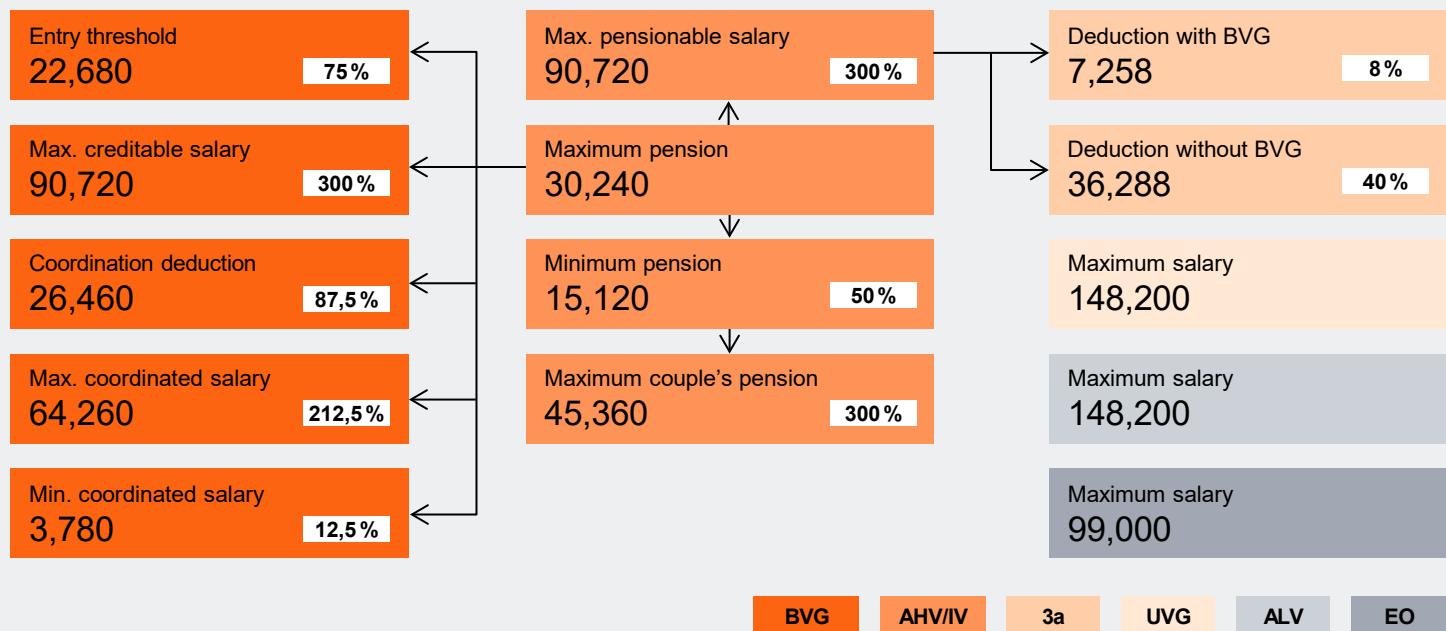


Key figures for social insurance in 2026



BVG AHV/IV 3a UVG ALV EO

AHV/IV ALV EO

BVG

UVG

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 $\geq 40\%$
Reference age for women	64 years + 6 months
Reference age for men	65 years

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%

UVG pension/daily benefits	
Widows/widowers	40%
Half-orphans	15%
Full orphans	25 %
max. 70%	
UVG	
Disability	80%
Complementary (death/100% disability)	90%
Daily benefits	80%
with pillar 1 from day 3	

Non-contributory salaries for the year

CHF \leq 16,800 non-contributory amount from reference age, optional

CHF \leq 2,500 low-wage threshold

Contributions	$\frac{1}{2}$ employee $\frac{1}{2}$ 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 60,500 francs, the contribution rate is reduced based on the degressive scale of contributions

AHV / IV / EO	Unemployed individuals
Minimum contribution	CHF 530
Maximum contribution	CHF 26,500
ALV	$\frac{1}{2}$ employee $\frac{1}{2}$ employer

2.2 % up to CHF 148,200

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 22,680