



Current thresholds

	Currency	Contributions in 2026	Contributions in 2027
AVS			
Maximum pensionable salary	CHF	90,720	92,160
Minimum retirement/disability pension	CHF	15,120*	15,360*
Maximum retirement/disability pension	CHF	30,240*	30,720*
Maximum retirement/disability pension Married couple's pension	CHF	45,360	46,080
*From 2026 a 13th OASI pension will also be paid out.			
Maximum children's/orphans' pensions Mother and father, together	CHF	18,144	18,432
BVG			
Maximum effective annual salary	CHF	90,720	92,160
Minimum annual salary	CHF	22,680	23,040
Coordination deduction	CHF	26,460	26,880
Maximum pensionable salary	CHF	64,260	65,280
Minimum pensionable salary	CHF	3,780	3,840
Maximum salary that can be insured	CHF	907,200	921,600
Access threshold for 1e plans	CHF	136,080	138,240
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)		0.11	0.11
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	7,258	7,373
• Gainfully employed persons without a pension fund 20 % of earned income per year, maximum	CHF	36,288	36,864
ALV			
Maximum pensionable salary	CHF	148,200	148,200
MVG			
Maximum pensionable salary	CHF	163,722	163,722
Maternity allowance (EO)			
Maximum pensionable salary	CHF	99,000	99,000