

Social security

Contributions and benefits in 2023

1st pillar		2023	2022	2021	2020	2019
AHV/IV/EO - employed persons contributions						
Mandatory contribution		As of 1 January after reaching the age of 17				
AHV	%	8.70	8.70	8.70	8.70	8.40
IV	%	1.40	1.40	1.40	1.40	1.40
EO	%	0.50	0.50	0.50	0.45	0.45
Total contributions from gross AHV salary (excluding family allowances)	%	10.60	10.60	10.60	10.55	10.25
Share at employer's expense	%	5.300	5.300	5.300	5.275	5.125
Share at employee's expense	%	5.300	5.300	5.300	5.275	5.125
Minimum contribution by non-active persons	CHF	514	503	503	496	482
Minimum contribution by married couples	CHF	1'028	1'006	1'006	992	964
Unemployment insurance - contributions						
Mandatory contribution		All AHV-insured employees				
Up to an annual salary in the amount of	CHF	148'200	148'200	148'200	148'200	148'200
Total contributions	%	2.20	2.20	2.20	2.20	2.20
Employer's share	%	1.10	1.10	1.10	1.10	1.10
Employee's share	%	1.10	1.10	1.10	1.10	1.10
Solidarity contribution		All AHV-insured employees				
On the AHV wage total > CHF 148'200	CHF		No limit	No limit	No limit	No limit
Total contributions	%		1.00	1.00	1.00	1.00
Employer's share	%		0.50	0.50	0.50	0.50
Employee's share	%		0.50	0.50	0.50	0.50
AHV old-age pensions - benefits						
Minimum per month	CHF	1'225	1'195	1'195	1'185	1'185
Maximum per month	CHF	2'450	2'390	2'390	2'370	2'370
Maximum married couple's pension per month	CHF	3'675	3'585	3'585	3'555	3'555
Minimum per year	CHF	14'700	14'340	14'340	14'220	14'220
Maximum per year	CHF	29'400	28'680	28'680	28'440	28'440
Maximum married couple's pension per year	CHF	44'100	43'020	43'020	42'660	42'660

Remarks:

The AHV 21 reform is expected to become effective from 1 January 2024. However, the Federal Council still has to decide the final effective date and also adopt the provisions.

The gradual increase in the women's retirement age will begin one year later, i.e. probably on 1 January 2025. The compensatory measures for women of the transitional generation will also become effective from this date.

The reference age of 65 for women will now also apply to the compulsory occupational pension scheme. It will be gradually increased by three months per year. In the non-compulsory sector, the pension funds can provide a different age.

2nd pillar		2023	2022	2021	2020	2019
Accident insurance (UVG) - contributions						
Mandatory contribution		Employees including trainees, apprentices, etc.				
Maximum insured UVG salary per year	CHF	148'200	148'200	148'200	148'200	148'200
Occupational accident premiums at employer's expense						
Non-occupational accident premiums at employee's expense						
Income subject to contributions per year (does not apply to domestic staff or creative artists and producers)	CHF		On marginal earnings from secondary employment 2'300			
Extended insurance contribution per month maximum 6 months		CHF 40 to CHF 45 (depending on company)				
Occupational pensions (BVG) - key figures						
Obligation to pay contributions for the risks of death and disability		As of 1 January after reaching the age of 17				
Maximum insurable salary according to BVG per year	CHF	882'000	860'400	860'400	853'200	853'200
Joining threshold (minimum annual salary)	CHF	22'050	21'510	21'510	21'330	21'330
Minimum insured salary according to BVG per year	CHF	3'675	3'585	3'585	3'555	3'555
BVG salary ceiling	CHF	88'200	86'040	86'040	85'320	85'320
Coordination deduction per year	CHF	25'725	25'095	25'095	24'885	24'885
Maximum coordinated salary according to BVG per year	CHF	62'475	60'945	60'945	60'435	60'435
Minimum contributions for retirement savings		As of 1 January after reaching the age of 24				
		Retirement credits in % of coordinated salary				
Age 25 - 34		7.00%	7.00%	7.00%	7.00%	7.00%
Age 35 - 44		10.00%	10.00%	10.00%	10.00%	10.00%
Age 45 - 54		15.00%	15.00%	15.00%	15.00%	15.00%
Age 55 - 64/65		18.00%	18.00%	18.00%	18.00%	18.00%
Statutory minimum interest rate	%	1.00%	1.00%	1.00%	1.00%	1.00%
Statutory conversion rate women age 64	%	6.80%	6.80%	6.80%	6.80%	6.80%
Statutory conversion rate men age 65	%	6.80%	6.80%	6.80%	6.80%	6.80%
Funding		The employer's contribution must be at least equal to the total contributions of all its employees				

3rd pillar		2023	2022	2021	2020	2019
Tied pension provision 3a (voluntary)						
Employed persons, if insured under BVG	CHF	7'056	6'883	6'883	6'826	6'826
Max. 20% of earned income if not insured under BVG	CHF	35'280	34'416	34'416	34'128	34'128