

Thresholds for employee benefits

1 January 2023

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 22,050.00	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	Month	Hour ¹
> Maximum	CHF 62,475.00	CHF 5,206.25	CHF 28.60
> Minimum	CHF 3,675.00	CHF 306.25	CHF 1.70
Maximum pensionable salary	CHF 882,000.00	CHF 73,500.00	CHF 403.5

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

