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Thresholds for employee benefits

Tellco 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		Mont	ı	Hour ¹	
Entry threshold (minimum salary)	CHF	22,050.00	CHF	1,837.50	CHF	10.10
Coordination deduction	CHF	25,725.00	CHF	2,143.75	CHF	11.75
Annual salary upper limit	CHF	88,200.00	CHF	7,350.00	CHF	40.35
Coordinated annual salaries	Year		Mont	ı	Hour ¹	
Coordinated annual salaries	Year CHF	62,475.00	Monti CHF	1 5,206.25	Hour ¹ CHF	28.60
		62,475.00 3,675.00				28.60

Private Pension

Pillar 3a: maximum tax-free contribution	Year	
When subject to OPA (8% of CHF 88,200.00)	CHF	7056.00
Not subject to OPA (20% of OASI earned income, maximum 40% of CHF 88,200.00)	CHF	35'280.00

Pension conversion rate

> Women (64 years old in 2021)	6.80 %
> Men (65 years old in 2021)	6.80 %

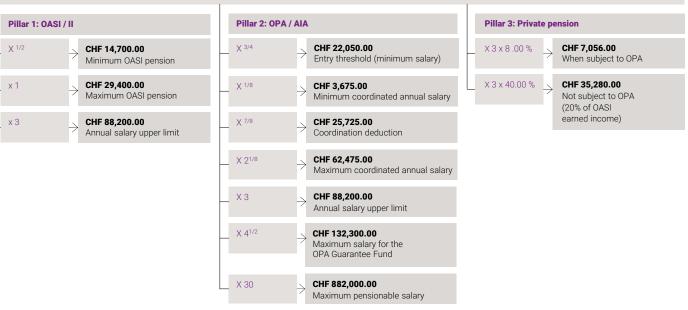
Minimum interest rate

For 2023 1.00 %							
OPA benefits	Disability level		Benefit	Death	Benefit	Age	
	bellow	40.00 %	None	Widow / widower	60 % ²	Annual pension or capital	
	from	40.00 %	^{1/4} pension	Orphan	20 % ²	(= retirement assets)	
	from	50.00 %	^{1/2} pension				
	from	60.00 %	^{3/4} pension				
	from	70.00 %	^{1/1} pension				

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.

Overview of the three pillars

Maximum OASI retirement pension: CHF 29,400.00



CHF 148,200.00

Maximum pensionable AIA salary