

Contribution rates - Social insurances from 1.1.2027

1. Pillar

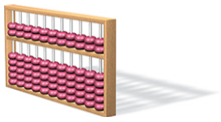
Old-age and survivors's insurance, disability insurance, income compensation scheme, unemployment insurance (AHV, IV, EO, ALV)		**Total**	**Employer**	**Employee**
Old-age and survivors's insurance (AHV)	8.70%			
Disability insurance (IV)	1.40%			
Income compensation scheme (EO)	0.50%	10.60%	5.30%	5.30%
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 10'300 = min. contribution CHF 541		
Minimum contribution for self-employed and unemployed persons			CHF	541
Voluntary insurance		min.	CHF	1’030

Exempted amount for pensioners	CHF	16’800	per year
Marginal salary - 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	CHF	2’500	per year

Retirement age	from 2024 women and men 65 age*		
Single pension	CHF	min. 1'280	max. 2'560
Married couple's pension	CHF	min. 1'920	max. 3'840

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

Income compensation and maternity- / paternity allowance		
Basic allowance	80% of the insured salary	
Maximum insured salary	CHF	99’000
Maximum allowance per day	CHF	220
Duration of maternity leave		14 Weeks
Prohibition to work after birth		8 Weeks
Duration of paternity allowance		2 Weeks
(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	23’040	1’920
Coordination deduction	CHF	26’880	2’240
Maximum allowable salary	CHF	92’160	7’680
Maximum coordinated salary	CHF	65’280	5’440
Minimum insured salary	CHF	3’840	320
Maximum insurable salary	CHF	921’600	76’800
Minimum interest rate		2.00%	2.00%
Conversion rate		6.80%	6.80%

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	7’373
Self-employed persons without pension fund 20% of income	max.	CHF	36’864