# All you need to know about social security

## The pension system in the Principality of Liechtenstein

As at April 2026. All information without guarantee

| Group of persons | Benefits | | | | | | | Funding |
|---|---|---|---|---|---|---|---|---|
| | **Basis for calculating the amount of the benefit** | **Temporary incapacity for work** | **Treatment, care, restoration** | **Permanent occupational disability** | **Death before retirement** | **Benefits after retirement** | **Adjustment of benefits** | **Contribution rates** |
| **Old age, survivors' and disability insurance, family compensation fund**<br>**OASI/ DI/LEC** | **Full pension**<br>For uninterrupted contribution years from the age of 20 (including credits for child-rearing and caregiving periods)<br>• Retirement/disability pension<br>Min. CHF 1,225/month<br>Max. CHF 2,450/month<br>• Widow's/widower's pension<br>Min. CHF 980/month<br>Max. CHF 1,960/month<br>• Orphan's and retired person's child's pension<br>Min. CHF 490/month<br>Max. CHF 980/month<br>• Disabled person's child's pension<br>Max. CHF 490/month<br><br>Christmas bonus: In December, an additional payment equal to the regular pension is made (applies to all pensions). | **DI daily benefits**<br>• max. 80% of the applicable earned income during integration and assessment measures<br>• Child supplement | **OASI**<br>• Medical aids<br>• Helplessness allowance<br>**DI**<br>• Integration measures (vocational measures, wage subsidies, suspension of pension payments upon request, aids, daily allowances, reimbursement of expenses)<br>• Promotion of disability assistance<br>Principle: Integration before retirement<br>**FCF (family compensation fund)**<br>• Maternity benefits<br>• Paternity benefits<br>• Parental allowance<br>• Child allowance<br>• Birth allowance<br>• Single-parent allowance | **Disability pension**<br>Amount (for full contribution period) depending on degree of disability<br>• From 40% = quarter pension<br>Minimum: CHF 306/month<br>Maximum: CHF 613/month<br>• From 50% = half pension<br>Minimum: CHF 613/month<br>Maximum: CHF 1,225/month<br>• From 67% = full pension<br>Minimum: CHF 1,225/month<br>Maximum: CHF 2 450/month<br>**Disabled person's child's pension**<br>• Quarter pension:<br>CHF 122/month<br>• Half pension:<br>CHF 245/month<br>• Full pension:<br>CHF 490/month | **Widow's/widower's pension**<br>With full contribution period, 80% of the corresponding retirement pension<br>• Minimum: CHF 980/month<br>• Maximum: CHF 1,960/month<br>In registered partnerships, the surviving partner is treated the same as a widowed spouse.<br>**Orphan's pension**<br>40% of corresponding old-age pension<br>• Minimum: CHF 490/month<br>• Maximum: CHF 980/month | **Old-age pension**<br>With full contribution period<br>• Minimum:<br>CHF 1,225/month<br>• Maximum:<br>CHF 2,450/month<br>**Supplementary pension for wife**<br>Men born in 1944 or earlier who are eligible for a pension, if their wife was born in 1954 or earlier and is not yet eligible for a pension<br>**Child's pension with old-age pension**<br>• CHF 490<br>• General entitlement until the age of 18<br>• For training until graduation, but no longer than until the age of 20 | In line with wage and price developments<br>• As a rule every two years<br>• Annually, provided that the national index rises by more than 4%<br>• Later, if the index increases by less than 5% within 2 years | **Employee and employer**<br>• OASI: 8.250% (employee: 4.025%; employer: 4.225%)<br>• DI: 1.350% (Employee: 0.675%; Employer: 0.675%)<br>If employers are not required to pay contributions:<br>• OASI max. 8.25% or DI max 1.35 % of the applicable salary<br>**Self-employed persons**<br>Contributions based on earned income (Based on the current contribution year)<br>**Not gainfully employed**<br>Min. CHF 368.55, max. CHF 12,285 per year, depending on assets, pension income, and other recurring benefits.<br>**FCF**<br>• Employee 0.2%<br>• Employer 1.9%<br>• Self-employed 2.1%<br>**Administrative costs (AC):**<br>• 0.5850 % of the applicable salary<br>• Obligation to provide benefits: Employer, self-employed person, person not gainfully employed |
| **Mandatory insurance coverage**<br>• for persons living or working in Liechtenstein<br>• for persons sent abroad under certain conditions for a contractually agreed period<br>**Retirement age**<br>Women/men: 65<br>Within the framework of flexible retirement age, the old-age pension can be taken early or deferred between the ages of 60 and 70.<br>**Drawing a pension early**<br>By 1 year: Pension reduction 5.0 %<br>By 2 years: Pension reduction 9.7 %<br>By 3 years: Pension reduction 14.0 %<br>By 4 years: Pension reduction 18.0 %<br>By 5 years: Pension reduction 21.8 %<br>**Deferring a pension**<br>Pension increase depending on the deferral period 4.5 % - 26.1 % | | | | | | | | |
