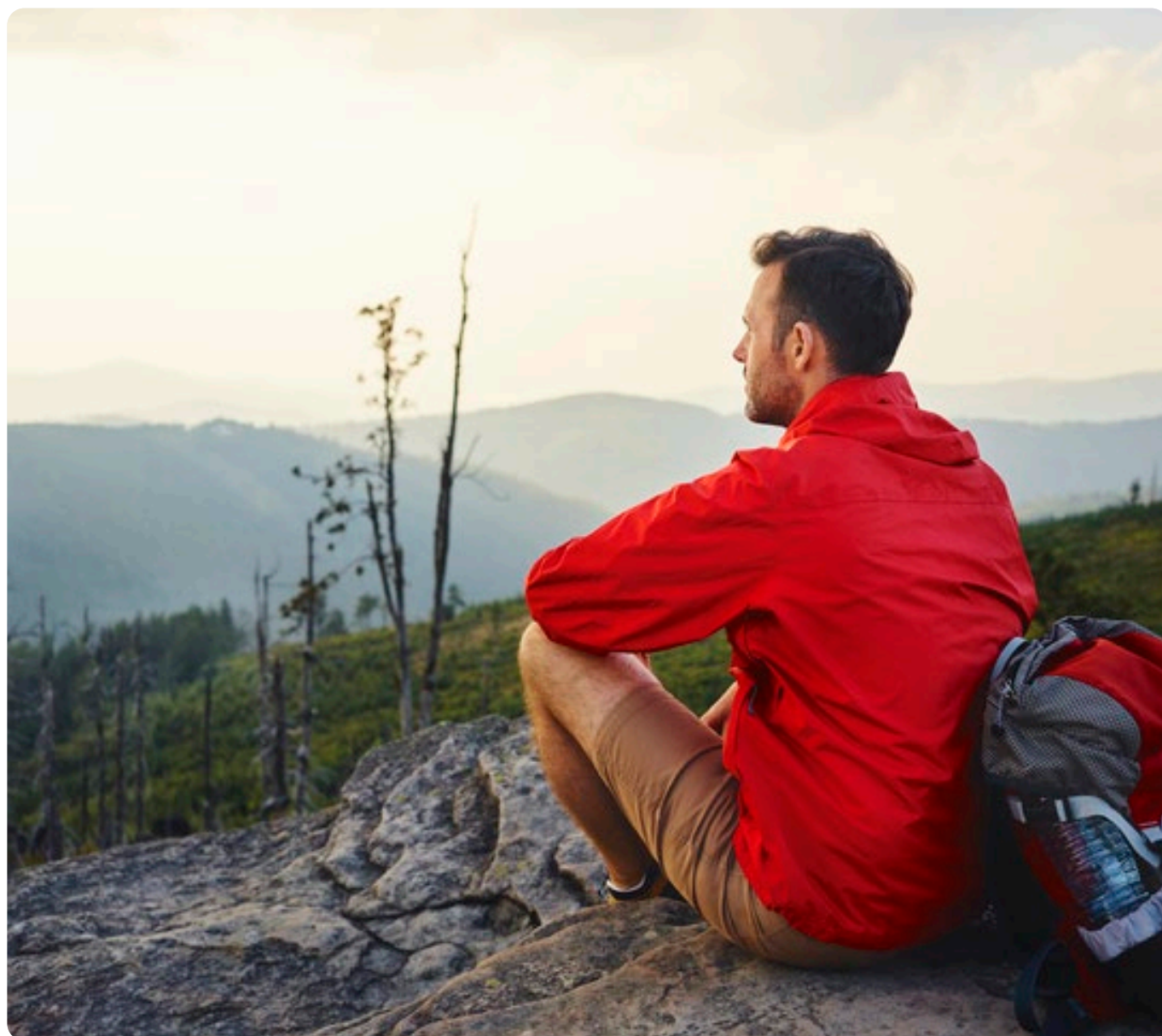


# Overview of compulsory social insurance

Social benefits in Switzerland  
Facts and figures 2025



Insurance	Persons subject to compulsory insurance	Benefits					Financing												
		Qualifying salary	Retirement benefits*	Survivors' benefits*	Permanent earning disability*	Temporary loss of earnings	Applicable salary	Employee contributions	Employer contributions										
<b>OASI/IV/LEC:</b>  Federal Act on <ul style="list-style-type: none"><li>Old-age and Survivors' Insurance (in force since 01.01.1948)</li><li>Invalidity Insurance (in force since 01.01.1960)</li><li>Loss of Earnings Compensation Scheme (in force since 01.01.1953)</li></ul>	<ul style="list-style-type: none"><li>All persons living or working in Switzerland</li></ul>	<ul style="list-style-type: none"><li>Maximum pensionable salary CHF 90,720</li></ul>	<ul style="list-style-type: none"><li>Single retirement pension<sup>1</sup>: Minimum CHF 15,120 Maximum CHF 30,240</li><li>The exact amount depends on the average pensionable salary and the contribution period</li><li>Married couple: 2 single pensions, combined equalling up to 150 % of the maximum single retirement pension</li><li>Children's pension: 40 % of the retirement pension</li></ul>	<ul style="list-style-type: none"><li>Widow's pension / widower's pension / pension for registered partner: 80 % of the single retirement pension</li><li>Orphan's pension: 40 % of the single retirement pension</li><li>ull orphan's pension: 60 % of the single retirement pension</li></ul>	<table><tr><th>Disability level</th><th>Disability pension</th></tr><tr><td>40 %</td><td>25 %</td></tr><tr><td>41–49 %</td><td>25 % +2.5 % per percentage point of level of disability</td></tr><tr><td>50–69 %</td><td>Corresponds to level of disability</td></tr><tr><td>≥ 70 %</td><td>Full pension</td></tr></table> <ul style="list-style-type: none"><li>Amount of individual pension: Calculation as for retirement pension</li><li>Children's pension: 40 % of single pension</li></ul>	Disability level	Disability pension	40 %	25 %	41–49 %	25 % +2.5 % per percentage point of level of disability	50–69 %	Corresponds to level of disability	≥ 70 %	Full pension	<ul style="list-style-type: none"><li>IV: Daily allowance for the duration of integration measures</li><li>Amount: depending on salary, number of children</li></ul>	<ul style="list-style-type: none"><li>Gross salary without family and child allowances</li></ul>	<ul style="list-style-type: none"><li>OASI: 4.35 %</li><li>IV: 0.70 %</li><li>LEC: 0.25 %</li><li>Special rates and provisions for the self-employed, non-em-ployed persons and old-age pensioners</li><li>Widows, widowers, spouses and registered partners who are not gainfully employed are liable to pay contributions</li></ul>	<ul style="list-style-type: none"><li>OASI: 4.35 %</li><li>IV: 0.70 %</li><li>LEC: 0.25 %</li><li>Special rates and provisions for the self-employed, non-em-ployed persons and old-age pensioners</li></ul>
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* Old-age, survivors' and disability benefits are periodically adjusted to the price index																			
