



Current thresholds

	Currency	Contributions in 2023	Contributions in 2024
AVS			
Maximum pensionable salary	CHF	88,200	88,200
Minimum retirement/disability pension	CHF	14,700	14,700
Maximum retirement/disability pension	CHF	29,400	29,400
Maximum retirement/disability pension Married couple's pension	CHF	44,100	44,100
Maximum children's/orphans' pensions Mother and father, together	CHF	17,640	17,640
BVG			
Maximum effective annual salary	CHF	88,200	88,200
Minimum annual salary	CHF	22,050	22,050
Coordination deduction	CHF	25,725	25,725
Maximum pensionable salary	CHF	62,475	62,475
Minimum pensionable salary	CHF	3,675	3,675
Maximum salary that can be insured	CHF	882,000	882,000
Access threshold for 1e plans	CHF	132,300	132,300
Guarantee Fund			
Contribution rate for supplementary payments in the event of an unfavorable age structure for registered occupational benefits institutions (as % of the pensionable BVG salary)		0.12	0.13
Contribution rate for the provision of insolvency and other benefits to all occupational benefits institutions subject to the Vested Benefits Act (expressed as a percentage of the sum of the regulatory vested benefits of all active insured persons as calculated on December 31 and 10 times the aggregate pension amount)		0.002	0.002
UVG			
Maximum pensionable salary	CHF	148,200	148,200
Pillar 3			
The following contributions to a tied pension plan can be deducted from the taxable income:			
• Gainfully employed persons with a pension fund	CHF	7,056	7,056
• Gainfully employed persons without a pension fund 20% of earned income per year, maximum	CHF	35,280	35,280
ALV			
Maximum pensionable salary	CHF	148,200	148,200
MVG			
Maximum pensionable salary	CHF	156,560	156,560
Maternity allowance (EO)			
Maximum pensionable salary	CHF	99,000	99,000