



# 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%
<b>Additional cantonal insurances</b>		
<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>		
<i>Vaud canton</i>		
Cantonal supplementary family benefits (PC famille)	0.09%	0.09%
<b>Family insurance</b>		
Rates depend on canton and compensation fund		
	1.025% ZH*	
	1.35% ZG*	
	1.65% BS*	
	2.22% GE*	
	2.62 % VD (CCVC)*	
<b>Administrative fees</b>		
Rates depend on the compensation fund and sum of contributions		
	0.2%-5.0% (SVA Zürich)*	
	0.1%-4.0% (AK Zug)*	
	1.5%-5.0% (AK BS)*	
	0.005%-0.2% (FerCiamGE)*	

Insured people: from age 18 for risk of death and disability, saving for retirement from age 25. Voluntary for self-employed persons.	2026
Minimum salary per year	CHF 22'680
Minimum insured salary according to BVG per year	CHF 3'780
Maximum salary limit according to BVG per year	CHF 90'270
Coordination amount deducted per year	CHF 26'460
Maximum coordinated salary per year	CHF 64'260
Annual retirement rates on coordinated salary (employee and employer)	25-34 years: 7.00% 35-44 years: 10.00% 45-54 years: 15.00% 55-65/64 years: 18.00%

Individual Supplementary – Retirement Savings	2026
Max. tax-deductible amount for employed individuals	CHF 7'258
Max. tax-deductible amount for self employed individuals	CHF 36'288

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.

## 2nd Pillar

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).