

Overview of Swiss social insurance schemes. Facts and figures 2026

| Principles | Benefits | | | | Finance |
|------------|----------|------------------------------|------------------------------|--------------------------|---------|
| | At age | Temporary earning disability | Permanent earning disability | Upon death for survivors | |

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| First Pillar (old age, survivors, invalidity insurance) OASI/DI – AHV/IV – AVS/AI – AVS/AI | <p>Purpose Securing minimum standard of living</p> <p>Mandatory For everybody living or working in Switzerland. After the 18th Birthday, who earns more than 2,500 per year</p> <p>Average pensionable salary Max. CHF 90'720</p> <p>Who is covered?</p> <ul style="list-style-type: none"> Swiss nationals and citizens of signatory states, including family members or surviving dependants (generally regardless of their nationality) Refugees and stateless persons, including family members or surviving dependants, who are resident in Switzerland or in signatory state (expect for agreements concluded San Marino and Turkey) Citizens of a third state if they are on a temporary posting abroad <p>How it works As a pensioner, you do not receive the money you have saved yourself with paying in OASI/DI, as with the second pillar. Rather, it is a pay-as-you-go system for all depositors. In addition, a VAT percentage flows into the first pillar.</p> | <p>Single retirement pension (for full number of contribution years):</p> <ul style="list-style-type: none"> Min. CHF 1'260.00 Max. CHF 2'520.00 | <p>DI daily allowance</p> <ul style="list-style-type: none"> For duration of reintegration Process Amount depends on income and number of children | <p>Disability pension</p> <p>DI level DI pension</p> <p>40-49% ¼ pension</p> <p>50-59% ½ pension</p> <p>60-69% ¾ pension</p> <p>≥70% Full pension</p> <p>The full pension equals the single retirement pension</p> <p>Child's pension 40% of DI pension</p> <p>Other benefits</p> <ul style="list-style-type: none"> Early recognition and early intervention measures Reintegration measures Hindrance allocation and aids | <p>Survivors pension</p> <p>In % of single retirement pension</p> <p>Widow / widower 80%</p> <p>Full orphans 60%</p> <p>Half orphans 40%</p> <p>Widow / Widower</p> <ul style="list-style-type: none"> Childless widows receive a pension if they are at least 45 years old when the insured dies and were married for at least five years Widower's pensions stop when the youngest child turns 18 | <p>Contributions</p> <p>In % of applicable salary</p> <p>OASI 8.70%</p> <p>DI 1.40%</p> <p>ICF 0.5%</p> <p>Applicable salary Gross salary without family and child allowances (= salary subject to OASI contributions)</p> <p>Contributions paid by Employee and employer each pay 5.3% of applicable salary</p> <p>Special rules Self-employed persons pay according to earned income between 5.371% and 10%. In addition they pay a fixed contribution in % to the family allowance</p> <p>Persons who are not gainfully employed are paying OASI/DI by assets and income. For married couples, half the marital property and half the marital income count.</p> <p>Students up to the age of 21 pay the minimum fee of CHF 530.-</p> <p>Employed persons pay contributions to OASI/DI as long as they are gainfully employed. However, for women aged 64 and over and men aged 65 and over, an allowance of CHF 1'400.- per month or CHF 16'800.- per year applies.</p> |
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| Second Pillar (Occupational benefit plan for pension) | LAI – UVG – LAA – LAINF | <p>Purpose Protection against financial consequences of occupational accidents and illnesses and non-occupational accidents</p> <p>Mandatory</p> <ul style="list-style-type: none"> Occupational accident/illness: all employees in Switzerland Non-occupational accident: all employees who work at least eight hours per week <p>Insured salary Max. CHF 148'000</p> | The LAI does not make provision for any retirement benefits | <p>LAI daily benefits</p> <ul style="list-style-type: none"> 80% of insured salary Benefits from third day after the accident, until employee regains full capacity to work or until pension begins or employee dies | <p>Disability pension</p> <ul style="list-style-type: none"> 80% of insured salary For partial disability, a pension is paid according to level of disability Allowance for physical or mental impairment and hindrance allocation Together with DI benefits (first pillar), LAI benefits may not exceed 90% of insured salary. | <p>Survivors' pension <u>In % of the insured salary</u></p> <p>Widow / widower 40% Full orphans 25% Half orphans 15%</p> <p>Maximum Survivors' benefits may not exceed 70% (or together with the OASI 90%) of the insured salary</p> <p>Entitlement of widow/widower Entitlement is given for a) widows with children, b) widows who are older than 45, c) widowers with children who are entitled to a children's pension and d) disabled widows/widowers. Childless widows up to the age of 45 receive a settlement</p> | <p>Applicable salary Salary subject to OASI contributions max. CHF 148'200</p> <p>Contributions paid by</p> <ul style="list-style-type: none"> Employer pays premium for occupational accident insurance, staggered according to risk classes and levels. Employee pays premium for non-occupational accident insurance, staggered according to risk classes and subclasses. |
| | Continued salary | <ul style="list-style-type: none"> Pursuant to Art. 324a SCO every employer is obliged to continue to pay the salary of an employee who is prevented from working without being at fault, e.g. due to illness, for a specific period. This obligation to continue to pay the salary applies for three weeks in the first service year and thereafter for longer, depending on the length of the employment relationship. Unless agreed otherwise in the employment contract, the rules of the „Berne scale“, „Basel scale“ or „Zurich scale“ apply. The obligation to continue salary payments can be replaced or supplemented by daily sickness benefits insurance during temporary earning disability. No benefits are paid for permanent disability or in the case of death. | | | | | |
| | LOB – BVG – LPP – PP | <p>Purpose Appropriate continuation of usual standard of living with occupational benefits insurance</p> <p>Mandatory</p> <ul style="list-style-type: none"> For all employees in Switzerland with a salary subject to OASI contributions of at least CHF 22'680.00 For risk of death and disability from 1.1. after 17th birthday For retirement provision from 1.1. after 24th birthday <p>Insured (pensionable) salary Salary subject to OASI contributions - Coordination deduction of CHF 26'160 = Pensionable salary of max. CHF 64'260 and min. CHF 3'780</p> | <p>Retirement pension Accrued retirement savings, multiplied by 6.8% (conversion rate for men/women at age 65/64) - The conversion rate of 6.8% applies to the mandatory occupational benefits insurance</p> <p>Pensioner's children's pension 20% of retirement pension</p> | LOB does not make provision for benefits for temporary earning incapacity. | <p>Disability pension <u>DI level DI pension</u></p> <p>40-49% ¼ pension 50-59% ½ pension 60-69% ¾ pension ≥70% Full pension</p> <p>The total DI pension equals 6.8% applies to the mandatory occupational benefits insurance</p> <p>Disabled's children's pension 20% of DI pension</p> | <p>Survivors' pension <u>In % of disability pension or current retirement pension under LOB</u></p> <p>Widow / widower 60% Full orphans 40% Half orphans 20%</p> <p>Childless widows/widowers receive a pension if they are at least 45 years old when the insured dies and were married for at least five years</p> | <p>Retirement credits <u>In % of applicable salary</u></p> <p>25-34 years 7% 35-44 years 10% 45-54 years 15% 55-64/65 years 18%</p> <p>Risk premium Depending on age, gender and benefit amount</p> <p>Contributions to Security Fund For subsidies due to unfavorable age structure and insolvency cover</p> <p>Applicable salary Insured (pensionable) salary</p> <p>Contributions paid by Employee pays at most 50% and employer at least 50% of the above contributions.</p> |

