



Social insurances – contributions and benefits 2024

1 st Pillar: Old Age, Survivors and Disability Insurance OASI/DI/IC - contributions for employed persons	As of 01.01.2024	Until 31.12.2023
All persons obliged to contribute as of January 1st of the next full year after reaching age seventeen		
OASI	8.70%	8.70%
DI	1.40%	1.40%
IC	0.50%	0.50%
Total AHV-gross salary (without family allowances) Employer and employee each pay half of total contribution	10.60%	10.60%
Exempt income		
For OASI-pensioners per year	(Optional) CHF 16,800	CHF 16,800
Marginal side income per year per employer (Not applicable for housekeepers, artists and people engaged in cultural sector)	CHF 2,300	CHF 2,300

1 st Pillar: Old Age, Survivors and Disability Insurance OASI/DI/IC - contributions for self-employed persons	As of 01.01.2024	Until 31.12.2023
Maximum rate	10%	10%
Maximum rate applies for annual income of at least	CHF 58,800	CHF 58,800
Lower annual limiting amount For insured salaries between CHF 9'600 and CHF 57'400 sliding scale applies	CHF 9,800	CHF 9,800
Minimum contribution per year (Self-employed persons and persons not in gainful employment)	CHF 514	CHF 514

1 st Pillar: Unemployment Insurance UI	As of 01.01.2024	Until 31.12.2023
All OASI-insured employed persons are obliged to contribute		
Up to an annual salary of	CHF 148,200	CHF 148,200
UI-Contribution Employer and employee each pay half of total contribution	2.20%	2.20%
UI-Solidarity Contribution on the part of salaries exceeding CHF 148'200	0%	eliminated

1 st Pillar: OASI-Retirement Pension	As of 01.01.2024	Until 31.12.2023
Minimum pension per month	CHF 1,225	CHF 1,225
Maximum pension per month	CHF 2,450	CHF 2,450
Maximum pension for married couple	CHF 3,675	CHF 3,675

2 nd Pillar: Occupational Insurance (OI)		As of 01.01.2024	Until 31.12.2023
All persons obliged to contribute towards death and disability insurance as of January 1st of the next full year after reaching age 17; retirement savings required for all persons as of January 1st of the next full year after reaching age 24			
Minimum salary per year		CHF 22,050	CHF 22,050
Minimum insured salary according to OI per year		CHF 3,675	CHF 3,675
Maximum salary limit according to OI per year		CHF 88,200	CHF 88,200
Coordination amount deducted per year		CHF 25,725	CHF 25,725
Maximum insured salary according to OI per year		CHF 62,475	CHF 62,475
Annual retirement credits based on coordinated salary	Age between 25 - 34	7%	7%
	Age between 35 - 44	10%	10%
	Age between 45 - 54	15%	15%
	Age between 55 - 65 / 64	18%	18%
OI minimum rate of interest		1.25%	1%

2 nd Pillar: Accident Insurance (AI)		As of 01.01.2024	Until 31.12.2023
All employed persons including trainees, apprentices etc. are obliged to contribute			
Maximum insured AI-salary per year		CHF 148,200	CHF 148,200
Premium for occupational accident insurance (OAI) paid by employer			
Premium for non-occupational accident insurance (NOAI) paid by employee			
Exempt income			
Marginal side income per year per employer (Not applicable for housekeepers, artists and people engaged in cultural sector)		CHF 2,300	CHF 2,300

3 rd Pillar: Individual Supplementary Retirement Savings (voluntary)		As of 01.01.2024	Until 31.12.2023
Gainfully employed people with 2nd pillar		CHF 7,056	CHF 7,056
Gainfully employed people with 2nd pillar (max. 20% of income)		CHF 35,280	CHF 35,280

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