

Key figures for social security from 1 January 2027

State social security schemes (1st pillar)

Obligation to pay: All people in employment from 1 January following their 17th birthday

		2027	2026
Employees			
AHV		**8.70%**	8.70%
IV		**1.40%**	1.40%
EO		**0.50%**	0.50%
Total AHV/IV/EO contributions as a percentage of gross pay (excluding family allowances)		**10.60%**	10.60%
Employee contribution		**5.30%**	5.30%
Not employed			
Obligation to pay: From 1 January following the 20th birthday			
Minimum contribution to AHV/IV/EO	per year	**541**	530
Maximum contribution to AHV/IV/EO	per year	**27'050**	26'500
Income not subject to contributions (AHV/IV/EO)			
Tax-free allowance at the reference age	per year	**16'800**	16'800
Minimum income per employer *	per year	**2'500**	2'500

* does not apply to domestic workers and cultural workers

AHV pensions*			
Minimum pension per person	per year	**15'360**	15'120
Maximum pension for unmarried people	per year	**30'720**	30'240
Maximum pension for a spouse or registered partner	per year	**46'080**	45'360
Minimum pension for a surviving spouse or registered partner	per year	**12'288**	12'096
Maximum pension for a surviving spouse or registered partner	per year	**24'576**	24'192
Reference age for women / men (see separate transitional arrangements for women)	age	**65/65**	65/65

* NEW: Persons who are alive on 1 December and who are entitled to an AHV old-age pension in December are entitled to a 13th pension. Entitlement will first arise on 1 December 2026.
No 13th pension payment is made in respect of disability pensions, survivors' benefits, children's pensions or the pension supplements for women of the AHV transitional generation (born between 1961 and 1969).
The figures do not take into account the 13th AHV pension.

IV pensions			
Maximum disability pension	per year	**30'720**	30'240
Minimum disability pension	per year	**15'360**	15'120
Unemployment insurance			
Obligation to pay: All employees subject to AHV contributions, excluding pensioners			
Maximum insured earnings	per year	**148'200**	148'200
Unemployment insurance contribution: employer and employee each	up to CHF 148,200 per year	**1.10%**	1.10%

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		2027	2026
EO Maternity, Paternity, Carer's and Adoption Allowance			
Maternity/parental allowance: 80 per cent of earned income, up to a maximum of 98 daily payments	max. per day	**220**	220
Paternity/adoption allowance: 80 per cent of earned income, up to a maximum of 14 daily allowances	max. per day	**220**	220

Mandatory occupational pension scheme (2nd pillar)

Obligation to pay: From 1 January following the 17th birthday, cover is provided only against death or disability
from 1 January following 24th birthday with additional cover for old age

Minimum annual wage for eligibility	per year	**23'040**	22'680
Maximum qualifying earnings before deduction of the coordination amount	per year	**92'160**	90'720
Coordination amount	per year	**26'880**	26'460
Maximum insured earnings	per year	**65'280**	64'260
Minimum insured wage	per year	**3'840**	3'780
Maximum insurable earnings	per year	**921'600**	907'200
Minimum interest rate		**2.00%**	1.25%
Premium based on age/regulations; at least 50 per cent funded by the employer			

Accident Insurance (UVG)			
Premiums for occupational accidents: depending on the risk category*	Funding by employers		
Non-occupational accident insurance premiums: from 8 working hours per week *	Funding by employers		
Maximum insurable earnings (BUV and NBUV)	per year	**148'200**	148'200

* depending on the economic sector or risk classification; insurance cover including the journey to and from work

Voluntary pension provision (Pillar 3a)*

Contributions deductible from taxable income			
Maximum tax deduction under the 2nd pillar		**7'373**	7'258
Maximum tax deduction without a second pillar, up to 20 per cent of earned income		**36'864**	36'288

* Missed annual contributions to Pillar 3a since 2025 can be paid retrospectively within a 5 year period.

Amounts in CHF