

KEY FIGURES SOCIAL SECURITY AS OF 1 JANUARY 2025



Status: October 16, 2024

State social insurance (1st pillar)	2025	2024
Obligation to contribute: All employed persons as of 1 January after their 17th birthday (born in 2007 until age 64+3mth. female or 65 male)		
Dependently employed persons		
AHV / OASI	8.7%	8.7%
IV / Disability insurance	1.4%	1.4%
EO / Loss of earnings	0.5%	0.5%
Total AHV/IV/EO from gross salary (without family allowances)	10.6%	10.6%
Employee contribution	5.3%	5.3%
Independently employed persons		
AHV/IV/EO: Maximum amount	10%	10%
Lower earnings limit per year	10'100	9'800
Maximum amount applies from an income of per year	60'100	58'800
Minimum contribution per year	530	514
Interest on invested equity (2020 0%, 2021 0%, 2022 1.5%, 2023 2%)	Open	open
Contribution to administrative costs as % of contributions	Acc. to comp. office	Acc. to comp. office
Not in gainful employment		
Obligation to contribute: As of 1.1. after completion of the 20th birthday (born in 2003)		
AHV/IV/EO Minimum amount per year	530	514
AHV/IV/EO Maximum amount per year	26'500	25'700
Contribution to administrative costs	Acc. to comp. office	Acc. to comp. office
Minimum entry in Individual Account		
Independently employed persons	10'000	9'701
Persons not in gainful employment	5'000	4'851
Voluntary insurance	10'000	9'701

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Non-contributory income (AHV/IV/EO)

Allowance at reference age (women from 64+3mth., men from 65) *	per year	16'800	16'800
Marginal salary per employer **	per year	2'500	2'300

* Individuals can waive the tax-free amount once they reach the reference age; valid from 1.1.2024

** does not apply to domestic workers and cultural workers

AHV Pensions / IV Pensions

Minimum pension per person	per year	15'120	14'700
Maximum pension for unmarried persons *	per year	30'240	29'400
Maximum pension for spouse or registered partner *	per year	45'360	44'100
Minimum pension for surviving spouse or registered partner	per year	12'096	11'760
Maximum pension for surviving spouse or registered partner **	per year	24'192	23'520
Minimum pension per child	per year	6'048	5'880
Maximum pension per child	per year	12'096	11'760
Reference age women / men	Age	64+3mth. / 65	64 / 65

* with full contribution period or upgraded average income of maximum CHF 90'720

** from reference age, only the higher pension is paid out

IV Pensions

Minimum disability pension	per year	7'560	7'350
Maximum disability pension	per year	30'240	29'400

Helplessness allowances

(light / medium / heavy)

for AHV	per month	252 / 630 / 1'008	245 / 613 / 980
for IV (when at reference / nursing home)	per month	126 / 315 / 504	123 / 306 / 490
for IV (when at home)	per month	504 / 1'260 / 2'016	490 / 1'225 / 1'960

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www.zulaufgmbh.ch

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Family allowances

Employer contribution *		Acc. to comp. fund & canton	Acc. to comp. fund & canton
Minimum income Eligibility for employees	per month	630	612
Minimum income Eligibility for employees	per year	7'560	7'350
Maximum earned income child	per month	2'520	2'450
Maximum earned income child	per year	30'240	29'400
Child and education allowance	per month	acc. to work canton	acc. to work canton

* Exception: In the canton VS, employees pay contributions as well

Compensation for loss of earnings, maternity, paternity, care and adoption (EO / MSE / VSE / BUE / AdopE)

Basic compensation *	per day	69 - 220	69 - 220
Military Rank Change Service *	per day	124 - 220	124 - 220
Durchdiener * 1)	per day	69 - 220	69 - 220
Durchdiener cadres (after general basic training) * 1)	per day	102 - 220	102 - 220
Child allowance	per day	22	22
Childcare allowance	per day	75	75
Company allowance	per day	75	75
Maternity allowance 80% of income, max. 98 daily allowances **	max. per day	220	220
Paternity allowance 80% of income, max. 14 daily allowances in 6 months	max. per day	220	220
Care allowance 80% of income, max. 98 daily allowances in 18 months as of 1 July 2021	max. per day	220	220
Adoption allowance 80% of income, max. 14 daily allowances in 12 months	max. per day	220	220

* Without children

** Extension of up to 56 days if the child must stay in hospital for more than 2 weeks

1) Durchdiener is a service model in the Swiss Armed Forces, the "Durchdiener cadres" fulfil a leading function

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Unemployment insurance

Obligation to contribute: All employees subject to AHV contributions, except pensioners

Maximum insured salary	per year	148'200	148'200
ALV contribution: employer and employee each up to 148'200	per year	1.10%	1.10%
Solidarity contribution: Employer and employee each from 148'201 (ceased as of 1 January 2023)	per year	0.00%	0.00%

Compulsory occupational benefit scheme (2nd pillar)	2025	2024
Obligation to contribute: From 1 January after reaching the age of 17 (born in 2007) only against death/disability, from 1 January after reaching the age of 24 (born in 2000) additionally against age up to 64+3mth. female or 65 male		

Minimum annual salary for subordination (BVG)	per year	22'680	22'050
Maximum creditable salary before deduction of the coordination amount (BVG)	per year	90'720	88'200
Coordination amount (BVG)	per year	26'460	25'725
Minimum insured salary (BVG)	per year	3'780	3'675
Maximum insured salary (BVG)	per year	64'260	62'475
Maximum insurable salary (supplementary pension fund)	per year	907'200	882'000
Minimum interest rate (BVG)		1.25%	1.25%
Premium depending on age/regulation, financing at least 50% by employer			

Explanations: - Contribution rates vary from one pension fund to another and depending on the type of funding.
- Contributions are levied on employers as well as on employees; the amount of the employer's contribution must be at least equal to the amount of the employee's contribution.
- Minimum rate of retirement credits.

Age	Rate in % of the coordinated salary (between 26'460 and 90'720)
25 to 34	7
35 to 44	10
45 to 54	15
55 to 64+3mth. /65	18

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Accident insurance (UVG)		2025	2024
Obligatory insurance: During the employment relationship (No age limit)			
Premiums occupational accident and disease (BU): depending on hazard class *	Funding by employer	1)	1)
Premiums non-occupational accident (NBU): from 8 working hours/week *	Funding by employee	2)	2)
Maximum insurable salary (BU and NBU)	per year	148'200	148'200

* Depending on economic group or risk classification; insurance coverage incl. way to work

1) Premiums are charged in ‰ of the insured earnings. They consist of a net premium corresponding to the risk and surcharges for administrative costs, for the costs of preventing accidents and occupational diseases and for cost-of-living allowances not covered by interest surpluses.

The companies are classified according to their type and circumstances in classes of the premium tariff and within these in levels; the classification takes into account in particular the risk of accidents and the state of accident prevention. Information on the net premium rates cannot be given, as each insurer draws up an individual premium tariff.

The maximum amount of insured earnings is 148'200 Swiss francs a year or 406 Swiss francs a day.

2) Premiums are charged in ‰ of the insured earnings. The insured persons are divided into risk classes (according to the companies that employ them). Information on the net premium rates cannot be given, as each insurer establishes an individual premium tariff.

The premiums shall in principle be borne by the employees; the right to make other arrangements in favour of the employees is reserved.

Voluntary pension provision (pillar 3a)		2025	2024
Obligation to contribute: Contributions deductible from taxable income			
Maximum tax deduction with 2nd pillar		7'258	7'056
Maximum tax deduction without 2nd pillar, maximum 20% of earned income		36'288	35'280

Amounts all in CHF

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