| **Supplementary benefits**<br>**SB** | **Eligible claimant**<br>Residents of Liechtenstein who<br>• are eligible for an OASI pension,<br>• receive at least half of an DI pension or a helplessness allowance,<br>• have received a daily allowance from the DI for at least six months without interruption.<br>**Eligible foreign nationals**<br>• Swiss nationals and nationals of EEA countries with civil law residence in Liechtenstein<br>• Refugees and stateless persons who have been living in Liechtenstein for at least five years<br>• Nationals of other countries with civil law residence in Liechtenstein for at least 10 years (without interruption) | **Annual supplementary benefits**<br>Difference between eligible income and recognized expenses<br><br>The maximum supplementary benefits are:<br>• For single persons CHF 21,096<br>• For married couples CHF 31,680<br>• For persons with children (max.) CHF 58,800 | Securing the minimum subsistence level | Reimbursement for ancillary benefits, such as additional costs resulting from a disability and certain assistive devices and aids | Securing the minimum subsistence level if it is not possible to finance the minimum living costs from pensions and other income | Securing the minimum subsistence level for survivors | Securing the minimum subsistence level | The government may adjust benefits appropriately. | **Contribution rates**<br>None<br>**Funding**<br>Half of the costs for SB are covered by the state and half by the municipalities. The municipalities are charged based on their population as recorded in the latest census by the Office for Economic Affairs. |
| **Occupational benefits**<br>**OBI** | **Insurance obligation**<br>Employees who pay contributions to the OASI and whose relevant annual salary is at least equal to the minimum OASI old-age pension<br>**Retirement age**<br>The same as for OASI accident insurance<br>**Disability benefits**<br>From January 1, after reaching the age of 17<br>**Death benefits**<br>From January 1, after reaching the age of 17<br>**Retirement benefits**<br>From January 1 after reaching the age of 19 if the employment relationship is permanent (if the employment relationship is limited to more than three months or, in the case of a shorter fixed term, is continued beyond the initially specified period, it is considered permanent). | **Insured salary**<br>Salary up to CHF 88,200 (three times the maximum annual OASI old-age pension)<br><br>The occupational benefits institution may set an upper limit for the relevant annual salary in its regulations. Currently, this limit may not be less than CHF 88,200. | Contribution waiver | No benefits | **Disability pension**<br>Annually 30% of the insured salary<br>**Child's pension**<br>Annually 6% of the insured salary<br><br>These amounts apply in the event of total disability. In the event of partial disability, they are adjusted according to the degree of disability. | **Widow's/widower's pension**<br>• Bei Unterhaltspflicht für Kind(er) oder Alter mind. 45 Jahre und Ehedauer mind. 5 Jahre: 18% of the insured salary for life<br>• In all other cases: One-time severance payment equal to three years' pension<br>In registered partnerships, the surviving partner is treated the same as a widowed spouse.<br>**Orphan's pensions**<br>6% of the insured salary for half-orphans and 12% for full orphans each year | **Old-age pension**<br>The amount of the old-age pension depends on the retirement assets at the start of the pension and the conversion rate (as a percentage of the retirement assets).<br>Components of the retirement assets:<br>• Age credits of at least 8% of the insured salary<br>• Vested benefits brought into the fund<br>• Interest credited to these amounts<br>**Survivors benefits**<br>• Widow's or widower's pension: 60% of the last old-age pension paid<br>• Orphan's pension: 20% of the last old-age pension paid | Financing of cost-of-living adjustments is possible but not prescribed by law | **Contribution rates**<br>• Retirement provision:<br>At least 8% of the insured salary<br>• Risk contributions:<br>Determined based on the costs of minimum benefits<br>• Guarantee Fund for Insolvency Compensation:<br>Contributions according to ordinance<br>**Funding**<br>The employer pays at least half of the contributions and the internal administrative costs of the occupational benefits institution for each insured person. |

