

Overview of Swiss social security contribution rates for 2026



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1st Pillar		2026	
		Employee	Employer
	Old age, survivors, disability and military loss/maternity compensation insurance	5.3%	5.3%
	Unemployment insurance Up to CHF 148'200 per year	1.1%	1.1%
	Additional cantonal insurances		
	<i>Geneva canton</i>		
	Cantonal maternity insurance (AMAT)	0.029%	0.029%
	Early childhood care (CPE)	-	0.07%
	Professional training contribution (LFP)	-	0.0396%-0.082%
	<i>Decreasing rate based on yearly wage</i>		
2nd Pillar	<i>Vaud canton</i>	0.09%	0.09%
	Cantonal supplementary family benefits (PC famille)		
	Family insurance		1.025% ZH*
	Rates depend on canton and compensation fund		1.35% ZG*
			1.65% BS*
			2.22% GE*
			2.62 % VD (CCVC)*
	Administrative fees		0.2%-5.0% (SVA Zürich)*
	Rates depend on the compensation fund and sum of contributions		0.1%-4.0% (AK Zug)*
			1.5%-5.0% (AK BS)*
3rd Pillar			0.005%-0.2% (FerCiamGE)*

Accident Insurance (UVG) – Maximum insured UVG salary per year: CHF 148'200	2026		
Premium for occupational accident insurance (BU)	Average rate according to SUVA: 0.79% paid by employer		
Premium for non-occupational accident insurance (NBU)	Average rate according to SUVA: 1.31% paid by employee or the employer		
Self employed – Rates applicable to income above CHF 60'500 per year	2026		
Old age, survivors, disability and military loss	10.0%		
Administrative fees	Max. 5.0%		
Unemployment insurance	not applicable		
Occupational benefit plan	Voluntary		
Accident insurance	Voluntary		
Family Allowances	Depending on compensation fund		
Benefits – Family allowance Minimum amounts	Benefits – Family allowance		
	Per month	Zurich	Geneva
Children <16 years: CHF 215	Children <12 years:	CHF 215	CHF 311
	Children 12 to 16 years:	CHF 268	CHF 311
Education allowance: CHF 268 for children from 16 to 25 years of age	Children from 16 to 25 years of age:	CHF 268	CHF 415
Birth allowance: Variable upon canton	Birth allowance:	None	CHF 2'073
Benefits – Maternity	Benefits – Paternity		
Maternity allowance: 80% of insured salary, subject to a ceiling of CHF 220 per day, for 14 weeks after the birth. In Geneva women receive an additional 2 weeks (80% of previous income), with CHF 69 per day as minimum.	Paternity allowance: 80% of the insured salary, subject to a ceiling of CHF 220 per day, for 10 work-free days within 6 months after the birth (as single days or within a row).		

The figures are based on mandatory Swiss local law.

*The figures are accurate on 11.12.2025 but may be subject to change in the future.