

Buy-in up to the amount of the benefits defined in the regulations

(Art. 79b par. 1 BVG and Art. 43 of the Profond Pension Fund Regulations)

Insured person: Man, born on 16.5.1968
Current annual salary: CHF 120 000
Savings scale = 8% / 11% / 16% / 19%
Savings component of salary = annual salary (according to Pension Fund Regulations)
Current retirement assets as of 1.1.2025: CHF 350 000

Maximum possible buy-in amount as of 1.1.2025?

10 × 8% = 80% (25-34) => 1.1.1993-31.12.2002
10 × 11% = 110% (35-44) => 1.1.2003-31.12.2012
10 × 16% = 160% (45-54) => 1.1.2013-31.12.2022
2 × 19% = 38% (55-56) => 1.1.2023-31.12.2024
388%

388% of CHF 120 000 (savings component of salary = annual salary) + interest / compound interest (2%) = CHF 610 600.35

Maximum possible buy-in amount as of 1.1.2025: CHF 610 600.35
minus current retirement assets: CHF 350 000.00
CHF 260 600.35

Buy-in / calculation example

Surname/First name: CALCULATION EXAMPLE			Social insurance number			Date of birth: 16.05.1968		
BVG member			Annual salary subject to AHV in CHF	Coordination deduction in CHF	Insured savings com- ponent of salary in CHF			
from	to							
01.01.1993	31.12.2024		120'000	0.00	120'000			
Year	Age	Months	Adjusted Savings component of salary CHF	Interest rate %	Amount CHF	Retirement credits		Retirement asses CHF
						% rate	CHF	
1993	25	12	120'000	2.00	0.00	8.00	9'600	9'600.00
1994	26	12	120'000	2.00	192.00	8.00	9'600	19'392.00
1995	27	12	120'000	2.00	387.84	8.00	9'600	29'379.84
1996	28	12	120'000	2.00	587.60	8.00	9'600	39'567.44
1997	29	12	120'000	2.00	791.35	8.00	9'600	49'958.79
1998	30	12	120'000	2.00	999.18	8.00	9'600	60'557.96
1999	31	12	120'000	2.00	1'211.16	8.00	9'600	71'369.12
2000	32	12	120'000	2.00	1'427.38	8.00	9'600	82'396.50
2001	33	12	120'000	2.00	1'647.93	8.00	9'600	93'644.43
2002	34	12	120'000	2.00	1'872.89	8.00	9'600	105'117.32
2003	35	12	120'000	2.00	2'102.35	11.00	13'200	120'419.67
2004	36	12	120'000	2.00	2'408.39	11.00	13'200	136'028.06
2005	37	12	120'000	2.00	2'720.56	11.00	13'200	151'948.62
2006	38	12	120'000	2.00	3'038.97	11.00	13'200	168'187.60
2007	39	12	120'000	2.00	3'363.75	11.00	13'200	184'751.35
2008	40	12	120'000	2.00	3'695.03	11.00	13'200	201'646.37
2009	41	12	120'000	2.00	4'032.93	11.00	13'200	218'879.30
2010	42	12	120'000	2.00	4'377.59	11.00	13'200	236'456.89
2011	43	12	120'000	2.00	4'729.14	11.00	13'200	254'386.03
2012	44	12	120'000	2.00	5'087.72	11.00	13'200	272'673.75
2013	45	12	120'000	2.00	5'453.47	16.00	19'200	297'327.22
2014	46	12	120'000	2.00	5'946.54	16.00	19'200	322'473.76
2015	47	12	120'000	2.00	6'449.48	16.00	19'200	348'123.24
2016	48	12	120'000	2.00	6'962.46	16.00	19'200	374'285.71
2017	49	12	120'000	2.00	7'485.71	16.00	19'200	400'971.42
2018	50	12	120'000	2.00	8'019.43	16.00	19'200	428'190.85
2019	51	12	120'000	2.00	8'563.82	16.00	19'200	455'954.66
2020	52	12	120'000	2.00	9'119.09	16.00	19'200	484'273.76
2021	53	12	120'000	2.00	9'685.48	16.00	19'200	513'159.23
2022	54	12	120'000	2.00	10'263.18	16.00	19'200	542'622.42
2033	55	12	120'000	2.00	10'852.45	19.00	22'800	576'274.87
2024	56	12	120'000	2.00	11'525.50	19.00	22'800	610'600.36