

Contributions and benefits 2025

1st Pillar – Old Age, Survivors and Invalidity Insurance AHV/IV/EO – contributions for employed persons

Valid as of 2025

Obligation to contribute as of January 1st after reaching the age of seventeen

AHV	8.70 %
IV	1.40 %
EO	0.50 %
Total	10.60 %
AHV-gross salary (without family allowances) Employer and employee each pay half of total contribution	

1st Pillar – Old Age, Survivors and Invalidity Insurance AHV/IV/EO – contributions for self-employed persons

Maximum rate	10.00 %
Maximum rate applies for annual income of at least	CHF 60,500
Lower annual limiting amount	CHF 10,100
For insured salaries between CHF 10,100 and CHF 60,500 decreasing scale	
Minimum contribution	CHF 530
All persons obliged to contribute as of January 1st of the next full year after reaching age twenty	

Exempt income

For AHV-pensioners per year	CHF 16,800
Voluntary waiver of the exempt amount with the option to top up the pension if the full AHV pension is not reached	
Marginal side income per year per employer (Not applicable for housekeepers and artists and people engaged in cultural sector)	CHF 2,500

1st Pillar – Unemployment Insurance ALV

All AHV-insured employees are obliged to contribute	
Up to an annual salary of CHF 148,200	2.20 %
Employer and employee each pay half of total contribution	

1st Pillar – AHV – Retirement Pension

Minimum pension per month	CHF 1,260
Maximum pension per month	CHF 2,520
Maximum pension for married couple per month	CHF 3,780
The pension can be drawn in advance by a maximum of two years. Reduction rate 6.8 % (per year). Women born between 1961 and 1969 early withdrawal still possible at age of 62.	

2nd Pillar – Occupational Insurance (BVG)

Obligation to contribute against risk of death and invalidity insurance as of January 1st after reaching the age of seventeen;
retirement savings to be contributed as of January 1st after reaching the age of twenty four

Minimum salary per year	CHF 22,680
Minimum insured salary according to BVG per year	CHF 3,780
Maximum insured salary according to BVG per year	CHF 90,720
Coordination amount deducted per year	CHF 26,460
Maximum insured salary according to BVG per year	CHF 64,260
BVG minimum rate of interest	1.25 %

2nd Pillar – Accident Insurance (UVG)

Contribution obligation occupational accident: all employees incl. trainees, apprentices, etc.

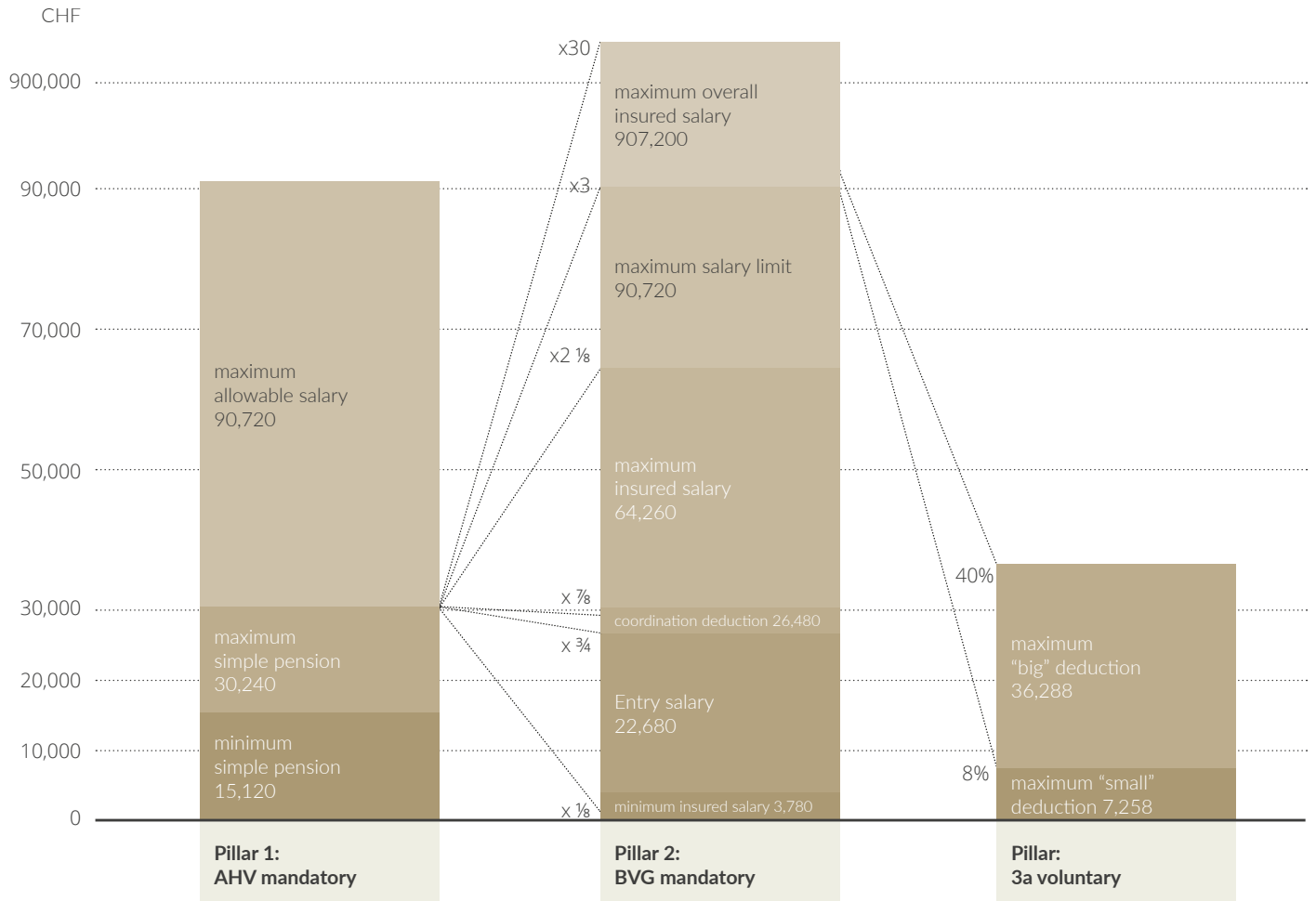
Contribution obligation non-occupational accident: all employees with more than 8 working hours per week

Maximum insured UVG-salary per year	CHF 148,200
Premium for occupational accident insurance (BU) paid by employer	
Premium for non-occupational accident insurance (NBU) paid by employee	

3rd Pillar – Individual Supplementary Retirement Savings (voluntary)

Employees with 2nd pillar	CHF 7,258
Self-Employees without 2nd pillar (max. 20% of income)	CHF 36,288

Swiss pension system 2025



For more information
visit the following website:
www.bsv.admin.ch

