

Social security

Contributions and benefits in 2026

1st pillar		2026	2025	2024	2023	2022
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	8.70
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	530	514	514	503
Minimum contribution by married couples	CHF	1'060	1'060	1'028	1'028	1'006
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
AHV old-age pensions - benefits						
Minimum per month	CHF	1'260	1'260	1'225	1'225	1'195
Minimum per month 13th AHV old-age pension included	CHF	1'365				
Maximum per month	CHF	2'520	2'520	2'450	2'450	2'390
Maximum per month 13th AHV old-age pension included	CHF	2'730				
Maximum married couple's pension per month	CHF	3'780	3'780	3'675	3'675	3'585
Maximum married couple's pension per month 13th AHV old-age pension included	CHF	4'095				
Minimum per year	CHF	15'120	15'120	14'700	14'700	14'340
Minimum per year 13th AHV old-age pension included	CHF	16'380				
Maximum per year	CHF	30'240	30'240	29'400	29'400	28'680
Maximum per year 13th AHV old-age pension included	CHF	32'760				
Maximum married couple's pension per year	CHF	45'360	45'360	44'100	44'100	43'020
Maximum married couple's pension per year 13th AHV old-age pension included	CHF	49'140				

Changes and updates as of January 2026:

13th AHV old-age pension

The 13th AHV old-age pension will be paid out in December 2026.

AHV reform 21

The reference age (retirement age) for women has been 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 pensions (BVG)

Survivors' and disability pensions paid since 2022 will be adjusted for the first time in line with price developments. The adjustment rate is 2.7%.

2nd pillar		2026	2025	2024	2023	2022
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
Occupational accident premiums at employer's expense						
Non-occupational accident premiums at employee's expense						
Income subject to contributions per year	On marginal earnings from secondary employment					
(does not apply to domestic staff or creative artists and producers)	CHF	2'500	2'500	2'300		
Extended insurance contribution per month maximum 6 months	CHF 40 to CHF 70 (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	907'200	907'200	882'000	882'000	860'400
Joining threshold (minimum annual salary)	CHF	22'680	22'680	22'050	22'050	21'510
Minimum insured salary according to BVG per year	CHF	3'780	3'780	3'675	3'675	3'585
BVG salary ceiling	CHF	90'720	90'720	88'200	88'200	86'040
Coordination deduction per year	CHF	26'460	26'460	25'725	25'725	25'095
Maximum coordinated salary according to BVG per year	CHF	64'260	64'260	62'475	62'475	60'945
Threshold guarantee fund BVG	CHF	136'080	136'080	132'300	132'300	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%	1.25%	1.00%	1.00%
Statutory conversion rate women age 64 and 6 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%
Funding	The employer's contribution must be at least equal to the total contributions of all its employees					

3rd pillar		2026	2025	2024	2023	2022
Tied pension provision 3a (voluntary)						
Employed persons, if insured under BVG	CHF	7'258	7'258	7'056	7'056	6'883
Max. 20% of earned income if not insured under BVG	CHF	36'288	36'288	35'280	35'280	34'416