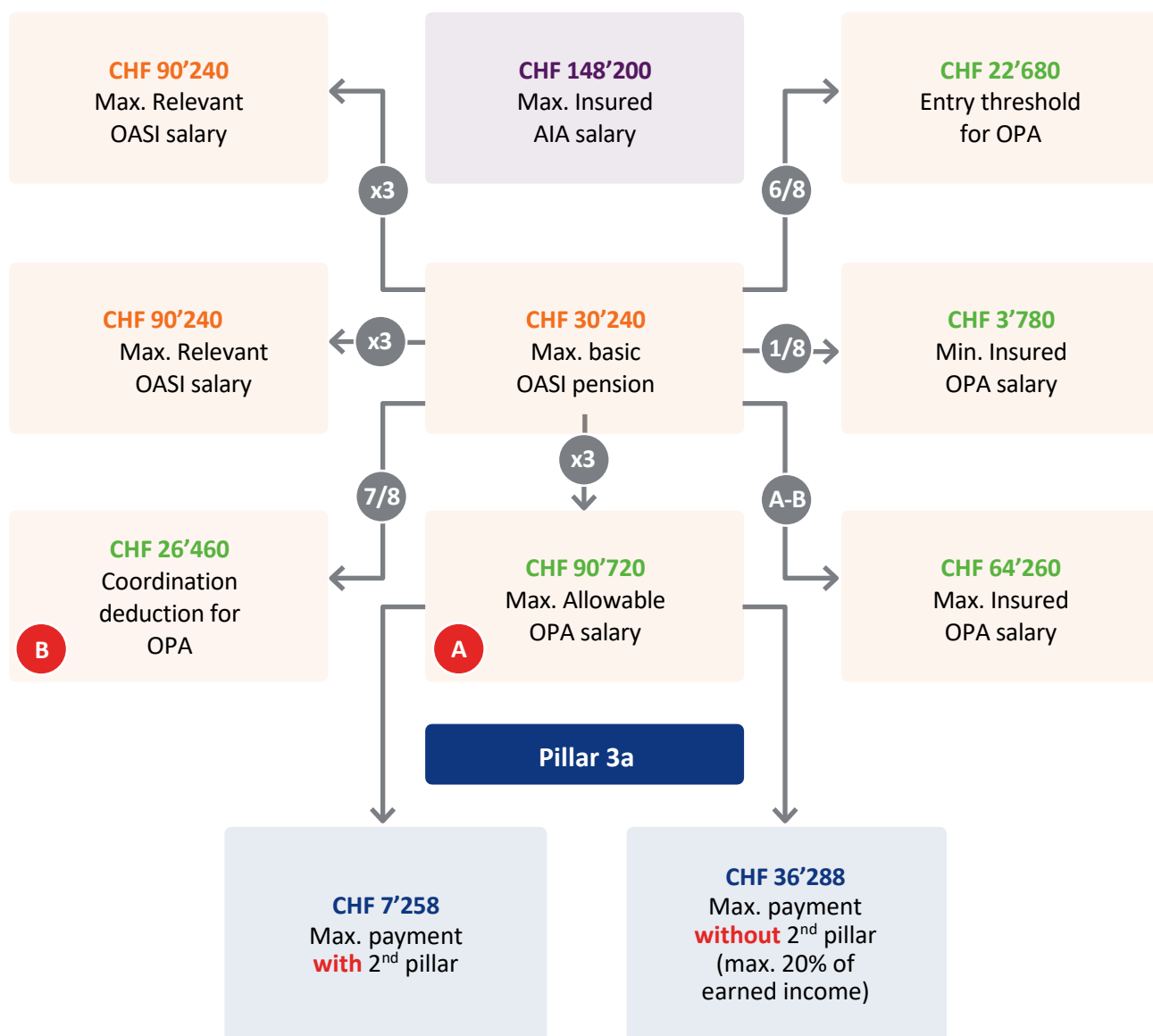


	2025	2024
1st pillar OASI/IV/LEC - Employee and employer contributions		
Obligation to contribute: from 1 January after reaching the age of 17 OASI (Old-age and survivors' insurance)	8.70%	8.70%
IV (Invalidity insurance)	1.40%	1.40%
LEC (Loss of earnings compensation)	0.50%	0.50%
Total from OASI gross salary (excluding family allowances)	10.60%	10.60%
Employer's contribution	5.30%	5.30%
Employee's contribution	5.30%	5.30%
Income exempt from contributions		
For OASI pension recipients per year and employer (waiver from exemption from contributions)	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)	2'500	2'300
1st pillar OASI/IV/LEC – Contributions by self-employed persons		
Maximum rate	10.00%	10.00%
Lower limit (per year)	10'100	9'800
The maximum rate applies from an annual income of	60'500	58'800
For incomes between CHF 9'800 and CHF 58'800, the falling scale of contributions applies		
Minimum contribution per year	530	514
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
OASI/IV/LEC – Contributions by persons without gainful employment		
Obligation to contribute: from 1 January after reaching the age of 20	530	514
Annual minimum contribution		
Annual maximum contribution	26'500	25'700
OASI/IV/LEC – Pensions		
Minimum basic pension per month	1'260	1'225
Maximum basic pension per month	2'520	2'450
Maximum married couple's pension per month	3'780	3'675
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)	1.025% of salary subject to OASI (dependent on the FAO)	

	2025	2024
1st pillar UI – Unemployment insurance		
Obligation to contribute: all employees with OASI	148'200	148'200
Up to a total annual salary of		
	2.20%	2.20%
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 Non-occupational accident insurance (AANP) applies only to employees who work 8 hours or more per week	148'200	148'200
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)	2'500	2'300
2nd pillar OPA – Occupational pensions		
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. Starting salary per year	22'680	22'050
Minimum insured salary acc. to OPA per year	3'780	3'675
Upper limit according to OPA per year	90'720	88'200
Coordination deduction per year	26'460	25'725
Maximum insured salary acc. to OPA per year	64'260	62'475
Maximum insurable salary per year (non-mandatory)	907'200	882'000
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	1.25%	1.25%
3rd pillar Restricted pension provision (voluntary)		
Employed persons with 2 nd pillar	7'258	7'056
Self-employed persons without 2 nd pillar (maximum 20% of earned income) maximum of	36'288	35'280

OASI/IV/OPA/AIA - 2025



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