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| | | Basis for calculating the amount of the benefit | Temporary incapacity for work | Treatment, care, restoration | Permanent occupational disability | Death before retirement | Benefits after retirement | Adjustment of benefits | Contribution rates |
| **Accident insurance (AIA)**<br><br>**Obligatory accident insurance in the Principality of Liechtenstein**<br><br>**OUFL** | **Mandatory insurance coverage**<br>• Employees working in Liechtenstein<br>• Family members of an employer who receive cash wages and pay contributions to the OASI<br>• Persons with a secondary occupation or secondary employment if OASI contributions are levied on their wages<br>Part-time employees who work less than eight hours per week are only insured against occupational accidents (accidents on the way to work are considered occupational accidents). | **Daily benefits**<br>Last salary received before the accident<br>**Pension**<br>The salary earned within one year prior to the accident<br>Maximum insured earnings:<br>CHF 148,200/year<br>CHF 406/day | **Daily benefits**<br>• 80% of insured earnings from the second day of incapacity for work due to an accident or occupational illness until the insured person regains their earning capacity or begins receiving a disability pension.<br>• Percentage reduction in the event of partial incapacity for work | • Medical treatment<br>• Medical aids<br>• Property damage:<br>• Travel, transport, and search and rescue costs<br>• Transport of the body and funeral expenses | **Disability pension**<br>Full pension: 80% of the pensionable earnings<br>Min. disability level: 10%<br>**Complementary pension**<br>If you are entitled to both an OASI/DI pension and accident insurance benefits at the same time, the accident insurance will grant you a supplementary pension. This supplements the OASI/DI pension up to 90% of your insured earnings.<br>**Impairment compensation**<br>The payout is based on the percentage of impairment and is made as a lump-sum payment. However, it may not exceed the maximum amount of the insured annual income applicable on the day of the accident.<br>**Helplessness allowance**<br>• Measurement: Level of helplessness<br>• Monthly amount: At least twice, at most six times the maximum amount of the insured daily earnings | **Survivors' pensions**<br>• Widow/widower:<br>40% of the pensionable earnings<br>• Half orphan:<br>15% of the pensionable earnings<br>• Orphans who lost both parents:<br>25% of the pensionable earnings<br>Several survivors:<br>In total up to a maximum of 70% of the pensionable earnings<br>Separated or divorced couples:<br>20% of the pensionable earnings (but no more than the maintenance contribution owed)<br>In registered partnerships, the surviving partner is treated the same as a widowed spouse.<br>**Complementary pension**<br>If you are entitled to both an OASI/DI pension and accident insurance benefits, the accident insurance will grant you a supplementary pension. This supplements the OASI/DI pension up to 90% of your insured earnings. | End of entitlement to disability pension:<br>• Full settlement (capitalized pension)<br>• Pension expiration<br>• Death of the insured | Cost-of-living adjustment:<br>Based on price development/national index and OASI | **Contribution rates**<br>• Measurement:<br>as % of pensionable salary<br>• Occupational accident:<br>Classification of businesses according to type and ratio (gradual premium classification)<br>• Non-occupational accident:<br>Differentiation of premiums according to risk class<br>**Funding**<br>• Occupational accidents and sicknesses:<br>Employer<br>• Non-occupational accident:<br>Employees |

| | Group of persons | Benefits | Funding |
|---|---|---|---|
| | | Basis for calculating the amount of the benefit | Contribution rates and financing |
