Contributions and benefits 2024

Reference age new: **65 years** all persons

1st Pillar – Old Age, Survivors and Invalidity Insurance AHV/IV/EO – contributions for employed persons			Valid as of 2024
Obligation to contribute as of January 1st after reaching the age of seventeen			
AHV			8.70 %
IV			1.40 %
EO			0.50 %
Total	AHV-gross salary (without family allowances) Employer and employee each pay half of total contribution		10.60 %

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	58,800
Lower annual limiting amount	CHF	9,800
For insured salaries between CHF 9,800 and CHF 58,800 decreasing scale		
Minimum contribution All persons obliged to contribute as of January 1st of the next full year after reaching age twenty	CHF	514

Exempt income		
For AHV-pensioners per year New: Voluntary waiver of the exempt amount with the option to top up the pension if the full AHV pension is not reached	CHF	16,800
Marginal side income per year per employer (Not applicable for housekeepers and artists and people engaged in cultural sector)	CHF	2,300

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		

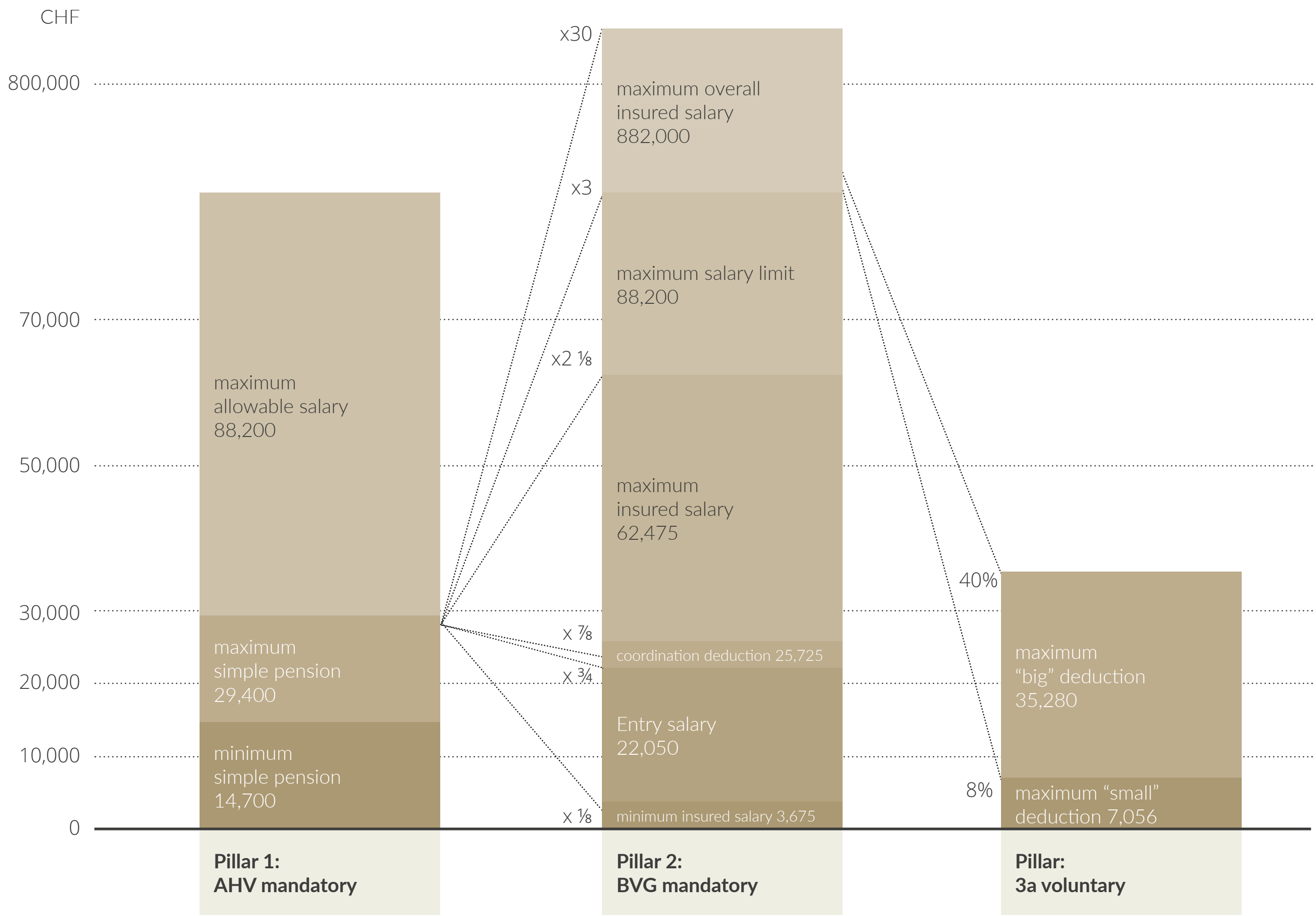
1st Pillar – AHV – Retirement Pension		
Minimum pension per month	CHF	1,225
Maximum pension per month	CHF	2,450
Maximum pension for married couple per month	CHF	3,675
The pension can be drawn in advance by a maximum of two years. Reduction rate 6.8 % (per year). Women born between 1961 and 1969 early 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	22,050
Minimum insured salary according to BVG per year	CHF	3,675
Maximum insured salary according to BVG per year	CHF	88,200
Coordination amount deducted per year	CHF	25,725
Maximum insured salary according to BVG per year	CHF	62,475
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 Premium for occupational accident insurance (BU) paid by employer Premium for non-occupational accident insurance (NBU) paid by employee	CHF	148,200

3rd Pillar – Individual Supplementary Retirement Savings (voluntary)		
Employees with 2nd pillar	CHF	7,056
Self-Employees without 2nd pillar (max. 20% of income)	CHF	35,280

Swiss pension system 2024



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