

Social Security Insurance

Contributions and Benefits 2024
Accounting & Payroll Services

as of 01.01.2024 until 31.12.2023

1st Pillar: Old Age, Survivors and Disability Insurance AHV/IV/EO – contributions for employed persons

All persons obliged to contribute as of January 1st of the next full year after reaching age seventeen

AHV		8.70%		8.70%
IV		1.40%		1.40%
EO		0.50%		0.50%
Total	AHV-gross salary (without family allowances)	10.60%		10.60%
	Employer and employee each pay half of total contribution			
Exempt income				
For AHV-pensioners per year	CHF	16,800	CHF	16,800
Marginal side income per year per employer (not applicable for housekeepers, artists and people engaged in cultural sector)	CHF	2,300	CHF	2,300

1st Pillar: Old Age, Survivors and Disability Insurance AHV/IV/EO – contributions for self-employed persons

Maximum rate		10.00%		10.00%
Maximum rate applies for annual income of at least	CHF	58,800	CHF	58,800
Lower annual limiting amount For insured salaries between CHF 9,800 and CHF 58,800 sliding scale applies	CHF	9,800	CHF	9,800
Minimum contribution per year (self-employed persons and persons not in gainful employment)	CHF	514	CHF	514

1st Pillar: Unemployment Insurance ALV

All AHV-insured employed persons are obliged to contribute

Up to an annual salary of	CHF	148,200	CHF	148,200
ALV-Contribution		2.20%		2.20%

1st Pillar: AHV-Retirement Pension

Minimum pension per month	CHF	1,225	CHF	1,225
Maximum pension per month	CHF	2,450	CHF	2,450
Maximum pension for married couple	CHF	3,675	CHF	3,675

2nd Pillar: Occupational Insurance (BVG)

All persons obliged to contribute towards death and disability insurance as of January 1st of the next full year after reaching age seventeen; retirement savings required for all persons as of January 1st of the next full year after reaching age twenty-four

Minimum salary per year	CHF	22,050	CHF	22,050
Minimum insured salary according to BVG per year	CHF	3,675	CHF	3,675
Maximum salary limit according to BVG per year	CHF	88,200	CHF	88,200
Coordination amount deducted per year	CHF	25,725	CHF	25,725
Maximum insured salary according to BVG per year	CHF	62,475	CHF	62,475
Annual retirement credits based on coordinated salary	Age	25-34		7.00%
	Age	35-44		10.00%
	Age	45-54		15.00%
	Age	55-65/64		18.00%
BVG minimum rate of interest		1.25%		1.00%
Conversion rate: men 6.80%, born in 1959 / women 6.80%, born in 1960				

Accident Insurance (UVG)

All employed persons including trainees, apprentices etc. are obliged to contribute

Maximum insured UVG-salary per year	CHF	148,200	CHF	148,200
Premium for occupational accident insurance (BU) paid by employer				
Premium for non-occupational accident insurance (NBU) paid by employee				
Exempt income				
Marginal side income per year per employer (not applicable for housekeepers, artists and people engaged in cultural sector)	CHF	2,300	CHF	2,300

3rd Pillar: Individual Supplementary Retirement Savings (voluntary)

Gainfully employed people with 2 nd pillar	CHF	7,056	CHF	7,056
Gainfully employed people without 2 nd pillar (max. 20% of income)	CHF	35,280	CHF	35,280

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