

## Social security Contributions and benefits in 2024

1st pillar		2024	2023	2022	2021	2020
<b>AHV/IV/EO - employed persons contributions</b>						
Mandatory contribution	As of 1 January after reaching the age of 17					
AHV	%	8.70	8.70	8.70	8.70	8.70
IV	%	1.40	1.40	1.40	1.40	1.40
EO	%	0.50	0.50	0.50	0.50	0.45
Total contributions from gross AHV salary (excluding family allowances)	%	10.60	10.60	10.60	10.60	10.55
Share at employer's expense	%	5.300	5.300	5.300	5.300	5.275
Share at employee's expense	%	5.300	5.300	5.300	5.300	5.275
Minimum contribution by non-active persons	CHF	514	514	503	503	496
Minimum contribution by married couples	CHF	1'028	1'028	1'006	1'006	992
<b>Unemployment insurance - contributions</b>						
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
Total contributions	%			1.00	1.00	1.00
Employer's share	%			0.50	0.50	0.50
Employee's share	%			0.50	0.50	0.50
<b>AHV old-age pensions - benefits</b>						
Minimum per month	CHF	1'225	1'225	1'195	1'195	1'185
Maximum per month	CHF	2'450	2'450	2'390	2'390	2'370
Maximum married couple's pension per month	CHF	3'675	3'675	3'585	3'585	3'555
Minimum per year	CHF	14'700	14'700	14'340	14'340	14'220
Maximum per year	CHF	29'400	29'400	28'680	28'680	28'440
Maximum married couple's pension per year	CHF	44'100	44'100	43'020	43'020	42'660

### Remarks:

The first part of the AHV reform (AHV 21) comes into force on 1 January 2024. The entry into force of the AHV reform brings a new wording for all social insurance schemes, in which the "ordinary retirement (entry) age" is now called the "reference age".

In addition to the term "reference age", AHV 21 brings the following changes:

- Increase in the VAT rate by 0.4 %
- Greater flexibilisation of the reference age; partial retirement now also possible
- Employed persons of reference age can top up their pension (up to the age of 70) with the contributions paid from then onwards
- Choice of whether to waive the tax-free amount
- Helplessness allowance for AHV (HILO): Waiting period now only 6 months

The reference age for women will not be raised until 2025. For women born in 1960, the reference age will therefore still be 64. For women born in 1961, it will be 64  $\frac{1}{4}$  years, for women born in 1962 64  $\frac{1}{2}$  years and for women born in 1963 64  $\frac{3}{4}$  years. From 1964 onwards, i.e. from 2028, the reference age of 65 years applies for both women and men.

2nd pillar		2024	2023	2022	2021	2020
<b>Accident insurance (UVG) - contributions</b>						
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 65 (depending on company)				
<b>Occupational pensions (BVG) - key figures</b>						
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	882'000	860'400	860'400	853'200
Joining threshold (minimum annual salary)	CHF	22'050	22'050	21'510	21'510	21'330
Minimum insured salary according to BVG per year	CHF	3'675	3'675	3'585	3'585	3'555
BVG salary ceiling	CHF	88'200	88'200	86'040	86'040	85'320
Coordination deduction per year	CHF	25'725	25'725	25'095	25'095	24'885
Maximum coordinated salary according to BVG per year	CHF	62'475	62'475	60'945	60'945	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		1.25%	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		2024	2023	2022	2021	2020
<b>Tied pension provision 3a (voluntary)</b>						
Employed persons, if insured under BVG	CHF	7'056	7'056	6'883	6'883	6'826
Max. 20% of earned income if not insured under BVG	CHF	35'280	35'280	34'416	34'416	34'128