| **Health insurance**<br><br>**HI** | **Healthcare**<br>• Mandatory insurance: Persons with civil law residence in Liechtenstein or employed persons<br><br>Rule for cross-border commuters<br>• Swiss: No entitlement, as insurance is compulsory in Switzerland<br>• Austrians: Right to choose mandatory insurance in Liechtenstein or Austria<br>**Sickness benefits**<br>• Mandatory insurance: Persons aged 15 and over who work for an employer domiciled or with a subsidiary in Liechtenstein<br>• End of entitlement: When receiving a full OASI pension<br>• Supplement to mandatory insurance possible for insureds who have mandatory insurance<br>• Persons who do not have mandatory insurance: Voluntary daily sickness benefits insurance possible | Mandatory health insurance offers the same benefits to all insureds. The scope of benefits provided by healthcare insurance and daily sickness benefits insurance can be individually adjusted on a voluntary basis. (Maximum pensionable salary: 148,200)<br>**Healthcare insurance**<br>• Outpatient examinations, treatments, and care measures, including medications, medical devices, and analyses prescribed by a doctor<br>• Examinations, treatments, and care measures provided on an inpatient or outpatient basis in hospitals, as well as the costs of meals and accommodation for inpatient treatment in accordance with the hospital's basic services.<br>• Contributions to medically prescribed spa treatments<br>• Medically necessary patient transfer<br>• Contribution to the costs of home care that exceed normal living expenses, provided that the care is medically recommended<br>**Daily sickness benefits insurance**<br>• In the event of full incapacity for work, 80% of the previous salary subject to OASI contributions, including regular additional income<br>• Payable from the second day after the onset of illness in the event of medically certified incapacity for work of at least 50%<br>Sickness benefit expires in the event of:<br>• Capacity for work regained<br>• Payment of daily sickness benefits for at least 720 days in a period of 900 consecutive days<br>• Receipt of a full old-age pension from the old-age and survivors' insurance scheme | **Insureds and employers**<br>• Separate contributions for each type of insurance (healthcare, sick pay, mandatory/voluntary)<br>• Healthcare:<br>– Single premium for all insureds (premiums set by providers)<br>– Employer contributions for employed persons (adults CHF 173.50/young people CHF 86.75)<br>• Sickness benefits:<br>– Employers and employees each pay half<br>– Supplementary or voluntary insureds (premium set by health insurance provider)<br>**Cost sharing by insureds**<br>• Compulsory healthcare insurance from the age of 20<br>• Annual lump sum: CHF 500<br>• 20% deductible on costs exceeding the annual lump sum (10% deductible for pensioners)<br>**Contributions from the government**<br>Primarily for low-income insureds |
| **Unemployment insurance**<br><br>**UI** | **Mandatory insurance coverage**<br>• Employees who are mandatorily insured under the OASI for income from employment | **Salary subject to contributions**<br>**Up to CHF 126,000 (CHF 10,500/month)**<br>**Compensation for short-time working**<br>80% of the applicable daily earnings<br>**Unemployment benefits**<br>• Basic compensation 80% of the applicable daily earnings<br>• Reduction: 70% of the relevant daily earnings, provided there are no maintenance obligations, achieved daily allowance of more than CHF 140, no disability<br>• Entitlement:<br>– Maximum of 260 daily benefits: Contribution period of at least 12 months<br>– Maximum of 400 daily benefits: Contribution period of at least 18 months and age of 50 or older<br>– Maximum of 500 daily benefits: Contribution period of at least 22 months and receipt of a DI pension; degree of DI of at least 40%<br>– Maximum of 130 daily benefits: Persons who are exempt from the contribution period<br>– Maximum of 200 daily benefits: Not yet 25 years of age and no obligation to support children<br>**Insolvency compensation**<br>Coverage of wage claims for the last three months of employment prior to<br>• bankruptcy proceedings • granting of a moratorium • dismissal of bankruptcy proceedings • unsuccessful seizure<br>Compensation: Maximum CHF 10,500/month or CHF 350/day (maximum salary subject to contributions)<br>**Mandatory occupational benefits**<br>Pension protection for disability and death in the event of complete unemployment: Deduction of the contribution to the company employee pension scheme from unemployment benefits by the insurance fund and transfer together with the employer's contribution to be paid by the fund to the relevant insurance company. | **Contribution rates**<br>• 1% of the salary subject to contributions, max. CHF 1,260<br>• Government contributions correspond to 20% of annual payments if the insurance's assets are less than twice the total expenditure of the last four years.<br>• A deficit in the insurance is covered up to 20% of payments.<br>**Funding**<br>• Employers and employees each contribute 50%<br>• Contributions by the government<br>• Investment income |

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