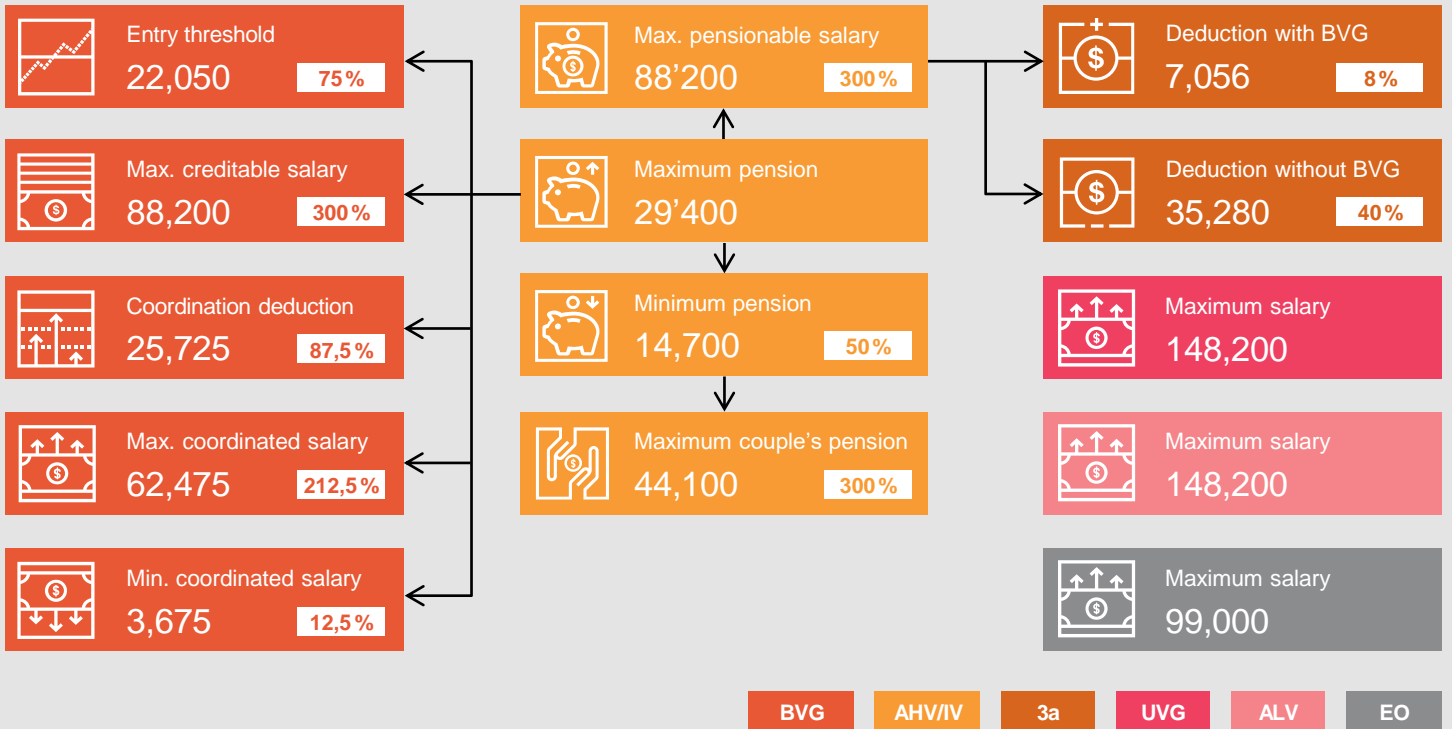


Key figures for social insurance in 2024



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%
Reference age for women	64
Reference age for men	65

Non-contributory salaries for the year
 CHF ≤ 16,800 non-contributory amount from reference age, optional
 CHF ≤ 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 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%
Half-orphans	15%
Full orphans	25%
Disability	80%
Complementary (death/100% disability)	90% with pillar 1
Daily benefits	80% from day 3

} max. 70%

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

