Switzerland counts on us.

Contributions and benefits in 2027

AHV/IV/EO - Employer and employee contributions

	2027	2026
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 **since 2024 employee waiver right**	16,800	16,800
On minor incomes per year and employer (Exemption limit for minor wages does not apply to certain groups pursuant to Art. 34d para. 2 AHVV)	2,500	2,500

AHV/IV/EO - Contributions for self-employed persons

Maximum rate of contribution	10.00%	10.00%
Lower annual income limit	10,300	10,100
Maximum rate of contribution applicable on incomes over On incomes between CHF 10,300 and CHF 61'500 separate rates of contribution are applicable	61,500	60,500
Minimal annual contribution	541	530
Maximum annual income limit for contributions toward family allowances (FAK)	148,200	148,200
Income exempted from contributions		
Old-age pensioners per year **since 2024 waiver right**	16,800	16,800

AHV/IV/EO - Contributions for non-employed individuals

Annual minimum contribution	541	530
Annual maximum contribution	27,050	26,500

AHV/IV/EO - Old-age pensions

(from 2026: 13 old-age, 12 disability and survivors' pensions)

Minimum pension per month	1,280	1,260
Maximum pension per month	2,560	2,520
Maximum pension for couple per month	3,840	3,780

Values all in CHF

ALV - Unemployment insurance

	2027	2026
Contributions on annual income up to	148,200	148,200
	2.20%	2.20%
Solidarity surcharge on incomes from	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).		
On minor incomes per year and employer if only such employment contracts, otherwise no exemption limit. (Exemption limit for minor wages does not apply to certain groups pursuant to Art. 34d para. 2 AHVV)	2,500	2,500

BVG - Pension fund (occupational benefit plan)

		2027	2026
Annual entry threshold		23,040	22,680
Minimal annual coordinated salary (as per BVG)		3,840	3,780
Maximal annual salary as per BVG		92,160	90,720
Annual coordination deduction		26,880	26,460
Maximal annual insured salary as per BVG		65,280	64,260
Maximal insurable annual salary		921,600	907,200
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		2.00%	1.25%

Tied savings (voluntary pillar 3a)

Employees with pension fund	7,373	7,258
Self-employed without pension fund (max. 20% of salary)	36,864	36,288