

Contribution rates - Social insurances from 1.1.2025

1. Pillar

Old-age and survivors's insurance, disability insurance, income compensation scheme, unemployment insurance (AHV, IV, EO, ALV)

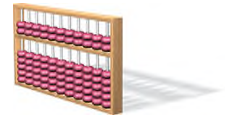
		Total	Employer	Employee
Old-age and survivors's insurance (AHV)	8.70%			
Disability insurance (IV)	1.40%			
Income compensation scheme (EO)	<u>0.50%</u>	10.60%	5.30%	5.30%
Unemployment insurance (ALV) up to CHF 148'200 (per year)		2.20%	1.10%	1.10%
ANobAG (employees whose employers are not liable for contributions)		since 1.1.2012 at the regular rate		
Self-employed persons			max.	10.00%
		Salary below CHF 10'100 = min. contribution CHF 530		
Minimum contribution for self-employed and unemployed persons			CHF	530
Voluntary insurance		min.	CHF	1'010

Exempted amount for pensioners		CHF	16'800	per year
Marginal salary		CHF	2'500	per year
- To be insured if requested by the employee				
- The exemption limit of the marginal salary cannot be applied for employees in private households and artists				

Retirement age		from 2024 women and men 65 age*		
Single pension		CHF	mind. 1'260	max. 2'520
Married couple's pension		CHF	mind. 1'890	max. 3'780

* Consider the equalisation measures for women of the transition generation (born between 1961 and 1969)

Income compensation and maternity- / paternity allowance		80% of the insured salary		
Basic allowance		CHF	99'000	
Maximum insured salary		CHF	220	
Maximum allowance per day			14 Weeks	
Duration of maternity leave			8 Weeks	
Prohibition to work after birth			2 Weeks	
Duration of paternity allowance				
(different regulations determined by collective working contracts may be applicable)				



2. Pillar

Accident insurance (UVG)

Contribution rates for occupational accident insurance (BU) vary depending on industrial sectors

Premium for occupational accident insurance is paid by the employer

Contribution rate for non-occupational accident insurance (NBU) vary depending on the industrial sector

Insured are employees working **at least 8 hours per week** for the same employer

Maximum mandatory accident insured salary CHF 148'200 (year) / 12'350 (month)

The premium for **non-occupational accident insurance** can be charged to the employee

Occupational pension fund (BVG)

		per year	per month
Minimum salary	CHF	22'680	1'890
Coordination deduction	CHF	26'460	2'205
Maximum allowable salary	CHF	90'720	7'560
Maximum coordinated salary	CHF	64'260	5'355
Minimum insured salary	CHF	3'780	315
Maximum insurable salary	CHF	907'200	75'600
Minimum interest rate		1.25%	1.25%

Premium: The employer is obliged to pay at least half of the premium

Exception from the legal obligation to insure: Fixed-term employment contracts of maximum 3 months

Retirement credits in % of the coordinated salary

Age	
25 - 34	7%
35 - 44	10%
45 - 54	15%
55 - 65	18%

3. Pillar

Pillar 3a

Self-employed persons and employees with pension fund (2. Pillar)	max.	CHF	7'258
Self-employed persons without pension fund 20% of income	max.	CHF	36'288
