



## Social security

# Contributions and Benefits 2022

### OASI/DI/IC – Employee and employer contributions

	Employees 2022	Employers 2022
OASI (Old-Age and Survivors' Insurance)	4.35%	4.35%
DI (Disability insurance)	0.7%	0.7%
IC (income compensation insurance, maternity/paternity)	0.250%	0.250%
<b>Total</b>	<b>5.300%</b>	<b>5.300%</b>

#### 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

### UI – Unemployment insurance

	Employees 2022	Employers 2022
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%

### OASI/DI/IC – Contributions for self-employed persons

Maximum interest rate	10.0%
Lower income limit	9,600
Maximum interest rate for incomes of at least	57,400
The sliding scale for contributions is applied for incomes between 9,600 and 57,400	
Minimum contribution per year	503
Upper limit for contributions to the family compensation office (FAK)	148,200

#### Exempt income

For pensioners per year	16,800
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### OASI/DI/IC – Contributions for persons not in gainful employment

Minimum annual contribution	503
Maximum annual contribution	25,150

### OASI/DI/IC – Pensions

Minimum single person's pension per month	1,195
Maximum single person's pension per month	2,390
Maximum married couple's pension per month	3,585

### Accident insurance (occupational and non-occupational)

	Employees 2022
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	

### Occupational pension

	Employees 2022
Minimum earnings threshold per year	21,510
Minimum insured salary according to BVG per year	3,585
Upper limit according to BVG per year	86,040
Coordination deduction per year	25,095
Maximum insured salary according to BVG per year	60,945
Maximum insurable salary per year	860,400
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 2022
Gainfully employed persons with 2nd pillar	6,883
Gainfully employed persons without 2nd pillar (max. 20% of earnings from employment) up to	34,416

#### Your contact

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#### Sources (German only):

- [FSIO Contributions to Social Security](#)
- [Information Center OASI/DI Leaflets](#)