



Social security

Contributions and Benefits 2020

Contact



Raymond Simmen

TLS Director

+41 58 792 4233
raymond.simmen@ch.pwc.com

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

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

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