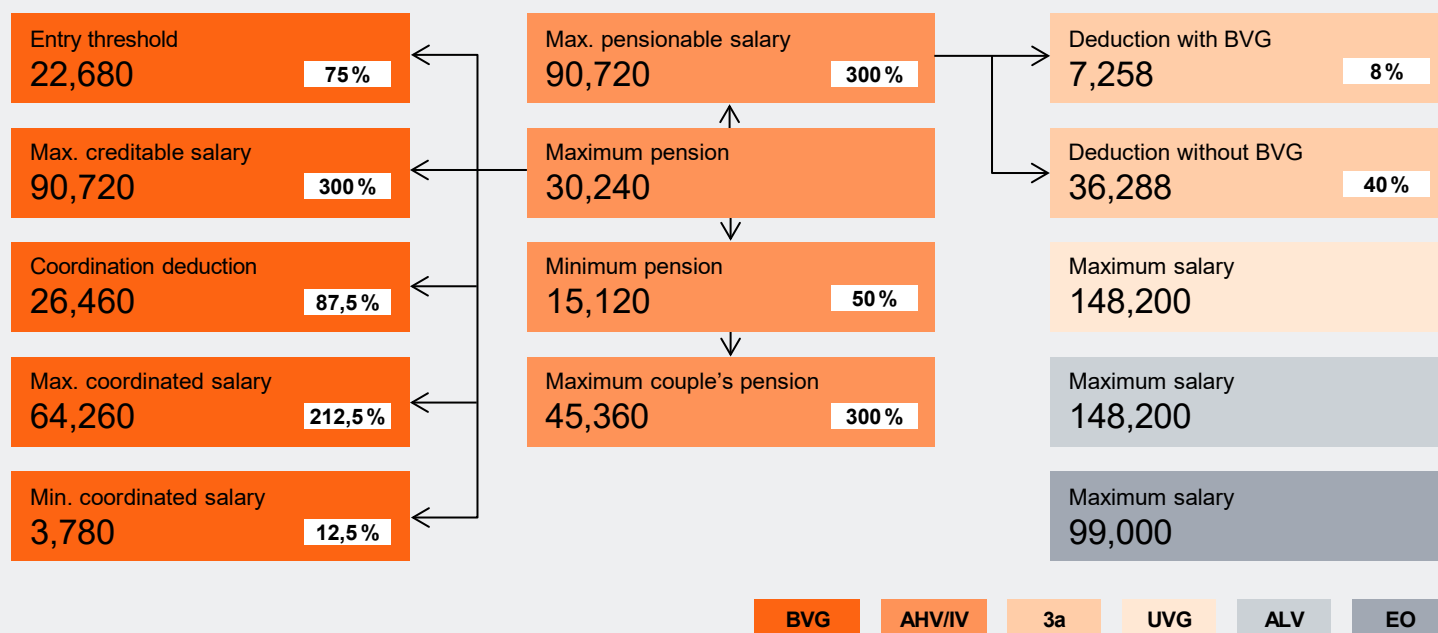


Key figures for social insurance in 2026



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

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	

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

Annual Retirement Goals		
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

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 and rescue costs
Aids, property damage
Transport of remains and funeral expenses
Personal injury indemnity

Contributions

Occupational accident	Borne by employer
Non-occupational accident	Borne by employee