

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 16.5.1969
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 1.1.2026: CHF 350'000

Maximum possible buy-in amount as of 1.1.2026?

10 × 8% = 80% (25-34) => 1.1.1994–31.12.2003
10 × 11% = 110% (35-44) => 1.1.2004–31.12.2013
10 × 16% = 160% (45-54) => 1.1.2014–31.12.2023
2 × 19% = 38% (55-56) => 1.1.2024–31.12.2025
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 1.1.2026: 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: 16.05.1969		
BVG member			Annual salary subject to AHV in CHF	Coordination deduction in CHF	Insured savings com- ponent of salary in CHF			
from	to							
01.01.1994	31.12.2025		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	
1994	25	12	120'000	2.00	0.00	8.00	9'600	9'600.00
1995	26	12	120'000	2.00	192.00	8.00	9'600	19'392.00
1996	27	12	120'000	2.00	387.84	8.00	9'600	29'379.84
1997	28	12	120'000	2.00	587.60	8.00	9'600	39'567.44
1998	29	12	120'000	2.00	791.35	8.00	9'600	49'958.79
1999	30	12	120'000	2.00	999.18	8.00	9'600	60'557.96
2000	31	12	120'000	2.00	1'211.16	8.00	9'600	71'369.12
2001	32	12	120'000	2.00	1'427.38	8.00	9'600	82'396.50
2002	33	12	120'000	2.00	1'647.93	8.00	9'600	93'644.43
2003	34	12	120'000	2.00	1'872.89	8.00	9'600	105'117.32
2004	35	12	120'000	2.00	2'102.35	11.00	13'200	120'419.67
2005	36	12	120'000	2.00	2'408.39	11.00	13'200	136'028.06
2006	37	12	120'000	2.00	2'720.56	11.00	13'200	151'948.62
2007	38	12	120'000	2.00	3'038.97	11.00	13'200	168'187.60
2008	39	12	120'000	2.00	3'363.75	11.00	13'200	184'751.35
2009	40	12	120'000	2.00	3'695.03	11.00	13'200	201'646.37
2010	41	12	120'000	2.00	4'032.93	11.00	13'200	218'879.30
2011	42	12	120'000	2.00	4'377.59	11.00	13'200	236'456.89
2012	43	12	120'000	2.00	4'729.14	11.00	13'200	254'386.03
2013	44	12	120'000	2.00	5'087.72	11.00	13'200	272'673.75
2014	45	12	120'000	2.00	5'453.47	16.00	19'200	297'327.22
2015	46	12	120'000	2.00	5'946.54	16.00	19'200	322'473.76
2016	47	12	120'000	2.00	6'449.48	16.00	19'200	348'123.24
2017	48	12	120'000	2.00	6'962.46	16.00	19'200	374'285.71
2018	49	12	120'000	2.00	7'485.71	16.00	19'200	400'971.42
2019	50	12	120'000	2.00	8'019.43	16.00	19'200	428'190.85
2020	51	12	120'000	2.00	8'563.82	16.00	19'200	455'954.66
2021	52	12	120'000	2.00	9'119.09	16.00	19'200	484'273.76
2022	53	12	120'000	2.00	9'685.48	16.00	19'200	513'159.23
2023	54	12	120'000	2.00	10'263.18	16.00	19'200	542'622.42
2024	55	12	120'000	2.00	10'852.45	19.00	22'800	576'274.87
2025	56	12	120'000	2.00	11'525.50	19.00	22'800	610'600.36