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| Third Pillar (Individual provident measures) | <p>Purpose Improve the pension and avoid an income gap</p> <p>Voluntary For everybody who is interested in individual provident measures. But savings measures in pillar 3a are referred to as tied pension provision, as the corresponding contracts with banks and/or insurance companies are binding. Money is regularly paid into the relevant bank account or life insurance policy and is then no longer freely available. Only in a few exceptional cases, such as to amortize a mortgage, to move abroad definitively, on receipt of a full disability pension or to start self-employment, can the saved capital be accessed before retirement age</p> <p>Advantages Pillar 3 is particularly worthwhile, however, because tax advantages arise when savings are made and pension provision is promoted with federal funds. All contributions to pillar 3 can be deducted from your taxable income in your annual tax return and does not fall into the fortune. Even if taxes are incurred again as soon as you receive capital benefits from the pension scheme, you benefit from these tax advantages overall</p> | <p>Individual retirement pension In order to maintain the accustomed standard of living in old age, about 80% of the last wage is needed. As a rule, this figure is not reached by the statutory 1st and 2nd pillars. The AHV (1st pillar) and the statutory pension fund (2nd pillar/BVG) cover only around 60-70% of the last income. Pension savings with pillar 3a therefore form an indispensable part of old-age provision. It is designed to close the gap in old age.</p> | | <p>Receipt of a full disability pension (DI) entitles the holder to advance withdrawal of the full pillar 3 capital</p> | <p>Survivors pension If the holder of the tied pillar 3 dies, the capital must be paid out by the pension provider to the beneficiaries in accordance with a legally prescribed regulation, the so-called Beneficiary Ordinance. The following sequence 1 to 2 may not be changed. If the persons from 1 and 2 do not exist, then the persons from positions 3 to 5 can be considered at will.</p> <ol style="list-style-type: none"> 1. The surviving widow/widower or surviving registered partner has absolute priority. These persons always receive 100% of the pension capital 2. without a widow/widower or registered partner, the benefit is transferred to the following heirs in the order shown: <ul style="list-style-type: none"> - The direct descendants - Natural persons for whose maintenance the deceased was significantly responsible - persons who have cohabited with them continuously for the last five years up to their death - Persons who are responsible for the maintenance of one or more common children 3. the parents. 4. the siblings. 5. the other heirs as mentioned in the will. | <p>Contributions The following maximum amounts apply:</p> <ul style="list-style-type: none"> • Insured members of a pension fund of CHF 7'258.00. • Non-pension fund members: Payment of 20% of earned income into the 3rd pillar, up to an amount of CHF 35.280. <p>Contributions paid by Contributions are only paid by employees. Fully independent of employer.</p> |
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Financing of the Swiss social security system

| Method of financing | | | | | |
|--|---|--------------------------------------|--|---------------------|----------------------------------|
| Areas of Swiss social security | Contributions from employers and employees (levied on income) | Contributions from the self-employed | Contributions from individuals non in gainful employment | Per capita premiums | Public authorities contributions |
| Old-age and survivors' insurance | ● | ● | ● | | ● |
| Invalidity insurance | ● | ● | ● | | ● |
| Occupational benefit plan | ● | ●** | | | |
| Health insurance | | | | ● | ● |
| Accident and occupational diseases insurance | ● | ●** | | ● | |
| Unemployment-insurance | ● | ● | | | |
| Family allowances | ●* | ●* | ●* | | ● |

* Depending on the cantonal legislation in force.

** The self-employed may contribute voluntarily to occupational provident measures and to accident insurance.

More information on the OASI is available in German, French and Italian at www.ahv-iv.info.