

# Contribution and Benefits 2026

## Social security

### Contact



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### Accident insurance (occupational and non occupational)

	Employees 2026
Maximum insured UVG salary per year	148,200
Non-occupational accident insurance (NBUV) only applies to employees who work at least 8 hours per Week	

### Occupational pension

	Employees 2026
Minimum earnings threshold per year	22,680
Minimum insured salary according to BVG per year	3,780
Upper limit according to BVG per year	90,720
Coordination deduction per year	26,460
Maximum insured salary according to BVG per year	64,260
Maximum insurable salary per year	907,200
Savings contributions – Retirement credits from pensionable salary	
Age 25–34	7.00%
Age 35–44	10.00%
Age 45–54	15.00%
Age 55–64/65	18.00%
Statutory minimum interest rate	1.25%

### Restricted pension (voluntary pillar)

	Employees 2026
Gainfully employed persons with 2nd pillar	7,258
Gainfully employed persons without 2nd pillar (max. 20% of earnings from employment) up to	36,288

### OASI/DI/IC – Employee and employer contributions

	Employees 2026	Employers 2026
OASI (Old Old-Age and Survivors' Insurance)	4.35%	4.35%
DI (Disability insurance)	0.7%	0.7%
IC (income compensation insurance, maternity/ paternity)	0.25%	0.25%
<b>Total</b>	<b>5.30%</b>	<b>5.30%</b>

### Exempt income

For pensioners per year per employer	16,800	16,800
Marginal side income per year per employer (note exception without tax tax- free allowance)	2,500	2,500

### UI – Unemployment insurance

	Employees 2026	Employers 2026
Up to an annual salary of	148,200	148,200
	1.1%	1.1%

### OASI/DI/IC – Contributions for self self-employed persons

Maximum interest rate	10.0%
Lower income limit	10,100
Maximum interest rate for incomes of at least	60,500
The sliding scale for contributions is applied for incomes between 9,800 and 58,800	
Minimum contribution per year	530
Upper limit for contributions to the family compensation office (FAK)	148,200
<b>Exempt income</b>	
For pensioners per year	16,800

### OASI/DI/IC – Contributions for persons not in gainful employment

Minimum annual contribution	530
Maximum annual contribution	26,500

### OASI/DI – Pensions

Minimum single person's pension per month	1,260
Maximum single person's pension per month	2,520
Maximum married couple's pension per month	3,780

### Sources:

- [FSIO Contributions to Social Security](#)
- [Information Cente OASI/DI Leaflets](#)