



Social security

Contributions and Benefits 2020

Contact



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Sources:

<https://www.ahv-iv.ch/p/1.2020.d>

<https://www.bsv.admin.ch/bsv/de/home/sozialversicherungen/el.html>

<https://www.bsv.admin.ch/bsv/de/home/sozialversicherungen/famz/grundlagen-und-gesetze/ansaeetze.html>

AHV/IV/EO – Employee and employer contributions

| | Employees 2020 | Employers 2020 |
|--|-------------------|-------------------|
| AHV (Old-Age and Survivors' Insurance) | 4.35% | 4.35% |
| IV (Disability insurance) | 0.7% | 0.7% |
| EO (income replacement, maternity) | 0.225% | 0.225% |
| Total | 5.275% | 5.275% |
| Exempt income | | |
| For pensioners per year per employer | 16,800 | 16,800 |
| Marginal side income per year per employer (note exception without tax-free allowance) | 2,300 | 2,300 |

UVG – Accident insurance (occupational and non-occupational)

| | Employees 2020 |
|---|-------------------|
| Maximum insured UVG salary per year | 148,200 |
| Non-occupational accident insurance (NBUV) only applies to employees who work at least 8 hours per week | |

BVG – Occupational pension

| | Employees 2020 |
|--|-------------------|
| Minimum earnings threshold per year | 21,330 |
| Minimum insured salary according to BVG per year | 3,555 |
| Upper limit according to BVG per year | 85,320 |
| Coordination deduction per year | 24,885 |
| Maximum insured salary according to BVG per year | 60,435 |
| Maximum insurable salary per year | 853,200 |
| Savings contributions – Retirement credits from pensionable salary | |
| Age 25-34 | 7.00% |
| Age 35-44 | 10.00% |
| Age 45-54 | 15.00% |
| Age 55-64/65 | 18.00% |
| Statutory minimum interest rate | 1.00% |

Restricted pension (voluntary pillar 3a)

| | Employees 2020 |
|--|-------------------|
| Gainfully employed persons with 2nd pillar | 6,826 |
| Gainfully employed persons without 2nd pillar (max. 20% of earnings from employment) up to | 34,128 |

ALV – Unemployment insurance

| | Employees 2020 | Employers 2020 |
|--|-------------------|-------------------|
| Up to an annual salary of | 148,200 | 148,200 |
| | 1.1% | 1.1% |
| Solidarity contribution on annual salary of at least | 148,201 | 148,201 |
| | 0.5% | 0.5% |

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

| | |
|---|---------|
| Maximum interest rate | 9.95% |
| Lower income limit | 9,500 |
| Maximum interest rate for incomes of at least | 56,900 |
| The sliding scale for contributions is applied for incomes between 9,500 and 56,900 | |
| Minimum contribution per year | 496 |
| Upper limit for contributions to the family compensation office (FAK) | 148,200 |

Exempt income

| | |
|-------------------------|--------|
| For pensioners per year | 16,800 |
|-------------------------|--------|

AHV/IV/EO – Contributions for persons not in gainful employment

| | |
|-----------------------------|--------|
| Minimum annual contribution | 496 |
| Maximum annual contribution | 24,800 |

AHV/IV/EO – Pensions

| | |
|--|-------|
| Minimum single person's pension per month | 1,185 |
| Maximum single person's pension per month | 2,370 |
| Maximum married couple's pension per month | 3,555 |



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