KPMG

Social Security Insurance

Contributions and Benefits 2027
Accounting & Payroll Services

KPMG. Make the Difference.



	as of 01.01.2027	until 31.12.2026
1st Pillar: Old-Age, Survivors' and Disability Insurance OASI/DI/IC (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		
OASI (AHV)	8.70%	8.70%
DI (IV)	1.40%	1.40%
IC (EO)	0.50%	0.50%
Total OASI-gross salary (without family allowances)	10.60%	10.60%
Employer and employee each pay half of total contribution		
Exempt income		
For OASI (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 the cultural sector)	CHF 2,500	CHF 2,500
1st Pillar: Old-Age, Survivors' and Disability Insurance OASI/DI/IC (AHV/IV/EO) - contributions for self-employed persons		
Maximum rate	10.00%	10.00%
Maximum rate applies for annual income of at least	CHF 61,500	CHF 60,500
Lower annual limiting amount For insured income between CHF 10,300 and CHF 61,500, sliding scale applies	CHF 10,300	CHF 10,100
Minimum contribution per year (self-employed persons and persons not in gainful employment)	CHF 541	CHF 530
1st Pillar: Unemployment Insurance (ALV)		
All OASI (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: OASI (AHV) Retirement Pension *		
Minimum pension per month	CHF 1,280	CHF 1,260
Maximum pension per month	CHF 2,560	CHF 2,520
Maximum pension for married couple	CHF 3,840	CHF 3,780

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* OASI (AHV) retirement pensions are paid in 13 instalments. The 13th retirement pension corresponds to one twelfth of the total retirement pensions paid during the calendar year.

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2nd Pillar: Occupational Pension 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 23,040	CHF 22,680
Minimum insured salary according to BVG per year	CHF 3,840	CHF 3,780
Maximum salary limit according to BVG per year	CHF 92,160	CHF 90,720
Coordination amount deducted per year	CHF 26,880	CHF 26,460
Maximum insured salary according to BVG per year	CHF 65,280	CHF 64,260
Annual retirement credits based on coordinated salary		
Age 25-34	7.00%	7.00%
Age 35-44	10.00%	10.00%
Age 45-54	15.00%	15.00%
Age 55-65	18.00%	18.00%
BVG minimum rate of interest	2.00%	1.25%
Conversion rate: men 6.80%, born in 1962 / women 6.80%, born in 1963		
Accident Insurance (UVG)		
All employed persons including trainees, apprentices, etc. are obliged to contribute		
Maximum insured UVG salary per year Premium for occupational accident insurance (BU) paid by employer Premium for non-occupational accident insurance (NBU) paid by employee	CHF 148,200	CHF 148,200
Exempt income		
Marginal side income per year per employer (not applicable for housekeepers, artists and people engaged in the cultural sector)	CHF 2,500	CHF 2,500
3rd Pillar: Individual Supplementary Retirement Savings (voluntary)		
Gainfully employed people with 2nd pillar	CHF 7,373	CHF 7,258
Gainfully employed people without 2nd pillar (max. 20% of income)	CHF 36,864	CHF 36,288

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