

## Social security

### Contributions and benefits in 2022

1st pillar		2022	2021	2020	2019
<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	8.40
IV	%	1.40	1.40	1.40	1.40
EO	%	0.50	0.50	0.45	0.45
Total contributions from gross AHV salary (excluding family allowances)	%	10.60	10.60	10.55	10.25
Share at employer's expense	%	5.300	5.300	5.275	5.125
Share at employee's expense	%	5.300	5.300	5.275	5.125
Minimum contribution by non-active persons	CHF	503	503	496	482
Minimum contribution by married couples	CHF	1006	1006	992	964
<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
Total contributions	%	2.20	2.20	2.20	2.20
Employer's share	%	1.10	1.10	1.10	1.10
Employee's share	%	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
<b>AHV old-age pensions - benefits</b>					
Minimum per month	CHF	1'195	1'195	1'185	1'185
Maximum per month	CHF	2'390	2'390	2'370	2'370
Maximum married couple's pension per month	CHF	3'585	3'585	3'555	3'555
Minimum per year	CHF	14'340	14'340	14'220	14'220
Maximum per year	CHF	28'680	28'680	28'440	28'440
Maximum married couple's pension per year	CHF	43'020	43'020	42'660	42'660

2nd pillar		2022	2021	2020	2019
<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
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)			
<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	860'400	860'400	853'200	853'200
Joining threshold (minimum annual salary)	CHF	21'510	21'510	21'330	21'330
Minimum insured salary according to BVG per year	CHF	3'585	3'585	3'555	3'555
BVG salary ceiling	CHF	86'040	86'040	85'320	85'320
Coordination deduction per year	CHF	25'095	25'095	24'885	24'885
Maximum coordinated salary according to BVG per year	CHF	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%
Age 35 - 44		10.00%	10.00%	10.00%	10.00%
Age 45 - 54		15.00%	15.00%	15.00%	15.00%
Age 55 - 64/65		18.00%	18.00%	18.00%	18.00%
Statutory minimum interest rate	%	1.00%	1.00%	1.00%	1.00%
Statutory conversion rate women age 64	%	6.80%	6.80%	6.80%	6.80%
Statutory conversion rate men age 65	%	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		2022	2021	2020	2019
<b>Tied pension provision 3a (voluntary)</b>					
Employed persons, if insured under BVG	CHF	6'883	6'883	6'826	6'826
Max. 20% of earned income if not insured under BVG	CHF	34'416	34'416	34'128	34'128