

# KEY FIGURES SOCIAL SECURITY AS OF 1 JANUARY 2027



Status: October 10, 2026

## State social insurance (1st pillar)

**Obligation to contribute:** All employed persons as of 1 January after their 17th birthday (born in 2009 until age 64+9mth. female or 65 male)

2027

2026

## 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

10'300

10'100

Maximum amount applies from an income of

per year

61'500

60'500

Minimum contribution

per year

541

530

Interest on invested equity (2022 1.5%, 2023 2%, 2024 1.5%, 2025 1%)

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 2006)

AHV/IV/EO Minimum amount

per year

541

530

AHV/IV/EO Maximum amount

per year

27'050

26'500

Contribution to administrative costs

Acc. to  
comp. office

Acc. to  
comp. office

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## Non-contributory income (AHV/IV/EO)

**Allowance at reference age (women from 64+9mth., 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, artists and cultural workers, or electronic and print media

## AHV Pensions / IV Pensions

Minimum pension per person (2027 per month 1'280x13)

per year

16'640

16'380

Maximum pension for unmarried persons \*  
(2027 per month 2'560x13)

per year

33'280

32'760

Maximum pension for spouse or registered partner \*  
(2027 per month 3'840x13)

per year

49'920

49'140

Minimum pension for surviving spouse or registered partner

per year

12'288

12'096

Maximum pension for surviving spouse or registered partner \*\*

per year

24'576

24'192

Minimum pension per child

per year

6'144

6'048

Maximum pension per child

per year

12'288

12'096

Reference age women / men

Age

64+9mth. / 65

64+6mth. / 65

\* with full contribution period or upgraded average income of maximum CHF 92'160

\*\* from reference age, only the higher pension is paid out

## IV Pensions

Minimum disability pension

per year

15'120

14'700

Maximum disability pension

per year

30'720

30'240

## Helplessness allowances

(light / medium / heavy)

for AHV

per month

256 / 640 /  
1'024

252 / 630 /  
1'008

for IV (when at reference / nursing home)

per month

128 / 320 /  
512

126 / 315 / 504

for IV (when at home)

per month

512 / 1'280 /  
2'046

504 / 1'260 /  
2'016

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Status: October 10, 2026

| State social insurance (1st pillar)                                                                                                                 | 2027 | 2026 |
|-----------------------------------------------------------------------------------------------------------------------------------------------------|------|------|
| <b>Obligation to contribute:</b> All employed persons as of 1 January after their 17th birthday (born in 2009 until age 64+9mth. female or 65 male) |      |      |

## Family allowances

| Employer contribution *                            | Acc. to comp. fund & canton | Acc. to comp. fund & canton |
|----------------------------------------------------|-----------------------------|-----------------------------|
| Minimum income Eligibility for employees per month | 640                         | 630                         |
| Minimum income Eligibility for employees per year  | 7'680                       | 7'560                       |
| Maximum earned income child per month              | 2'560                       | 2'520                       |
| Maximum earned income child per year               | 30'720                      | 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) (without changes as per July 1, 2027)

|                                                                                       |              |           |           |
|---------------------------------------------------------------------------------------|--------------|-----------|-----------|
| 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 |
| 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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2027

2026

## 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%   | 0.00%   |

## Compulsory occupational benefit scheme (2nd pillar)

**Obligation to contribute:** From 1 January after reaching the age of 17 (born in 2009) only against death/disability, from 1 January after reaching the age of 24 (born in 2002) additionally against age up to 64+9mth. female or 65 male

2027

2026

|                                                                             |          |         |         |
|-----------------------------------------------------------------------------|----------|---------|---------|
| Minimum annual salary for subordination (BVG)                               | per year | 23'040  | 22'680  |
| Maximum creditable salary before deduction of the coordination amount (BVG) | per year | 92'160  | 90'720  |
| Coordination amount (BVG)                                                   | per year | 26'880  | 26'460  |
| Minimum insured salary (BVG)                                                | per year | 3'840   | 3'780   |
| Maximum insured salary (BVG)                                                | per year | 65'280  | 64'260  |
| Maximum insurable salary (supplementary pension fund)                       | per year | 921'600 | 907'200 |
| Minimum interest rate (BVG)                                                 |          | open    | 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 26'880 and 92'160) |
|--------------------|-----------------------------------------------------------------|
| 25 to 34           | 7                                                               |
| 35 to 44           | 10                                                              |
| 45 to 54           | 15                                                              |
| 55 to 64+9mth. /65 | 18                                                              |

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Status: October 10, 2026

| <b>Accident insurance (UVG)</b>                                                 |                        | <b>2027</b>    | <b>2026</b> |
|---------------------------------------------------------------------------------|------------------------|----------------|-------------|
| <b>Obligatory insurance:</b> During the employment relationship (No age limit)  |                        |                |             |
| Premiums occupational accident and disease (BU):<br>depending on hazard class * | Funding by<br>employer | <b>1)</b>      | 1)          |
| Premiums non-occupational accident (NBU):<br>from 8 working hours/week *        | Funding by<br>employee | <b>2)</b>      | 2)          |
| Maximum insurable salary (BU and NBU)                                           | per year               | <b>148'200</b> | 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.

| <b>Voluntary pension provision (pillar 3a)</b>                                |  | <b>2027</b>   | <b>2026</b> |
|-------------------------------------------------------------------------------|--|---------------|-------------|
| <b>Obligation to contribute:</b> Contributions deductible from taxable income |  |               |             |
| Maximum tax deduction with 2nd pillar *                                       |  | <b>7'373</b>  | 7'258       |
| Maximum tax deduction without 2nd pillar, maximum 20% of earned income        |  | <b>36'864</b> | 36'288      |

\* from 2025 retroactive purchase potentially possible

Amounts all in CHF

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