

# Social Security Insurance

Contributions and Benefits 2025  
Accounting & Payroll Services

as of 01.01.2025 until 31.12.2024

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

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

AHV		8.70%		8.70%
IV		1.40%		1.40%
EO		0.50%		0.50%
<b>Total</b>	<b>AHV-gross salary (without family allowances)</b>	<b>10.60%</b>		<b>10.60%</b>
	Employer and employee each pay half of total contribution			
<b>Exempt income</b>				
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	2,500	CHF	2,300

## 1<sup>st</sup> 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	60,500	CHF	58,800
Lower annual limiting amount For insured salaries between CHF 10,100 and CHF 60,500 sliding scale applies	CHF	10,100	CHF	9,800
Minimum contribution per year (self-employed persons and persons not in gainful employment)	CHF	530	CHF	514

## 1<sup>st</sup> 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%

## 1<sup>st</sup> Pillar: AHV-Retirement Pension

Minimum pension per month	CHF	1,260	CHF	1,225
Maximum pension per month	CHF	2,520	CHF	2,450
Maximum pension for married couple	CHF	3,780	CHF	3,675

**2<sup>nd</sup> Pillar: Occupational Insurance (BVG)**

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

Minimum salary per year	CHF	22,680	CHF	22,050
Minimum insured salary according to BVG per year	CHF	3,780	CHF	3,675
Maximum salary limit according to BVG per year	CHF	90,720	CHF	88,200
Coordination amount deducted per year	CHF	26,460	CHF	25,725
Maximum insured salary according to BVG per year	CHF	64,260	CHF	62,475
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 55-65/64	18.00%		18.00%
BVG minimum rate of interest		1.25%		1.25%
Conversion rate: men 6.80%, born in 1960 / women 6.80%, born in 1961				

**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				
<b>Exempt income</b>				
Marginal side income per year per employer (not applicable for housekeepers, artists and people engaged in cultural sector)	CHF	2,500	CHF	2,300

**3<sup>rd</sup> Pillar: Individual Supplementary Retirement Savings (voluntary)**

Gainfully employed people with 2 <sup>nd</sup> pillar	CHF	7,258	CHF	7,056
Gainfully employed people without 2 <sup>nd</sup> pillar (max. 20% of income)	CHF	36,288	CHF	35,280

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