

Key figures effective 01.01.2026

Social security

Social security (1st pillar)

Old-age & survivors' insurance/disability insurance/income compensation

Obligation to contribute: All persons in paid employment from 1st January on reaching the age of 17 (born 2008 until the age of 65 for women and for men)

	from 01.01.2026	previous year (2025)
Old age & survivors' insurance	8.70 %	8.70 %
Disability insurance	1.40 %	1.40 %
Loss of income compensation	0.50 %	0.50 %
Total old-age & survivors' insurance/disability insurance/income compensation of gross wage (excl. family allowances)	10.60 %	10.60 %
of which employees' contribution	5.30 %	5.30 %

Self-employed and economically inactive persons

	from 01.01.2026	previous year (2025)
Maximum rate	10.00 %	10.00 %
Lower income limit	CHF 10'100	CHF 10'100
The maximum rate applies from an income of	CHF 60'500	CHF 60'500
Self-employed and economically inactive persons* Min. annual contribution	CHF 530	CHF 530
Economically inactive persons Max. annual contribution	CHF 26'500	CHF 26'500

*Liability to pay for economically inactive persons: from 1st January on reaching the age of 20 (born 2005)

Contribution-free income (old-age & survivors' insurance/disability insurance/income compensation)

	from 01.01.2026	previous year (2025)
Exemption for pensioners* per year	CHF 16'800	CHF 16'800
Remuneration from low-income wages* per year	CHF 2'500	CHF 2'500

*does not apply to housekeeping work

Old-age & survivors' insurance pensions/disability insurance pensions

	from 01.01.2026	previous year (2025)
Minimum pension per person per year	CHF 16'380	CHF 15'120
Maximum pension for singles* per year	CHF 32'760	CHF 30'240
Maximum pension for married couples or registered partnerships per year	CHF 49'140	CHF 45'360
Minimum pension for a surviving spouse or a registered partner per year	CHF 12'096	CHF 12'096
Maximum pension for a surviving spouse or a registered partner per year	CHF 24'192	CHF 24'192
Minimum pension per child per year	CHF 6'048	CHF 6'048
Maximum pension per child per year	CHF 12'096	CHF 12'096

*for a full contribution period and/or revalued average income of up to CHF 90'720

Unemployment insurance (ALV)

Obligation to contribute: All employees subject to old-age and survivors' insurance excl. pensioners

	from 01.01.2026	previous year (2025)
ALV contribution: Employer and employee each up to CHF 148'200 per year	1.10 %	1.10 %
ALV: Maximum insured wage per year	CHF 148'200	CHF 148'200

Family allowances

The minimum monthly family allowance is*

The minimum monthly education allowance is*

	from 01.01.2026	previous year (2025)
Family allowance	CHF 215	CHF 200
Education allowance	CHF 268	CHF 250

*Cantons can provide for higher minimum rates in their family allowance systems

Compulsory occupational pension (2nd pillar)

Obligation to contribute: From 1st January on reaching the age of 17 (born 2008) only against death/disability, from 1st January on reaching the age of 24 (born 2001) also against old age

	from 01.01.2026	previous year (2025)
Minimum annual wage for inclusion per year	CHF 22'680	CHF 22'680
Maximum creditable wage before deduction of the coordination amount per year	CHF 90'720	CHF 90'720
Coordination amount per year	CHF 26'460	CHF 26'460
Maximum insured wage per year	CHF 64'260	CHF 64'260
Minimum insured wage per year	CHF 3'780	CHF 3'780
Maximum insurable wage per year	CHF 907'200	CHF 907'200
Premium dependent on age/rule, financing min. 50% by employer	individual	individual

Savings contributions – pension credits of coordinated wage

	from 01.01.2026	previous year (2025)
Age 25 to 34	7.00 %	7.00 %
Age 35 to 44	10.00 %	10.00 %
Age 45 to 54	15.00 %	15.00 %
Age 55 to 64/65	18.00 %	18.00 %

	from 01.01.2026	previous year (2025)
Swiss occupational pension fund law (BVG) minimum interest rate	1.25 %	1.25 %

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Accident insurance (UVG)

Occupational accident premiums: acc. to risk class*	Financing by employer	Art. 91 + 92 UVG	Art. 91 + 92 UVG
Non-occupational accident: from 8 working hours/week*	Financing by employee	Art. 91 + 92 UVG	Art. 91 + 92 UVG
Maximum insurable wage (occupational and non-occupational insurance)	per year	CHF 148'200	CHF 148'200

*acc. to economic group and/or risk level; insurance cover incl. way to work

Voluntary pension provision (pillar 3a)

Contributions deductible from taxable income:			
Maximum tax deduction with 2nd pillar		CHF 7'258	CHF 7'258
Maximum tax deduction without 2nd pillar, maximum 20% of earned income		CHF 36'288	CHF 36'288

Catch-up contributions to Pillar 3a possible as of 1 January 2026.

Private-use portion of business vehicles

Private-use portion of business vehicles	per year	10.8 %	10.8 %
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Interest rates

Deductible interest rates	2026	2025
For advances to involved parties or related parties (in CHF)	to follow as soon as published	1.0 %

Capitalisation interest rate for the valuation of securities without market value

Capitalisation interest rate	2025	2024
	10.00 %	8.75 %

Year-end rates of foreign currencies

	Unit	as per 31.12.2025	as per 31.12.2024
European Monetary Union	EUR	1	0.930500
USA	USD	1	0.792250
Australia	AUD	1	0.528332
United Kingdom	GBP	1	1.065681
Hong Kong	HKD	100	10.179000
Japan	JPY	100	0.505400
Canada	CAD	1	0.577986
Russia	RUB	100	1.001600