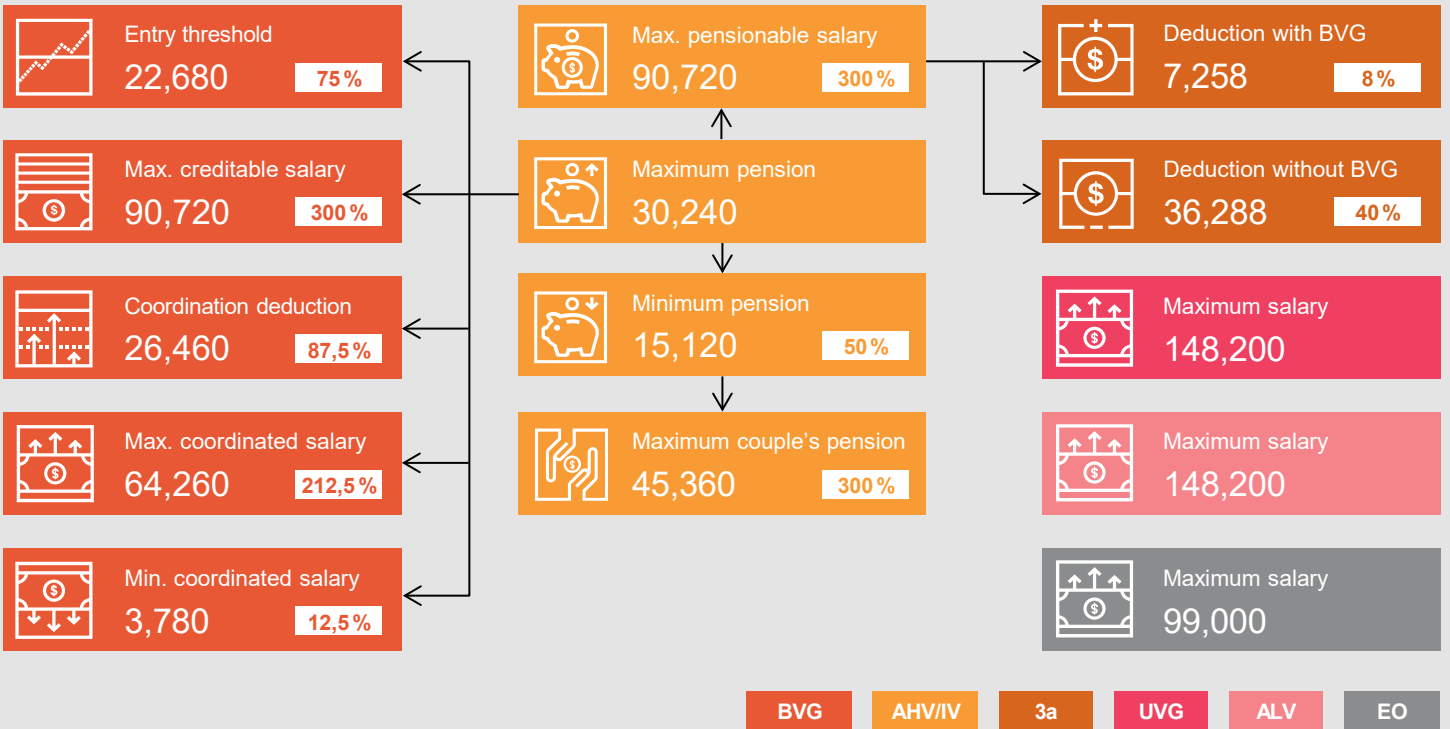


Key figures for social insurance in 2025



AHV/IV ALV EO

Pensions	
Simple old-age/disability pension	100%
Married couple's pension max. capped	150%
Widow's/widower's pension	80%
Half-orphan's pension	40%
Full orphan's pension	60%
Disabled person's child's pension as of a degree of disability $\geq 40\%$	
Reference age for women	64 years + 3 months
Reference age for men	65 years

Non-contributory salaries for the year	
CHF $\leq 16,800$ non-contributory amount from reference age, optional	
CHF $\leq 2,500$ low-wage threshold	

Contributions	½ employee ½ employer	Self-employed individuals
AHV	8.7 %	8.1 %*
IV	1.4 %	1.4 %*
Loss of earnings	0.5 %	0.5 %*
Total	10.6 %	10 %*

* For incomes below 60,500 francs, the contribution rate is reduced based on the degressive scale of contributions

AHV / IV / EO	Unemployed individuals
Minimum contribution	CHF 530
Maximum contribution	CHF 26,500

ALV	½ employee	½ employer
	2.2 % up to CHF 148,200	

BVG

Pensions (legal)	
M/F: old-age	6.80 % RS* with interest
M/F: IV	6.80 % RS* w/out interest
*RS: retirement savings	
Retirement pension	100%
Retired person's child's pension	20%
Invalidenrente	100%
IV – Kinderrente	20%

Before retirement: disability pension	
After retirement: old-age pension	
Widow's or widower's pension	60 %
Orphan's pension	20 %

IV-Renten	
< 40 %	No pension
40 % – 49 %	Gradation of pension from 25% to 47.5%
50 % – 69 %	Percentage corresponds to the degree of disability
70 % – 100 %	Full pension

Annual retirement credits		
Men	Women	
25 – 34	25 – 34	7 %
35 – 44	35 – 44	10 %
45 – 54	45 – 54	15 %
55 – 65	55 – 64	18 %

Contributions: The employer must assume at least half of total costs
Entry threshold: CHF 22,680

UVG

UVG pension/daily benefits	
Widows/widowers	40 %
Half-orphans	15 %
Full orphans	25 %
Disability	80 %
Complementary (death/100% disability)	90 % with pillar 1
Daily benefits	80 % from day 3

} max. 70 %

Other benefits	
Treatment costs, hospital general ward	
Medical treatment	
Travel, transport + rescue costs	
Aids, property damage	
Transport of remains + funeral expenses	
Personal injury indemnity	

Contributions	
Occupational accident	Borne by employer
Non-occupational accident	Borne by employee

