



Summary sheet

Parental leave

Occupational benefits insurance and parental leave

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This information sheet outlines the necessary steps and options available to insureds who wish to take parental leave. On January 1, 2026, amendments passed by the Parliament of the Principality of Liechtenstein will come into effect, including the introduction of paid parental leave.

Underlying principle

Every parent is entitled to four months of parental leave, of which two months are paid at 100% (up to a maximum of CHF 4,900 per month). This leave can be taken flexibly. During parental leave, the employment relationship remains in place, regardless of whether the leave is paid or unpaid and how it is taken.

Note: This information sheet deals exclusively with the topic of parental leave and considers this topic in relation to your pension fund. For general information such as eligibility requirements, you will find helpful links at the end of the information sheet. Wage replacement payments during paid parental leave are made by the family compensation fund (FAK) and must be applied for separately from the FAK.

Important information for mothers: While receiving maternity benefits, you are not insured by the pension fund by law. If necessary, speak to your employer or contact person at AXA in good time to maintain your risk protection in the pension fund.

What options are available?

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A: Taking paid parental leave

There is an obligation to take out insurance for the risks of death and disability based on the last insured annual salary.

The leave can be taken all at once or flexibly.

Version A.1: Paid leave with continued risk protection (statutory minimum provision)

Risk protection in the event of death or disability continues to apply. For paid parental leave, contributions for risk benefits, increased by a surcharge for accident coverage, must be paid in full.

Version A.2: Paid leave with continued risk protection and savings process

The existing occupational benefits coverage will continue. For paid parental leave, the savings contributions and contributions for risk benefits, increased by a surcharge for accident coverage, must be paid in full. The employer may charge the savings contributions in full to the insured.

B: Taking unpaid parental leave

There is no obligation to take out insurance for the risks of death and disability.

The leave can be taken all at once or flexibly.

Version B.1: Unpaid leave without any occupational benefits coverage

There is no risk coverage in the event of death or disability. For unpaid parental leave, only the contribution to the guarantee fund is levied, which the employer can charge in full to the insured.

Note: With this option, you are not covered in the event of death or disability during unpaid parental leave. This poses a risk to you and your family. You can reduce this risk with the following options.

Version B.2: Unpaid leave with continued risk protection

Risk protection in the event of death or disability continues to apply. For unpaid parental leave, contributions for risk benefits, increased by a surcharge for accident coverage, must be paid in full. The employer may charge all contributions in full to the insured.

Version B.3: Unpaid leave with continued risk protection and savings process

The existing occupational benefits coverage will continue. For unpaid parental leave, the savings contributions and contributions for risk benefits, increased by a surcharge for accident coverage, must be paid in full. The employer may charge all contributions in full to the insured.

What is the situation regarding accident insurance?

In order to ensure full accident coverage and avoid gaps in coverage, accident coverage is included as standard.

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What do I need to do? Process and deadlines

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The employer must provide us with the following information in good time, at least one month before the start of parental leave (for both paid and unpaid parental leave), using the "Parental leave notification" form:

- Desired option
- Time-based payment method
- Distribution of contributions between employer and employee

The last insured annual salary is decisive for the risk and, if applicable, savings contributions. In general, additional cost contributions are incurred, which also include contributions to the guarantee fund. For paid parental leave, at least half of the risk and cost contributions must be paid by the employer.

The occupational benefits insurance adjusted based on the employer's notification. The employer receives an updated contribution schedule.

The employee's contribution must be withheld by the employer from the last salary payment before the start of parental leave.

At the end of parental leave, the occupational benefits insurance is adjusted accordingly based on the information provided in the "Parental leave notification" form.

The insured receives a new pension fund certificate for the duration of parental leave and after its expiration.

Further sources of information:

- [Information sheets | OASI - DI - FAK](#)
- [Act of November 8, 2024, amending the law on occupational benefits insurance](#)