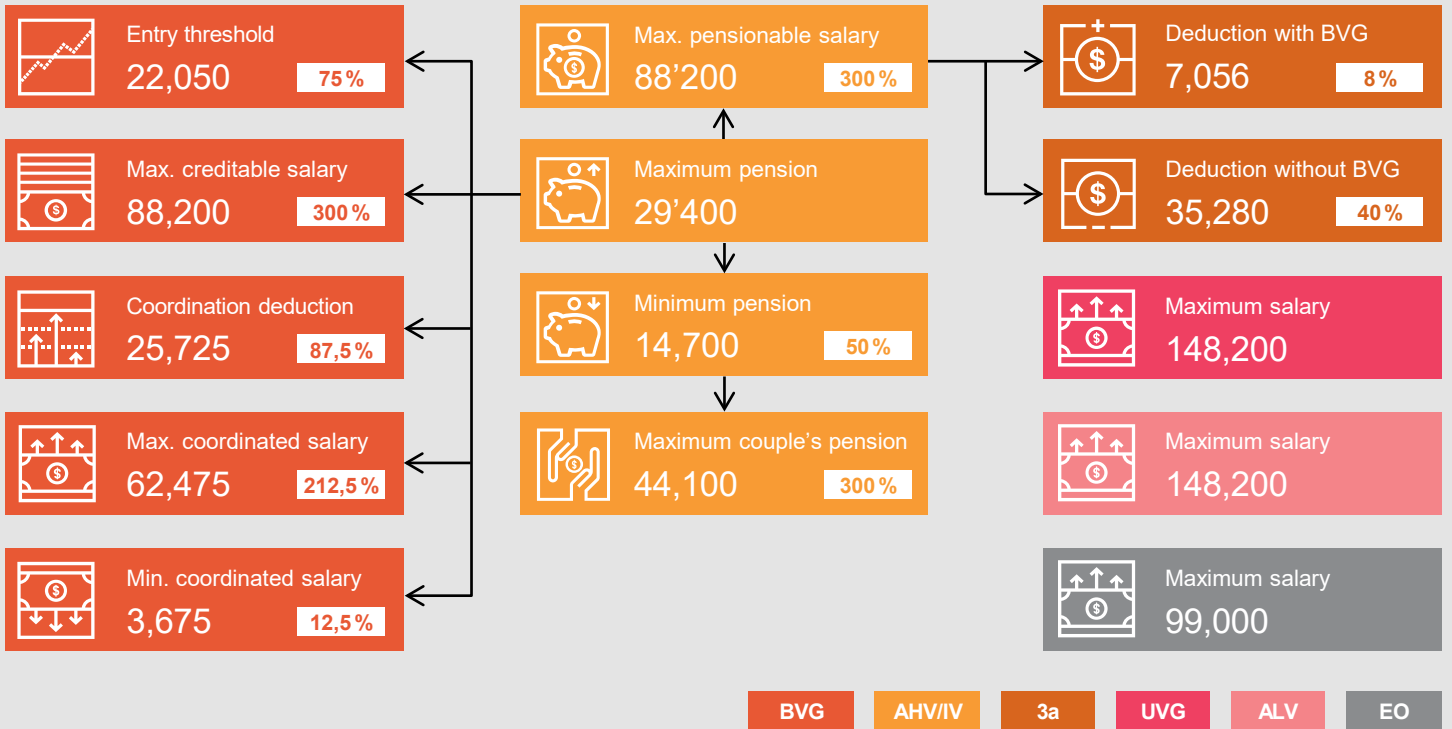


# Key figures for social insurance in 2023



## AHV/IV ALV EO

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 ≥ 40%
<b>Retirement age for women</b>	<b>64</b>
<b>Retirement age for men</b>	<b>65</b>

Non-contributory salaries for the year		
CHF ≤ 16,800 64/65 years old (drawing an AHV pension)		
CHF ≤ 2,300 low-wage threshold		
Contributions	½ employee	Self-employed individuals
AHV	8.7%	8.1%*
IV	1.4%	1.4%*
Loss of earnings	0.5%	0.5%*
<b>Total</b>	<b>10.6%</b>	<b>10%*</b>

\* For incomes below 58,800 francs, the contribution rate is reduced based on the degressive scale of contributions

AHV / IV / EO	Unemployed individuals
Minimum contribution	CHF 514
Maximum contribution	CHF 25,700

ALV	½ employee	½ employer
	2.2 % up to 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%
Invalidenrente	100%
IV – Kinderrente	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 22,050

## 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	
<b>Occupational accident</b>	Borne by employer
<b>Non-occupational accident</b>	Borne by employee