<b>AIA:</b>  Federal Act on Accident Insurance <ul style="list-style-type: none"><li>in force since 01.01.1984</li></ul>	<ul style="list-style-type: none"><li>All employees working in Switzerland</li><li>Employees who work less than 8 hours per week: Insurance for occupational accidents only</li><li>All others: Insurance for occupational and non-occupational accidents</li></ul>	<ul style="list-style-type: none"><li>Annual salary on which OASI contributions are due, maximum CHF 148,200</li></ul>		<ul style="list-style-type: none"><li>Widows, widowers, registered partners: lump-sum payment or pension in the amount of 40 % of the insured salary</li><li>Orphan's pension: 15 %, full orphan's pension: 25 % of insured salary</li><li>Together with OASI benefits LAI benefits may not exceed 90% of the insured salary</li></ul>	<ul style="list-style-type: none"><li>Full disability: disability pension amounting to 80 % of insured salary</li><li>Partial disability: Reduction according to the degree of disability</li><li>Allowance for physical or mental impairment and attendance allowance</li><li>Together with IV benefits LAI benefits may not exceed 90 % of the insured salary</li></ul>	<ul style="list-style-type: none"><li>Daily allowance amounting to 80 % of insured earnings starting from the 3<sup>rd</sup> day after the accident continuing until such time as full capacity to work is regained, or until start of pension or death</li></ul>	<ul style="list-style-type: none"><li>Same as qualifying salary</li></ul>	<ul style="list-style-type: none"><li>Premium for non-occupational accident insurance, staggered according to risk classes and subclasses</li></ul>	<ul style="list-style-type: none"><li>Premium for occupational accident insurance, staggered according to risk classes and risk levels</li></ul>										
* Survivors' and disability benefits are periodically adjusted to the price index																			
<b>LOB:</b>  Federal Law on the Occupational Old-Age, Survivors' and Disability Benefit Plans <ul style="list-style-type: none"><li>in force since 01.01.1985</li></ul>	<ul style="list-style-type: none"><li>All employees with a salary subject to OASI contributions of at least CHF 22,680; for risk of death and disability from 1 January of the year in which they turn 17; for retirement provision from 1 January of the year after the year in which they turn 24</li></ul>	<ul style="list-style-type: none"><li>Qualifying salary max. CHF 90,720</li><li>Coordination deduction CHF 26,460</li><li>Coordinated salary max. CHF 64,260 min. CHF 3,780</li></ul>	<ul style="list-style-type: none"><li>The retirement pension is calculated as a percentage of the retirement savings accrued by the insured person upon reaching retirement age (total of the annual retirement credits incl. interest)</li><li>Conversion rate at OASI reference age 65<sup>1</sup>: 6.8 % (applies to the statutory minimum provision)</li><li>Pensioner's children's pension: 20% of retirement pension</li></ul>	<ul style="list-style-type: none"><li>Spouses without children up to the age of 45: lump-sum payment</li><li>Other spouses: 60 % of disability pension or % of current retirement pension</li><li>Registered partners are treated on an equal footing with spouses</li><li>Orphan's pension: 20 % of disability pension for each child</li></ul>	<ul style="list-style-type: none"><li>Disability pension: For eligibility requirements, see OASI/IV</li><li>Calculation: As for retirement pension, based on existing retirement savings plus retirement credits projected up to theoretical retirement age, without future interest</li><li>Disabled person's child's pension: 20 % of disability pension</li></ul>		<ul style="list-style-type: none"><li>Retirement credits as % of coordinated salary:<table><tr><th>Age<sup>1</sup></th><th>%</th></tr><tr><td>25–34</td><td>7</td></tr><tr><td>35–44</td><td>10</td></tr><tr><td>45–54</td><td>15</td></tr><tr><td>55–65</td><td>18</td></tr></table></li></ul>	Age <sup>1</sup>	%	25–34	7	35–44	10	45–54	15	55–65	18	<ul style="list-style-type: none"><li>Retirement credits: see adjacent table</li><li>Risk premium: depending on age, gender and salary</li><li>Contributions to the security fund for subsidies due to unfavourable age structure and insolvency coverage</li></ul>	
