

Contributions and benefits 2023

2023 2022

1 st pillar OASI/IV/LEC – Employee and employer contributions		
<i>Obligation to contribute: from 1 January after reaching the age of 17</i>		
OASI (Old-age and survivors' insurance)	8.70%	8.70%
IV (Invalidity insurance)	1.40%	1.40%
LEC (Loss of earnings compensation)	0.50%	0.50%
Total from OASI gross salary (excluding family allowances)	10.60%	10.60%
<i>Employer's contribution</i>	5.30%	5.30%
<i>Employee's contribution</i>	5.30%	5.30%

Income exempt from contributions

For OASI pension recipients per year and employer	16'800	16'800
Minor earnings from secondary employment per year and employer (The exempt amount does not apply to employees in private households or to people working in the arts and culture sector)	2'300	2'300

1st pillar OASI/IV/LEC – Contributions by self-employed persons

Maximum rate	10.00%	10.00%
Lower limit (per year)	9'800	9'600
The maximum rate applies from an annual income of	58'800	57'400
For incomes between CHF 9'800 and CHF 58'800, the falling scale of contributions applies		
Minimum contribution per year	514	503
Upper limit for contributions to the Family Allowances Office (FAO)	148'200	148'200

Income exempt from contributions

For OASI pension recipients per year	16'800	16'800
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OASI/IV/LEC – Contributions by persons without gainful employment

<i>Obligation to contribute: from 1 January after reaching the age of 20</i>		
Annual minimum contribution	514	503
Annual maximum contribution	25'700	25'150

OASI/IV/LEC – Pensions

Minimum basic pension per month	1'225	1'195
Maximum basic pension per month	2'450	2'390
Maximum married couple's pension per month	3'675	3'585

FAO – Family allowances using the example of the Canton of Zurich

Administration costs	0.80% on OASI contributions (dependent on the OASI office)	
FAO (Family Allowances Office)	1.08% of salary subject to OASI (dependent on the FAO)	

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1 st pillar UI – Unemployment insurance		
<i>Obligation to contribute: all employees with OASI</i>		
Up to a total annual salary of	148'200	148'200
	2.20%	2.20%
Solidarity contribution on a total annual salary from	n/a	148'201
	n/a	1.00%
Half of the contributions will be paid by the employer and half by the employee		

2nd pillar AIA – Accident insurance (occupational and non-occupational)

Maximum insured AIA salary per year	148'200	148'200
Non-occupational accident insurance (AANP) applies only to employees who work 8 hours or more per week		

Income exempt from contributions

For OASI pension recipients per year and employer not applicable (in contrast to OASI/IV/LEC)	0	0
Minor earnings from secondary employment per year and employer, only in the event of employment of this kind, otherwise no exemption limit. (The exemption limit does not apply to employees in private households or to people working in the arts and culture sector)	2'300	2'300

