

Contributions and benefits in 2024

2024 2023

AHV/IV/EO - Employer and employee contributions		
AHV (old age and survivors' insurance)	8.70%	8.70%
IV (disability insurance)	1.40%	1.40%
EO (income compensation)	0.50%	0.50%
Total	10.60%	10.60%
Employer's contribution	5.30%	5.30%
Employee's contribution	5.30%	5.30%
Income exempted from contributions		
Old-age pensioners per year and employer from 2024 employee waiver right	16,800	16,800
On minor incomes per year and employer (not applicable on domestic workers and persons engaged in the arts and cultural sector)	2,300	2,300

AHV/IV/EO - Contributions for self-employed persons		
Maximum rate of contribution	10.00%	10.00%
Lower annual income limit	9,800	9,800
Maximum rate of contribution applicable on incomes over	58,800	58,800
On incomes between CHF 9,800 and CHF 58,800 separate rates of contribution are applicable		
Minimal annual contribution	514	514
Maximum annual income limit for contributions toward family allowances (FAK)	148,200	148,200
Income exempted from contributions		
Old-age pensioners per year from 2024 waiver right	16,800	16,800

AHV/IV/EO - Contributions for non-employed individuals		
Annual minimum contribution	514	514
Annual maximum contribution	25,700	25,700

AHV/IV/EO - Old-age pensions		
Minimum pension per month	1,225	1,225
Maximum pension per month	2,450	2,450
Maximum pension for couple per month	3,675	3,675

Values all in CHF

2024 2023

ALV - Unemployment insurance		
Contributions on annual income up to	148,200	148,200
	2.20%	2.20%
Solidarity surcharge on incomes from	not applicable	not applicable
	not applicable	not applicable
Contributions financed half by employer and half by employee.		

UVG - Accident insurance		
Incomes insured up to an annual salary of non-occupational accident insurance (NOAI) coverage is only provided for employees working 8 hours or more a week	148,200	148,200
Income exempted from contributions		
Old-age pensioners are not exempted from paying contributions toward accident insurances (variance with respect to AHV/IV/EO).	0	0
On minor incomes per year and employer if only such employment contracts, otherwise no exemption limit. (not applicable on domestic workers and persons engaged in the cultural sector)	2,300	2,300

BVG - Pension fund (occupational benefit plan)		
Annual entry threshold	22,050	22,050
Minimal annual coordinated salary (as per BVG)	3,675	3,675
Maximal annual salary as per BVG	88,200	88,200
Annual coordination deduction	25,725	25,725
Maximal annual insured salary as per BVG	62,475	62,475
Maximal insurable annual salary	882,000	882,000
Savings contribution in % of 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 - 64/65	18.00%	18.00%
Minimum interest rate	1.25%	1.00%

Tied savings (voluntary pillar 3a)		
Employees with pension fund	7,056	7,056
Self-employed without pension fund (max. 20% of salary)	35,280	35,280