

## Social security

### Contributions and benefits in 2025

1st pillar		2025	2024	2023	2022	2021
<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	0.50
Total contributions from gross AHV salary (excluding family allowances)	%	10.60	10.60	10.60	10.60	10.60
Share at employer's expense	%	5.300	5.300	5.300	5.300	5.300
Share at employee's expense	%	5.300	5.300	5.300	5.300	5.300
Minimum contribution by non-active persons	CHF	530	514	514	503	503
Minimum contribution by married couples	CHF	1'060	1'028	1'028	1'006	1'006
<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
<b>AHV old-age / IV disability pensions - benefits</b>						
Minimum per month	CHF	1'260	1'225	1'225	1'195	1'195
Maximum per month	CHF	2'520	2'450	2'450	2'390	2'390
Maximum married couple's pension per month	CHF	3'780	3'675	3'675	3'585	3'585
Minimum per year	CHF	15'120	14'700	14'700	14'340	14'340
Maximum per year	CHF	30'240	29'400	29'400	28'680	28'680
Maximum married couple's pension per year	CHF	45'360	44'100	44'100	43'020	43'020

#### Most important adjustments from 01.01.2025:

##### Increase in AHV/IV pensions

The AHV/IV pensions will be adjusted to current price and salary trends as of 1 January 2025 and increased by 2.9 %. The associated threshold values and the contributions for non-employed and self-employed persons will be adjusted.

##### AHV reform 21

The reference age (retirement age) for women will be increased for the first time from 1 January 2025. Thereafter, the retirement age will be increased by a further three months each year:

2025: the reference age for women born in 1961 is 64 years and 3 months

2026: the reference age for women born in 1962 is 64 years and 6 months

2027: the reference age for women born in 1963 is 64 years and 9 months

2028: the reference age for women born in 1964 is 65 years

##### Occupational benefits (BVG)

Adjustment of contribution and threshold amounts

<b>2nd pillar</b>		<b>2025</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>
<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)		On marginal earnings from secondary employment				
	CHF	2'500	2'300			
Extended insurance contribution per month maximum 6 months		depending on provider CHF 40 to CHF 65 (figures October 2024)				
<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	907'200	882'000	882'000	860'400	860'400
Joining threshold (minimum annual salary)	CHF	22'680	22'050	22'050	21'510	21'510
Minimum insured salary according to BVG per year	CHF	3'780	3'675	3'675	3'585	3'585
BVG salary ceiling	CHF	90'720	88'200	88'200	86'040	86'040
Coordination deduction per year	CHF	26'460	25'725	25'725	25'095	25'095
Maximum coordinated salary according to BVG per year	CHF	64'260	62'475	62'475	60'945	60'945
Threshold guarantee fund BVG	CHF	136'080	132'300	132'300	129'060	129'060
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%	1.25%	1.00%	1.00%	1.00%
Statutory conversion rate women age 64 and 3 months		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%
Financing		The employer's contribution must be at least equal to the total contributions of all its employees				

<b>3rd pillar</b>		<b>2025</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>
<b>Tied pension provision 3a (freely)</b>						
Employed persons, if insured under BVG	CHF	7'258	7'056	7'056	6'883	6'883
Max. 20% of earned income if not insured under BVG	CHF	36'288	35'280	35'280	34'416	34'416