in a reduction of all benefits.

By **purchasing**, the insured can improve their services.