

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 16.5.1967
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 1.1.2024: CHF 350 000

Maximum possible buy-in amount as of 1.1.2024?

10 × 8% = 80% (25-34) => 1.1.1992-31.12.2001
10 × 11% = 110% (35-44) => 1.1.2002-31.12.2011
10 × 16% = 160% (45-54) => 1.1.2012-31.12.2021
2 × 19% = 38% (55-56) => 1.1.2022-31.12.2024
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 1.1.2024: 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: 16.05.1967 | | |
|---|------------|--------|--|----------------------------------|---|---------------------------|--------|-------------------------|
| BVG member | | | Annual salary subject to AHV in CHF | Coordination deduction in CHF | Insured savings com- ponent of salary in CHF | | | |
| from | to | | | | | | | |
| 01.01.1992 | 31.12.2023 | | 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 | |
| 1992 | 25 | 12 | 120'000 | 2.00 | 0.00 | 8.00 | 9'600 | 9'600.00 |
| 1993 | 26 | 12 | 120'000 | 2.00 | 192.00 | 8.00 | 9'600 | 19'392.00 |
| 1994 | 27 | 12 | 120'000 | 2.00 | 387.84 | 8.00 | 9'600 | 29'379.84 |
| 1995 | 28 | 12 | 120'000 | 2.00 | 587.60 | 8.00 | 9'600 | 39'567.44 |
| 1996 | 29 | 12 | 120'000 | 2.00 | 791.35 | 8.00 | 9'600 | 49'958.79 |
| 1997 | 30 | 12 | 120'000 | 2.00 | 999.18 | 8.00 | 9'600 | 60'557.96 |
| 1998 | 31 | 12 | 120'000 | 2.00 | 1'211.16 | 8.00 | 9'600 | 71'369.12 |
| 1999 | 32 | 12 | 120'000 | 2.00 | 1'427.38 | 8.00 | 9'600 | 82'396.50 |
| 2000 | 33 | 12 | 120'000 | 2.00 | 1'647.93 | 8.00 | 9'600 | 93'644.43 |
| 2001 | 34 | 12 | 120'000 | 2.00 | 1'872.89 | 8.00 | 9'600 | 105'117.32 |
| 2002 | 35 | 12 | 120'000 | 2.00 | 2'102.35 | 11.00 | 13'200 | 120'419.67 |
| 2003 | 36 | 12 | 120'000 | 2.00 | 2'408.39 | 11.00 | 13'200 | 136'028.06 |
| 2004 | 37 | 12 | 120'000 | 2.00 | 2'720.56 | 11.00 | 13'200 | 151'948.62 |
| 2005 | 38 | 12 | 120'000 | 2.00 | 3'038.97 | 11.00 | 13'200 | 168'187.60 |
| 2006 | 39 | 12 | 120'000 | 2.00 | 3'363.75 | 11.00 | 13'200 | 184'751.35 |
| 2007 | 40 | 12 | 120'000 | 2.00 | 3'695.03 | 11.00 | 13'200 | 201'646.37 |
| 2008 | 41 | 12 | 120'000 | 2.00 | 4'032.93 | 11.00 | 13'200 | 218'879.30 |
| 2009 | 42 | 12 | 120'000 | 2.00 | 4'377.59 | 11.00 | 13'200 | 236'456.89 |
| 2010 | 43 | 12 | 120'000 | 2.00 | 4'729.14 | 11.00 | 13'200 | 254'386.03 |
| 2011 | 44 | 12 | 120'000 | 2.00 | 5'087.72 | 11.00 | 13'200 | 272'673.75 |
| 2012 | 45 | 12 | 120'000 | 2.00 | 5'453.47 | 16.00 | 19'200 | 297'327.22 |
| 2013 | 46 | 12 | 120'000 | 2.00 | 5'946.54 | 16.00 | 19'200 | 322'473.76 |
| 2014 | 47 | 12 | 120'000 | 2.00 | 6'449.48 | 16.00 | 19'200 | 348'123.24 |
| 2015 | 48 | 12 | 120'000 | 2.00 | 6'962.46 | 16.00 | 19'200 | 374'285.71 |
| 2016 | 49 | 12 | 120'000 | 2.00 | 7'485.71 | 16.00 | 19'200 | 400'971.42 |
| 2017 | 50 | 12 | 120'000 | 2.00 | 8'019.43 | 16.00 | 19'200 | 428'190.85 |
| 2018 | 51 | 12 | 120'000 | 2.00 | 8'563.82 | 16.00 | 19'200 | 455'954.66 |
| 2019 | 52 | 12 | 120'000 | 2.00 | 9'119.09 | 16.00 | 19'200 | 484'273.76 |
| 2020 | 53 | 12 | 120'000 | 2.00 | 9'685.48 | 16.00 | 19'200 | 513'159.23 |
| 2021 | 54 | 12 | 120'000 | 2.00 | 10'263.18 | 16.00 | 19'200 | 542'622.42 |
| 2022 | 55 | 12 | 120'000 | 2.00 | 10'852.45 | 19.00 | 22'800 | 576'274.87 |
| 2023 | 56 | 12 | 120'000 | 2.00 | 11'525.50 | 19.00 | 22'800 | 610'600.36 |