KEY FIGURES SOCIAL SECURITY
AS OF 1 JANUARY 2026

Status: October 18, 2025

State social insurance (1st pillar) **Obligation to contribute:** All employed persons as of 1 January after their 17th birthday (born in 2008 until age 64+6mth. female or 65 male)	**2026**	2025

Dependently employed persons

AHV / OASI	**8.7%**	8.7%
IV / Disability insurance	**1.4%**	1.4%
EO / Loss of earnings	**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	**10'100**	10'100
Maximum amount applies from an income of	per year	**60'100**	60'100
Minimum contribution	per year	**530**	530
Interest on invested equity (2021 0%, 2022 1.5%, 2023 2%, 2024 1.5%)		**Open**	open
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 2005)

AHV/IV/EO Minimum amount	per year	**530**	530
AHV/IV/EO Maximum amount	per year	**26'500**	26'500
Contribution to administrative costs		**Acc. to comp. office**	Acc. to comp. office

Minimum entry in Individual Account

Independently employed persons	**10'000**	10'000
Persons not in gainful employment	**5'000**	5'000
Voluntary insurance	**10'000**	10'000

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Non-contributory income (AHV/IV/EO)

Allowance at reference age (women from 64+6mth., men from 65) *	**per year**	**16'800**	16'800
Marginal salary per employer **	**per year**	**2'500**	2'500

* Individuals can waive the tax-free amount once they reach the reference age; valid from 1.1.2024
** does not apply to domestic workers and cultural workers

AHV Pensions / IV Pensions

Minimum pension per person	per year	**15'120**	15'120
Maximum pension for unmarried persons *	per year	**30'240**	30'240
Maximum pension for spouse or registered partner *	per year	**45'360**	45'360
Minimum pension for surviving spouse or registered partner	per year	**12'096**	12'096
Maximum pension for surviving spouse or registered partner **	per year	**24'192**	24'192
Minimum pension per child	per year	**6'048**	6'048
Maximum pension per child	per year	**12'096**	12'096
Reference age women / men	Age	64+6mth. / **65**	64+3mth. / 65

* with full contribution period or upgraded average income of maximum CHF 90'720
** from reference age, only the higher pension is paid out

IV Pensions

Minimum disability pension	per year	**7'560**	7'560
Maximum disability pension	per year	**30'240**	30'240

Helplessness allowances
(light / medium / heavy)

for AHV	per month	**252 / 630 / 1'008**	252 / 630 / 1'008
for IV (when at reference / nursing home)	per month	**126 / 315 / 504**	126 / 315 / 504
for IV (when at home)	per month	**504 / 1'260 / 2'016**	504 / 1'260 / 2'016

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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	630	630
Minimum income Eligibility for employees	per year	7'560	7'560
Maximum earned income child	per month	2'520	2'520
Maximum earned income child	per year	30'240	30'240
Child and education allowance	per month	acc. to work canton	acc. to work canton

* Exception: In the canton VS, employees pay contributions as well

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

		2026	2025
Basic compensation *	per day	69 - 220	69 - 220
Military Rank Change Service *	per day	124 - 220	124 - 220
Durchdiener * [1)]	per day	69 - 220	69 - 220
Durchdiener cadres (after general basic training) * [1)]	per day	102 - 220	102 - 220
Child allowance	per day	22	22
Childcare allowance	per day	75	75
Company allowance	per day	75	75
Maternity allowance 80% of income, max. 98 daily allowances **	max. per day	220	220
Paternity allowance 80% of income, max. 14 daily allowances in 6 months	max. per day	220	220
Care allowance 80% of income, max. 98 daily allowances in 18 months as of 1 July 2021	max. per day	220	220
Adoption allowance 80% of income, max. 14 daily allowances in 12 months	max. per day	220	220

* 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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Unemployment insurance

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

		2026	2025
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%	0.00%

Compulsory occupational benefit scheme (2nd pillar)		2026	2025
Obligation to contribute: From 1 January after reaching the age of 17 (born in 2008) only against death/disability, from 1 January after reaching the age of 24 (born in 2001) additionally against age up to 64+6mth. female or 65 male			

		2026	2025
Minimum annual salary for subordination (BVG)	per year	22'680	22'680
Maximum creditable salary before deduction of the coordination amount (BVG)	per year	90'720	90'720
Coordination amount (BVG)	per year	26'460	26'460
Minimum insured salary (BVG)	per year	3'780	3'780
Maximum insured salary (BVG)	per year	64'260	64'260
Maximum insurable salary (supplementary pension fund)	per year	907'200	907'200
Minimum interest rate (BVG)		1.25%	1.25%
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 26'460 and 90'720)
25 to 34	7
35 to 44	10
45 to 54	15
55 to 64+6mth. /65	18

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Accident insurance (UVG) **Obligatory insurance:** During the employment relationship (No age limit)		**2026**	2025
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) **Obligation to contribute:** Contributions deductible from taxable income	**2026**	2025
Maximum tax deduction with 2nd pillar *	**7'258**	7'258
Maximum tax deduction without 2nd pillar, maximum 20% of earned income	**36'288**	36'288

* from 2025 retroactive purchase potentially possible

Amounts all in CHF