Current thresholds

	Contributions in 2026	Contributions in 2027
Old-age and survivors's insurance/Disability insurance (AHV/IV)		
Maximum pensionable salary	CHF 90,720	CHF 92,160
Minimum retirement/disability pension	CHF 15,120*	CHF 15,360*
Maximum retirement/disability pension	CHF 30,240*	CHF 30,720*
Maximum retirement/disability pension Married couple's pension	CHF 45,360	CHF 46,080
*From 2026 a 13th OASI pension will also be paid out.		
Maximum children's/orphans' pensions Mother and father, together	CHF 18,144	CHF 18,432
Occupational benefit plan (BVG)		
Maximum effective annual salary	CHF 90,720	CHF 92,160
Minimum annual salary	CHF 22,680	CHF 23,040
Coordination deduction	CHF 26,460	CHF 26,880
Maximum pensionable salary	CHF 64,260	CHF 65,280
Minimum pensionable salary	CHF 3,780	CHF 3,840
Maximum salary that can be insured	CHF 907,200	CHF 921,600
Entry threshold for 1e plans	CHF 136,080	CHF 138,240
Sicherheitsfonds (SFV)		
Contribution rate for supplementary payments in the event of an unfavorable age structure for registered occupational benefits institutions (as % of the pensionable BVG salary)	0.11 %	0.11 %
Contribution rate for the provision of insolvency and other benefits to all occupational benefits institutions subject to the Vested Benefits Act (expressed as a percentage of the sum of the regulatory vested benefits of all active insured persons as calculated on December 31 and 10 times the aggregate pension amount)	0.002 %	0.002 %
Accident insurance (UVG)		
Maximum pensionable salary	CHF 148,200	CHF 148,200
Pillar 3		
The following contributions to a tied pension plan can be deducted from the taxable income:		
• Gainfully employed persons **with** a pension fund	CHF 7,258	CHF 7,373
• Gainfully employed persons **without** a pension fund 20 % of earned income per year, maximum	CHF 36,288	CHF 36,864
Unemployment insurance (ALV)		
Maximum pensionable salary	CHF 148,200	CHF 148,200
Maternity allowance (EO)		
Maximum pensionable salary	CHF 99,000	CHF 99,000

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