

# Contribution rates - Social insurances from 1.1.2023

## 1. Pillar

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

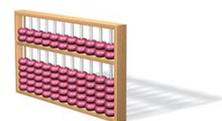
		Total	Employer	Employee
Old-age and survivors's insurance (AHV)	8.70%			
Disability insurance (IV)	1.40%			
Income compensation scheme (EO)	<u>0.50%</u>	10.60%	5.300%	5.300%
Unemployment insurance (ALV) up to CHF 148'200 (per year)		2.20%	1.10%	1.10%
Unemployment insurance supplement (ALVZ) from CHF 148'201 (per year)				
The contribution of 0.5% each is not due as of 01.01.2023.				

ANobAG (employees whose employers are not liable for contributions)			since 1.1.2012 regular rate	
Self-employed persons			max.	10.00%
		Salary below CHF 9'800 = min. contribution CHF 514		
Minimum contribution for self-employed and unemployed persons			CHF	514
Voluntary insurance		min.	CHF	980

Exempted amount for pensioners		CHF	16'800	per year
Marginal salary		CHF	2'300	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		women 64 age / men 65 age		
Single pension		CHF	min. 1'225	max. 2'450
Married couple's pension		CHF	min. 1'838	max. 3'675

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

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### 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

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### Occupational pension fund (BVG)

		per year	per month
Minimum salary	CHF	22'050	1'838
Coordination deduction	CHF	25'725	2'144
Maximum allowable salary	CHF	88'200	7'350
Maximum coordinated salary	CHF	62'475	5'206
Minimum insured salary	CHF	3'675	306
Maximum insurable salary	CHF	882'000	73'500
Minimum interest rate		1.00%	1.00%

**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%

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## 3. Pillar

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### Pillar 3a

Self-employed persons and employees with pension fund (2. Pillar)	max.	CHF	7'056
Self-employed persons without pension fund 20% of income	max.	CHF	35'280

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