

Key social insurance data 2019



	from 01.01.2018	from 01.01.2019
GOVERNMENT SOCIAL INSURANCE POLICIES (1 ST PILLAR)		
Compulsory contribution: all gainfully employed persons from the 1st of January after reaching the age of 17 (year of birth 1999 to the age of 64 for females or 65 for males)		
AHV (Swiss old age and survivors' pension insurance)	8.40%	8.40%
IV (Swiss Disability Insurance)	1.40%	1.40%
EO (Swiss fund for loss of income)	0.45%	0.45%
ALV (up to wages of CHF 148'200.00) (Swiss unemployment benefit)	2.20%	2.20%
ALV solidarity contribution for wages from CHF 148'200.--	1.00%	1.00%
Total AHV/IV/EO, ALV of gross wage (without family allowances)	12.45% / 13.45%	12.45% / 13.45%
Annual minimum contribution (from 21 years)	CHF 478	CHF 482
Income exempt from contributions (AHV/IV/EO)		
Relief for pensioners (p.A.)	CHF 16'800	CHF 16'800
Remuneration from low-wage sideline employment (exception: private household) (p.A.)	CHF 2'300	CHF 2'300
AHV/IV-PENSIONS		
Monthly minimum individual pension	CHF 1'175	CHF 1'185
Annual minimum individual pension	CHF 14'100	CHF 14'220
Monthly maximum individual pension	CHF 2'350	CHF 2'370
Annual maximum individual pension	CHF 28'200	CHF 28'440
Monthly maximum pension for a married couple	CHF 3'525	CHF 3'555
Annual maximum pension for a married couple	CHF 42'300	CHF 42'660
OCCUPATIONAL PROVISION (2ND PILLAR) (Swiss Federal Law on Occupational Retirement, Survivors' and Disability Pension Plans)		
Compulsory contribution: from 01.01. after reaching the age of 17 only insurance cover for death/disability	CHF 21'150	CHF 21'330
Maximum creditable annual wage prior to deduction of the co-ordination amount	CHF 84'600	CHF 85'320
Co-ordination deduction	CHF 24'675	CHF 24'885
Maximum insured BVG wage (p.A.)	CHF 59'925	CHF 60'435
Minimum insured BVG wage (p.A.)	CHF 3'525	CHF 3'555
Statutory BVG minimum interest in %	1.00%	1.00%
Maximum insurable wage (BVG limit) (p.A.)	CHF 846'000	CHF 853'200
ACCIDENT INSURANCE (UVG)		
Occupational accident premiums (BU): depending on the risk class Financing by the employer	Art. 91+92 UVG	Art. 91+92 UVG
Non-occupational accident premiums (NBU): from 8h/week Financing by the employee	Art. 91+92 UVG	Art. 91+92 UVG
maximum insured wage (BU and NBU) (p.A.)	CHF 148'200	CHF 148'200
VOLUNTARY PROVISION (PILLAR 3a)		
Amounts permissible for deduction from taxable income		
Gainfully employed persons with 2nd pillar (p.A.)	CHF 6'768	CHF 6'826
Gainfully employed person without 2nd pillar (at most 20% of income from gainful employment) at most (p.A.)	CHF 33'840	CHF 34'128