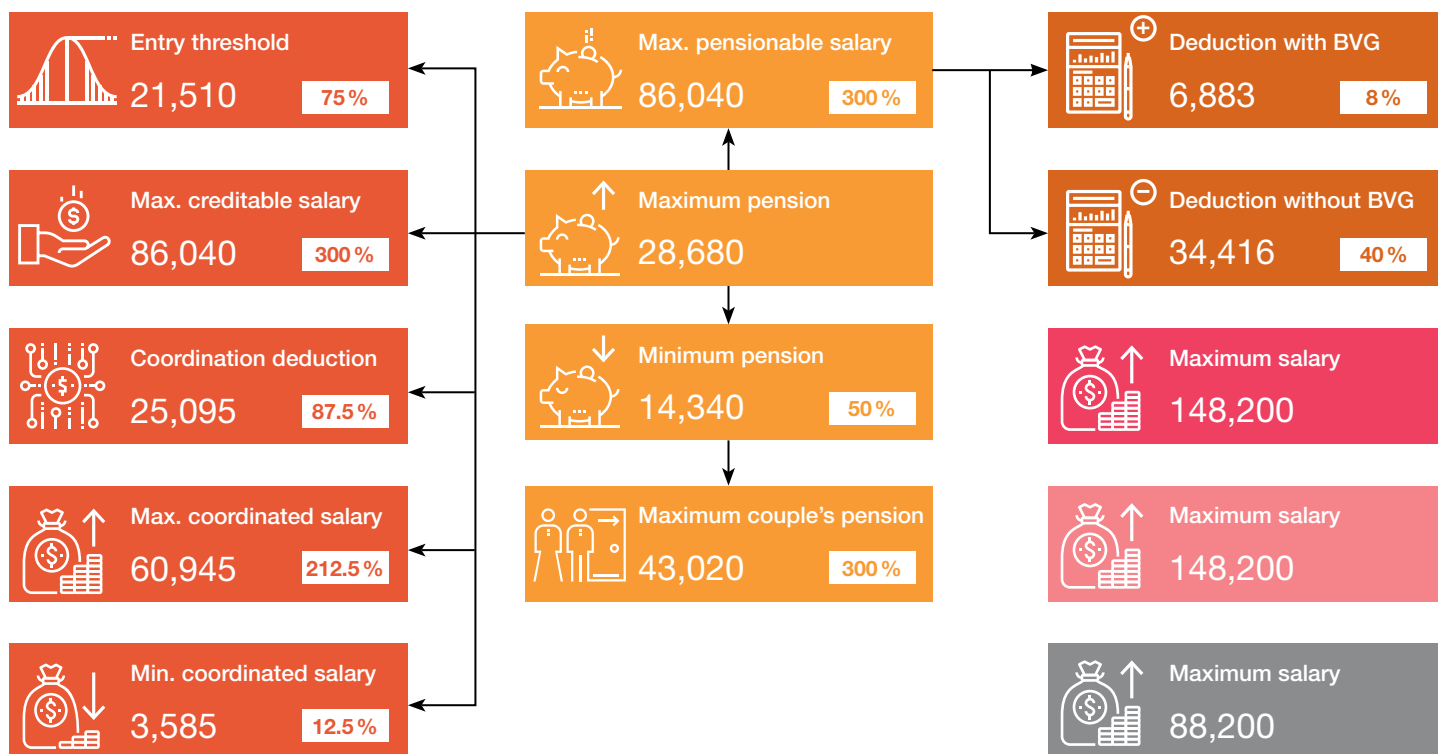


Key figures for social insurance in 2022



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%
Half-orphan's pension	40%
Full orphan's pension	60%
Disabled person's child's pension	as of a degree of disability $\geq 40\%$

Retirement age for women 64
Retirement age for men 65

Non-contributory salaries for the year

CHF $\leq 16,800$ 64/65 years old (drawing an AHV pension)
 CHF $\leq 2,300$ 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 57,400 francs, the contribution rate is reduced based on the degressive scale of contributions

AHV / IV / EO Unemployed individuals

Minimum contribution	CHF 503
Maximum contribution	CHF 25,150

ALV ½ employee ½ employer

	2.2% up to CHF 148,200
	1.0% from 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%
Disability pension	100%
Disabled person's child's pension	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 21,510

UVG

UVG pension/daily benefits

Widows/widowers	40%	} max. 70%
Half-orphans	15%	
Full orphans	25%	
Disability	80%	
Complementary (death/100% 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