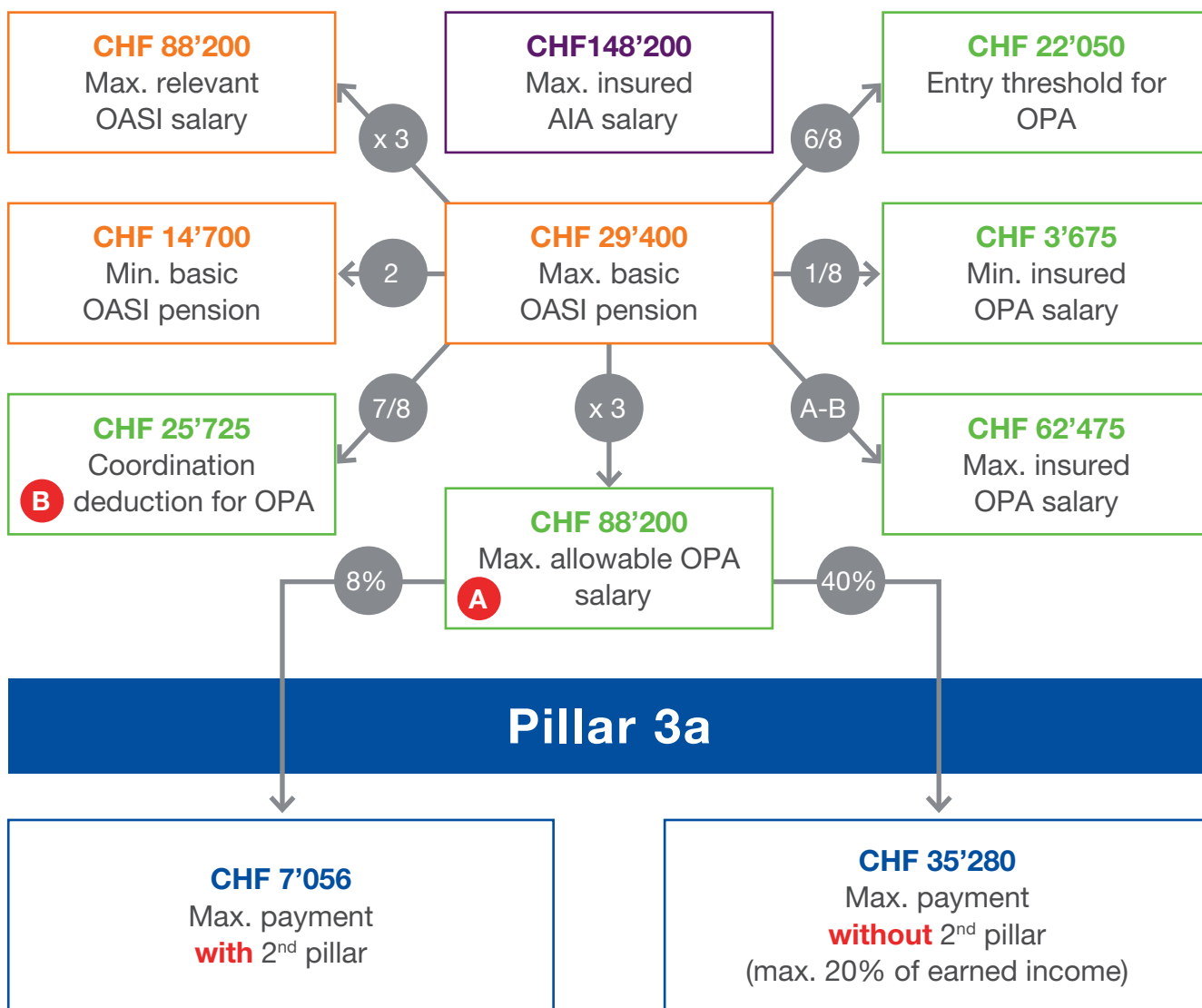
2nd pillar OPA – Occupational pensions

<i>Obligation to contribute from 1 January after reaching the age of 17 for the risk of death and invalidity. From 1 January after reaching the age of 24, in addition saving for old age.</i>		
Starting salary per year	22'050	21'510
Minimum insured salary acc. to OPA per year	3'675	3'585
Upper limit according to OPA per year	88'200	86'040
Coordination deduction per year	25'725	25'095
Maximum insured salary acc. to OPA per year	62'475	60'945
Maximum insurable salary per year (non-mandatory)	882'000	860'400
Savings contributions – old age bonuses from the coordinated salary		
Age 25 - 34	7.00%	7.00%
Age 35 - 44	10.00%	10.00%
Age 45 - 54	15.00%	15.00%
Age 55 - 64/65	18.00%	18.00%
Statutory minimum interest rate	1.00%	1.00%

3rd pillar Restricted pension provision (voluntary)

Employed persons with 2 nd pillar	7'056	6'883
Self-employed persons without 2 nd pillar (maximum 20% of earned income) maximum of	35'280	34'416

OASI/IV/OPA/AIA – 2023



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