Age <sup>1</sup>	%																		
25–34	7																		
35–44	10																		
45–54	15																		
55–65	18																		
* Hinterlassenen- und Invaliditätsleistungen werden periodisch der Teuerung angepasst																			
<b>UIA:</b>  Federal Act on Mandatory Unemployment Insurance and Insolvency Benefit <ul style="list-style-type: none"><li>in force since 01.01.1984</li></ul>	<ul style="list-style-type: none"><li>All OASI-insured persons who are liable to pay OASI contributions as employees</li></ul>	<ul style="list-style-type: none"><li>Maximum CHF 148,200</li></ul>				<ul style="list-style-type: none"><li>Daily allowance: 70–80 % of insured earnings, depending on support obligations; a waiting period may apply</li><li>Max. 400 daily allowances, depending on age, contrib. period and maintenance obligations. IV pension recipients and over 55s with max. contrib. period receive 520 daily allowances</li></ul>	<ul style="list-style-type: none"><li>Maximum CHF 148,200</li></ul>	<ul style="list-style-type: none"><li>1.1% of insured earnings up to a maximum of CHF 148,200</li></ul>	<ul style="list-style-type: none"><li>1.1% of insured earnings up to a maximum of CHF 148,200</li></ul>										
Unemployed persons are covered by the 2 <sup>nd</sup> pillar for the risks of death and disability. Half of the contributions are paid by the unemployed person and half by the unemployment insurance scheme.																			
<b>MIIA:</b>  Federal Act on Military Insurance <ul style="list-style-type: none"><li>in force since 01.01.1950</li></ul>	<ul style="list-style-type: none"><li>Persons performing military service or civil defence duties</li></ul>	<ul style="list-style-type: none"><li>Maximum CHF 163,722</li></ul>	<ul style="list-style-type: none"><li>Disability pensions are converted to retirement pensions upon reaching the OASI reference age; the amount of the pension is halved</li></ul>	<ul style="list-style-type: none"><li>Surviving spouse or registered partner: Pension amounting to 40 % of insured salary</li><li>Orphan's pension: 15 %, full orphan's pension: 25 % of insured salary</li></ul>	<ul style="list-style-type: none"><li>Pension: 80 % of insured earnings</li><li>Pension for mental or physical impairment</li><li>Coordinated with 1<sup>st</sup> pillar: max. 100 % of insured earnings; 2<sup>nd</sup> pillar: max. 90 %</li></ul>	<ul style="list-style-type: none"><li>Daily benefits amounting to 80 % of insured earnings from day 1 until start of pension</li><li>Coordinated with 1<sup>st</sup> pillar: max. 100 % of insured earnings; coordinated with 2<sup>nd</sup> pillar: max. 90 %</li></ul>													
* Survivors' and disability benefits are periodically adjusted to the price index																			

<sup>1</sup>Please note the information about the implementation of the „OASI 21“ reform on the next page.

## Information about the implementation of the „OASI 21“ reform

(in effect since 1 January 2024)

- A uniform reference age for men and women for ordinary retirement: 65
- Early retirement from age 63, freely selectable on the 1<sup>st</sup> of each month
- Deferral of receipt for at least one year, max. five years (within this period receipt is freely selectable on the 1<sup>st</sup> of each month)
- Semi-retirement possible in three stages
- The following transitional rule applies to the reference age for women:
  - Born in 1960: 64
  - Born in 1961: 64  $\frac{1}{4}$
  - Born in 1962: 64  $\frac{1}{2}$
  - Born in 1963: 64  $\frac{3}{4}$
  - Born in 1964 or later: 65