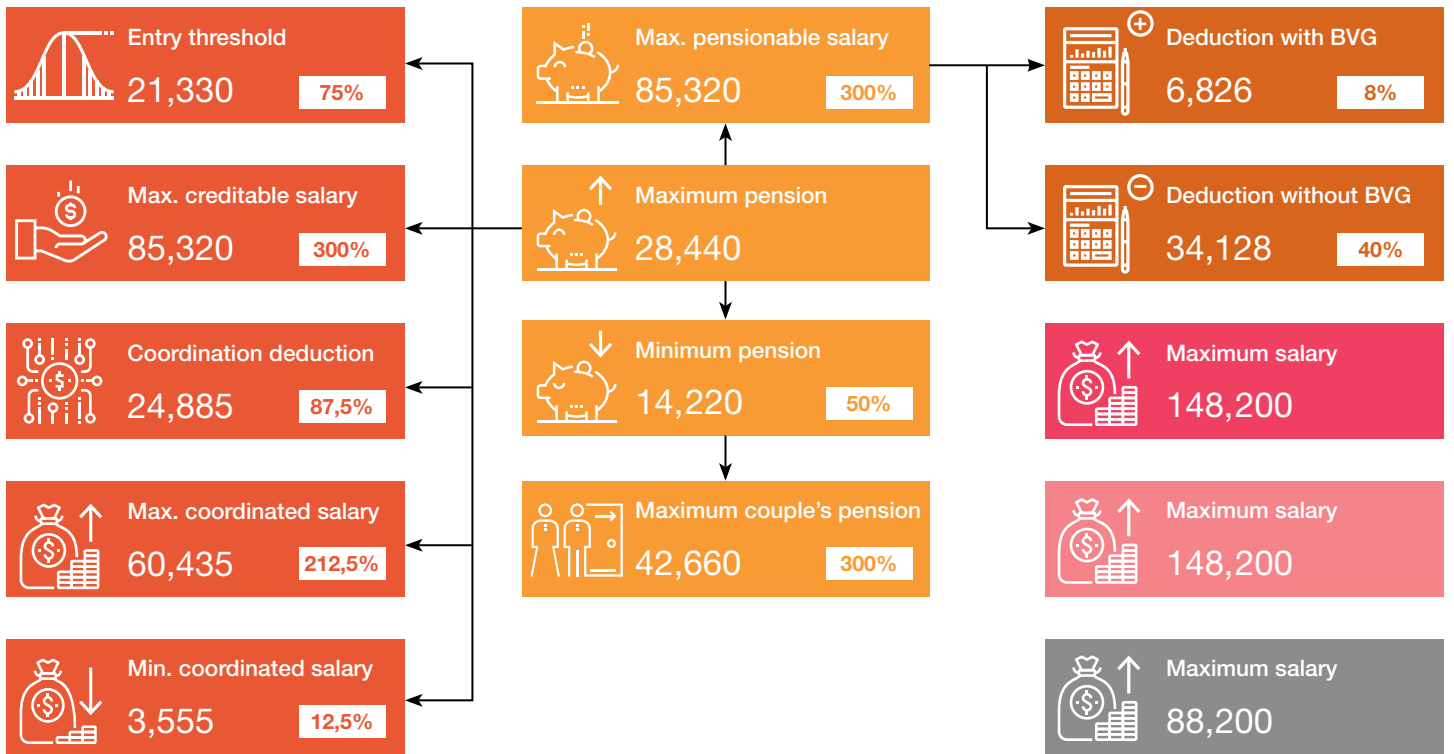


Key figures for social insurance in 2020



BVG AHV/IV 3a UVG ALV EO/MSE

AHV/IV ALV EO/MSE

Pensions	
Simple old-age/disability pension	100%
Married couple's pension max. capped	150%
Widow's/widower's pension	80%
Orphan's pension	40%
Full orphan's pension	60%
Disabled person's child's pension	40%
Retirement age for women	64
Retirement age for men	65

Non-contributory salaries for the year
CHF <16,800 64/65 years old (drawing an AHV pension)
CHF <2,300 for subsidiary income

Contributions	½ employee ½ employer	Self-employed individuals
AHV	8.7%	8.1%
IV	1.4%	1.4%
Loss of earnings	0.45%	0.45%
Total	10.55%	9.95%

AHV / IV / EO	Unemployed individuals
Minimum contribution	CHF 496
Maximum contribution	CHF 42,800

ALV	½ employee	½ employer
	2.2% up to CHF 148,200	
	1.0% from CHF 148,200	

BVG

Pensions (statutory)	
M: old-age	6.80% RS* with interest
M: IV	6.80% RS* w/out interest
F: old-age	6.80% RS* with interest
F: IV	6.80% RS* w/out interest
F + M = born in 1949 and later	
6.80% RS with or without interest	
Retirement pension	100%
Retired person's child's pension	20%
Disability pension	100%
Disabled person's child's pension	20%

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

Disability pensions	
< 40%	No pension
40% – 49%	Quarter pension
50% – 59%	Half pension
60% – 69%	Three-quarter pension
70% – 100%	Full pension

Annual retirement credits		
Men	Women	
25 – 34	25 – 34	7%
35 – 44	35 – 44	11%
45 – 54	45 – 54	16%
55 – 65	55 – 64	18%

Contributions: Employer must assume at least half of total costs
Entry threshold: CHF 21,330

UVG

Non-contributory salaries for the year		
Widows/widowers	40%	} max. 70%
Half-orphans	15%	
Full orphans	25%	
Disability	80%	
Complementary (death/disability)	90%	with pillar 1
Daily benefits	80%	from day 3

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

*RS: retirement savings