

Thresholds for employee benefits

1 January 2025

Tellico pk insures employees from all industries. Temporary staffing agencies, for example, appreciate the billing methods that have been adapted for their industry; associations, on the other hand, prefer our standardised pension plans, which offer excellent conditions. All of our clients, however, are impressed by the organisational flexibility that our pension plans offer, as well as our efficiency and the high quality of the services we provide.

Mandatory occupational pension

Pillar 2: OPA	Year	Month	Hour ¹
Entry threshold (minimum salary)	CHF 22,680.00	CHF 1,890.00	CHF 10.35
Coordination deduction	CHF 26,460.00	CHF 2,205.00	CHF 12.10
Annual salary upper limit	CHF 90,720.00	CHF 7,560.00	CHF 41.50

Coordinated annual salaries	Year	Month	Hour ¹
> Maximum	CHF 64,260.00	CHF 5,355.00	CHF 29.40
> Minimum	CHF 3,780.00	CHF 315.00	CHF 1.70
Maximum pensionable salary	CHF 907,200.00	CHF 75,600.00	CHF 414.80

Pension conversion rate	Tellico	BVG
> Women (65 years old in 2025)	6.00 %	6.80 %
> Men (65 years old in 2025)	5.80 %	6.80 %

Minimum interest rate

For 2025	1.25 %
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OPA benefits	Disability level	Benefit ³	Disability level	Benefit ³	Disability level	Benefit ³
	below 40.00%	None	from 44.00%	35% pension	from 49.00%	47.5% pension
	from 40.00%	25% pension	from 45.00%	37.5% pension	50.00% - 69.00%	acc. disability level
	from 41.00%	27.5% pension	from 46.00%	40% pension	from 70.00%	100% pension
	from 42.00%	30% pension	from 47.00%	42.5% pension		
	from 43.00%	32.5% pension	from 48.00%	45% pension		

Death	Benefit
Widow / widower	60% ²
Orphan	20% ²

Age
Annual pension or capital (= retirement assets)

¹ Basic annual hourly calculation: collective employment agreement for temporary staff: 52.07 weeks at 42 hours per week = 2,187 hours.

² Percentage rate of the insured disability pension

³ Tellico pk benefits in accordance with pension fund regulations paragraph 23.3

Overview of the three pillars

