

Current thresholds

	Currency	Contribu-tions in 2025	Contribu-tions in 2026
Old-age and survivors's insurance/Disability insurance (AHV/IV)			
Maximum pensionable salary	CHF	90,720	90,720
Minimum retirement/disability pension	CHF	15,120	15,120*
Maximum retirement/disability pension	CHF	30,240	30,240*
Maximum retirement/disability pension	CHF	45,360	45,360
Married couple's pension			
*From 2026 a 13th OASI pension will also be paid out.			
Maximum children's/orphans' pensions Mother and father, together	CHF	18 144	18 144
Occupational benefit plan (BVG)			
Maximum effective annual salary	CHF	90,720	90,720
Minimum annual salary	CHF	22,680	22,680
Coordination deduction	CHF	26,460	26,460
Maximum pensionable salary	CHF	64,260	64,260
Minimum pensionable salary	CHF	3,780	3,780
Maximum salary that can be insured	CHF	907,200	907,200
Entry threshold for 1e plans	CHF	136,080	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	0.11
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	7,258	7,258
• Gainfully employed persons without a pension fund 20% of earned income per year, maximum	CHF	36,288	36,288
Unemployment insurance (ALV)			
Maximum pensionable salary	CHF	148,200	148,200
Maternity allowance (EO)			
Maximum pensionable salary	CHF	99,000	99,000