

KEY FIGURES SOCIAL INSURANCE AS OF 1 JANUARY 2023



Status: 14.4.2023

State social insurance (1st pillar)

Obligation to contribute: All employed persons as of 1 January after their 17th birthday (born in 2005 until age 64 female or 65 male)

2023

2022

Dependently employed persons

AHV	8.7%	8.7%
IV	1.4%	1.4%
EO	0.5%	0.5%
Total AHV/IV/EO from gross salary (without family allowances)	10.6%	10.6%
Employee contribution	5.3%	5.3%

Independently employed persons

AHV/IV/EO: Maximum amount	10%	10%
Lower earnings limit per year	9'800	9'600
Maximum amount applies from an income of per year	58'800	57'400
Minimum contribution per year	514	503
Interest on invested equity (2020 0%, 2021 0%, 2022 1.5%)		
Contribution to administrative costs as % of contributions	Acc. to comp. office	Acc. to comp. office

Not in gainful employment

Obligation to contribute: As of 1.1. after completion of the 20th birthday (born in 2002)

AHV/IV/EO Minimum amount per year	514	503
AHV/IV/EO Maximum amount per year	25'700	25'150
Contribution to administrative costs	Acc. to comp. office	Acc. to comp. office

Minimum entry in Individual Account

Independently employed persons	9'701	9'494
Persons not in gainful employment	4'851	4'747
Voluntary insurance	9'701	9'494

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Non-contributory income (AHV/IV/EO)

Allowance at retirement age (women from 64, men from 65)

per year

16'800

16'800

Marginal salary per employer *

per year

2'300

2'300

* does not apply to domestic workers and cultural workers

AHV Pensions / IV Pensions

Minimum pension per person

per year

14'700

14'340

Maximum pension for unmarried persons *

per year

29'400

28'680

Maximum pension for spouse or registered partner *

per year

44'100

43'020

Minimum pension for surviving spouse or registered partner

per year

11'760

11'472

Maximum pension for surviving spouse or registered partner **

per year

23'520

22'944

Minimum pension per child

per year

5'880

5'736

Maximum pension per child

per year

11'760

11'472

Retirement age women / men

Age

64 / 65

64 / 65

Pension early withdrawal: by 1 year

Cut

6.8%

6.8%

Pension early withdrawal: by 2 years

Cut

13.6%

13.6%

* with full contribution period or upgraded average income of maximum CHF 88'200

** from retirement age, only the higher pension is paid out

IV Pensions

Minimum disability pension

per year

7'350

7'170

Maximum disability pension

per year

29'400

28'680

Helplessness allowances

(light / medium / heavy)

for AHV

per month

245/613/980

239/598/956

for IV (when at retirement / nursing home)

per month

123/306/490

120/299/478

for IV (when at home)

per month

490/1225/1960

478/1195/1912

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Family allowances

Employer contribution *

		Acc. to comp. fund & canton	Acc. to comp. fund & canton
Minimum income Eligibility for employees	per month	612	597
Minimum income Eligibility for employees	per year	7'350	7'170
Maximum earned income child	per month	2'450	2'390
Maximum earned income child	per year	29'400	28'680
Child and education allowance	per month	acc. to work canton	acc. to work canton

* Exception: In the canton VS, employees pay 0.3 salary percentages

Compensation for loss of earnings, maternity, paternity, care and adoption (EO / MSE / VSE / BUE / AdopE)

Basic compensation *	per day	69 - 220	62 - 196
Military Rank Change Service *	per day	124 - 220	111 - 196
Durchdiener * ¹⁾	per day	69 - 220	62 - 196
Durchdiener cadres (after general basic training) * ¹⁾	per day	102 - 220	91 - 196
Child allowance	per day	22	20
Childcare allowance	per day	75	67
Company allowance	per day	75	67
Maternity allowance 80% of income, max. 98 daily allowances **	max. per day	220	196
Paternity allowance 80% of income, max. 14 daily allowances in 6 months	max. per day	220	196
Care allowance 80% of income, max. 98 daily allowances in 18 months as of 1 July 2021	max. per day	220	196
Adoption allowance 80% of income, max. 14 daily allowances in 12 months	max. per day	220	196

* Without children

** Extension of up to 56 days if the child must stay in hospital for more than 2 weeks

¹⁾ Durchdiener is a service model in the Swiss Armed Forces, the "Durchdiener cadres" fulfil a leading function

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2023

2022

Unemployment insurance

Obligation to contribute: All employees subject to AHV contributions, except pensioners

Maximum insured salary	per year	148'200	148'200
ALV contribution: employer and employee each up to 148'200	per year	1.10%	1.10%
Solidarity contribution: Employer and employee each from 148'201 (ceased as of 1 January 2023)	per year	0.00%	0.50%

Compulsory occupational benefit scheme (2nd pillar)

Obligation to contribute: From 1 January after reaching the age of 17 (born in 2005) only against death/disability, from 1 January after reaching the age of 24 (born in 1998) additionally against age up to 64 female or 65 male

2023

2022

Minimum annual salary for subordination	per year	22'050	21'510
Maximum creditable salary before deduction of the coordination amount	per year	88'200	86'040
Coordination amount	per year	25'725	25'095
Minimum insured salary	per year	3'675	3'585
Maximum insured salary	per year	62'475	60'945
Maximum insurable salary	per year	882'000	860'400
Minimum interest rate		1.00%	1.00%
Premium depending on age/regulation, financing at least 50% by employer			

Explanations: - Contribution rates vary from one pension fund to another and depending on the type of funding.
- Contributions are levied on employers as well as on employees; the amount of the employer's contribution must be at least equal to the amount of the employee's contribution.
- Minimum rate of retirement credits.

Age	Rate in % of the coordinated salary (between Fr. 25'725 and Fr. 88'200)
25 to 34	7
35 to 44	10
45 to 54	15
55 to 65*	18

* Depending on economic group or risk classification; insurance coverage incl. way to work

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Accident insurance (UVG)		2023	2022
Obligatory insurance: During the employment relationship (No age limit)			
Premiums occupational accident and disease (BU): depending on hazard class *	Funding by employer	1)	1)
Premiums non-occupational accident (NBU): from 8 working hours/week *	Funding by employee	2)	2)
Maximum insurable salary (BU and NBU)	per year	148'200	148'200

* Depending on economic group or risk classification; insurance coverage incl. way to work

- 1) Premiums are charged in ‰ of the insured earnings. They consist of a net premium corresponding to the risk and surcharges for administrative costs, for the costs of preventing accidents and occupational diseases and for cost-of-living allowances not covered by interest surpluses.

The companies are classified according to their type and circumstances in classes of the premium tariff and within these in levels; the classification takes into account in particular the risk of accidents and the state of accident prevention. Information on the net premium rates cannot be given, as each insurer draws up an individual premium tariff.

The maximum amount of insured earnings is 148'200 Swiss francs a year or 406 Swiss francs a day.

- 2) Premiums are charged in ‰ of the insured earnings. The insured persons are divided into risk classes (according to the companies that employ them). Information on the net premium rates cannot be given, as each insurer establishes an individual premium tariff.

The premiums shall in principle be borne by the employees; the right to make other arrangements in favour of the employees is reserved.

Voluntary pension provision (pillar 3a)		2023	2022
Obligation to contribute: Contributions deductible from taxable income			
Maximum tax deduction with 2nd pillar		7'056	6'883
Maximum tax deduction without 2nd pillar, maximum 20% of earned income		35'280	34'416

Amounts all in CHF

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