



Current thresholds

| | Currency | Contributions in 2024 | Contributions in 2025 |
|---|----------|-----------------------|-----------------------|
| Old-age and survivors's insurance/Disability insurance (AHV/IV) | | | |
| Maximum pensionable salary | CHF | 88,200 | 90,720 |
| Minimum retirement/disability pension | CHF | 14,700 | 15,120 |
| Maximum retirement/disability pension | CHF | 29,400 | 30,240 |
| Maximum retirement/disability pension Married couple's pension | CHF | 44,100 | 45,360 |
| Maximum children's/orphans' pensions Mother and father, together | CHF | 17,640 | 18 144 |
| Occupational benefit plan (BVG) | | | |
| Maximum effective annual salary | CHF | 88,200 | 90,720 |
| Minimum annual salary | CHF | 22,050 | 22,680 |
| Coordination deduction | CHF | 25,725 | 26,460 |
| Maximum pensionable salary | CHF | 62,475 | 64,260 |
| Minimum pensionable salary | CHF | 3,675 | 3,780 |
| Maximum salary that can be insured | CHF | 882,000 | 907,200 |
| Entry threshold for 1e plans | CHF | 132,300 | 136,080 |
| Guarantee Fund (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) | | 0.13 | 0.13 |
| Flat contribution rate for the provision of insolvency and other benefits to all occupational benefits institutions subject to the Vested Benefits Act (expressed as % 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) | | 0.003 | 0.003 |
| Accident insurance (UVG) | | | |
| Maximum pensionable salary | CHF | 148,200 | 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 | 7,056 | 7,258 |
| • Gainfully employed persons without a pension fund 20 % of earned income per year, maximum | CHF | 35,280 | 36,288 |
| Unemployment insurance (ALV) | | | |
| Maximum pensionable salary | CHF | 148,200 | 148,200 |
| Maternity allowance (EO) | | | |
| Maximum pensionable salary | CHF | 99,000 | 99,000 |