Schweizerische Eidgenossenschaft
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Eidgenössisches Departement des Innern EDI
**Bundesamt für Sozialversicherungen BSV**
Mathematik, Analysen und Statistik

**Tabelle zur Berechnung des grösstmöglichen 3a-Guthabens (nach Art. 60a Abs. 2 BVV 2 und Art. 7 Abs. 1 Bst. a BVV 3) nach Jahrgang (Beginn am 1. Januar des Jahres, in dem das 25. Altersjahr vollendet wird)**

| Geburtsjahr | Beginn 1. Januar … | Stand 31. Dez. 2018 | Stand 31. Dez. 2019 | Stand 31. Dez. 2020 | Stand 31. Dez. 2021 | Stand 31. Dez. 2022 | Stand 31. Dez. 2023 | Stand 31. Dez. 2024 | Stand 31. Dez. 2025 |
|---|---|---|---|---|---|---|---|---|---|
| 1962 u. früher | 1987 | 271'199 | 280'737 | 290'370 | 300'157 | 310'042 | 320'198 | 331'257 | 342'655 |
| 1963 | 1988 | 260'999 | 270'435 | 279'966 | 289'648 | 299'428 | 309'478 | 320'403 | 331'665 |
| 1964 | 1989 | 250'783 | 260'117 | 269'544 | 279'122 | 288'797 | 298'741 | 309'531 | 320'658 |
| 1965 | 1990 | 240'959 | 250'195 | 259'523 | 269'001 | 278'575 | 288'416 | 299'078 | 310'074 |
| 1966 | 1991 | 230'884 | 240'019 | 249'245 | 258'621 | 268'090 | 277'827 | 288'356 | 299'218 |
| 1967 | 1992 | 221'196 | 230'234 | 239'363 | 248'639 | 258'009 | 267'645 | 278'047 | 288'780 |
| 1968 | 1993 | 210'717 | 219'650 | 228'672 | 237'842 | 247'104 | 256'631 | 266'895 | 277'489 |
| 1969 | 1994 | 200'193 | 209'021 | 217'937 | 227'000 | 236'153 | 245'571 | 255'696 | 266'150 |
| 1970 | 1995 | 190'074 | 198'801 | 207'615 | 216'574 | 225'623 | 234'935 | 244'928 | 255'247 |
| 1971 | 1996 | 180'034 | 188'660 | 197'373 | 206'230 | 215'175 | 224'383 | 234'244 | 244'429 |
| 1972 | 1997 | 170'379 | 178'909 | 187'524 | 196'283 | 205'129 | 214'236 | 223'970 | 234'027 |
| 1973 | 1998 | 160'857 | 169'292 | 177'810 | 186'472 | 195'220 | 204'228 | 213'837 | 223'767 |
| 1974 | 1999 | 151'701 | 160'044 | 168'470 | 177'038 | 185'692 | 194'605 | 204'093 | 213'902 |
| 1975 | 2000 | 142'808 | 151'062 | 159'399 | 167'876 | 176'438 | 185'258 | 194'630 | 204'320 |
| 1976 | 2001 | 134'257 | 142'425 | 150'676 | 159'066 | 167'539 | 176'271 | 185'530 | 195'107 |
| 1977 | 2002 | 125'830 | 133'915 | 142'080 | 150'384 | 158'771 | 167'414 | 176'563 | 186'028 |
| 1978 | 2003 | 117'728 | 125'731 | 133'814 | 142'036 | 150'339 | 158'899 | 167'941 | 177'298 |
| 1979 | 2004 | 109'690 | 117'613 | 125'615 | 133'754 | 141'975 | 150'451 | 159'387 | 168'637 |
| 1980 | 2005 | 101'829 | 109'673 | 117'596 | 125'655 | 133'795 | 142'189 | 151'022 | 160'167 |
| 1981 | 2006 | 94'014 | 101'780 | 109'624 | 117'604 | 125'663 | 133'975 | 142'706 | 151'748 |
| 1982 | 2007 | 86'390 | 94'080 | 101'847 | 109'749 | 117'729 | 125'963 | 134'593 | 143'533 |
| 1983 | 2008 | 78'745 | 86'358 | 94'048 | 101'871 | 109'773 | 117'927 | 126'457 | 135'295 |
| 1984 | 2009 | 71'303 | 78'843 | 86'457 | 94'205 | 102'030 | 110'106 | 118'539 | 127'278 |
| 1985 | 2010 | 63'778 | 71'242 | 78'780 | 86'451 | 94'199 | 102'197 | 110'530 | 119'169 |
| 1986 | 2011 | 56'400 | 63'790 | 71'254 | 78'850 | 86'521 | 94'442 | 102'679 | 111'220 |
| 1987 | 2012 | 49'039 | 56'355 | 63'745 | 71'265 | 78'861 | 86'706 | 94'846 | 103'289 |
| 1988 | 2013 | 41'786 | 49'030 | 56'347 | 63'793 | 71'314 | 79'083 | 87'128 | 95'475 |
| 1989 | 2014 | 34'580 | 41'752 | 48'996 | 56'369 | 63'816 | 71'510 | 79'460 | 87'710 |
| 1990 | 2015 | 27'498 | 34'599 | 41'771 | 49'072 | 56'446 | 64'066 | 71'923 | 80'080 |
| 1991 | 2016 | 20'508 | 27'539 | 34'640 | 41'870 | 49'172 | 56'719 | 64'484 | 72'548 |
| 1992 | 2017 | 13'604 | 20'566 | 27'597 | 34'757 | 41'987 | 49'463 | 57'137 | 65'109 |
| 1993 | 2018 | 6'768 | 13'662 | 20'624 | 27'714 | 34'874 | 42'279 | 49'863 | 57'744 |
| 1994 | 2019 | | 6'826 | 13'720 | 20'741 | 27'831 | 35'166 | 42'661 | 50'452 |
| 1995 | 2020 | | | 6'826 | 13'777 | 20'798 | 28'062 | 35'469 | 43'170 |
| 1996 | 2021 | | | | 6'883 | 13'835 | 21'030 | 28'348 | 35'960 |
| 1997 | 2022 | | | | | 6'883 | 14'008 | 21'239 | 28'762 |
| 1998 | 2023 | | | | | | 7'056 | 14'200 | 21'635 |
| 1999 | 2024 | | | | | | | 7'056 | 14'402 |
| 2000 | 2025 | | | | | | | | 7'258 |

**Für einen anderen Stand als den 31. Dezember, von den Angaben der nächstgelegenen 31. Dezember aus interpolieren.**

***Berechnungsgrössen***

| *Jahr* | *2018* | *2019* | *2020* | *2021* | *2022* | *2023* | *2024* | *2025* |
|---|---|---|---|---|---|---|---|---|
| *Gutschrift* | *6'768* | *6'826* | *6'826* | *6'883* | *6'883* | *7'056* | *7'056* | *7'258* |
| *Zinssatz* | *1.00%* | *1.00%* | *1.00%* | *1.00%* | *1.00%* | *1.00%* | *1.25%* | *1.25%* |