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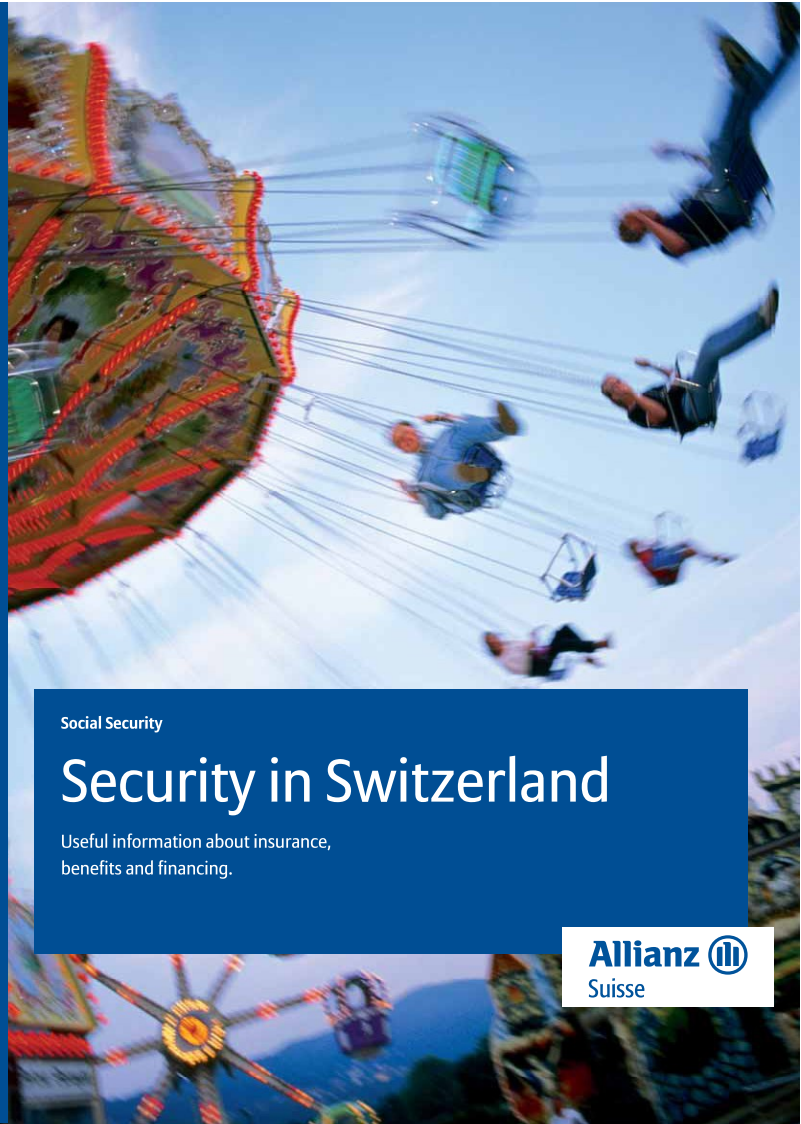
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Social Security

Security in Switzerland

Useful information about insurance, benefits and financing.

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Insurance

Benefits

Financing

Insurance	Insured persons	Annual pensionable salary (PS) as basis for calculation	Old age	Death	Temporary disability	Permanent disability	Unemployment	Annual salary (AS) taken as basis for calculation	Employee's contribution	Employer's contribution																				
<p>AHV (Old-age and survivors' insurance).</p> <p>IV (Disability insurance).</p> <p>Supplementary benefits, possibly in addition to AHV/IV.</p> <p>EO (Loss of Earnings Compensation Ordinance), daily benefits for military, civil and civil defence service.</p> <p>Maternity benefits (mandatory).</p>	<p>All persons resident or employed in Switzerland.</p> <p>Recipients of old-age/disability pension/ disability daily benefits as of 6 months/benefits for destitute persons.</p> <p>At least 9 months of insurance prior to child-birth, of which at least 5 months in gainful employment.</p>	<p>Max. 83 520.</p>	<p>(AHV only): Old-age pension (OAP): min./max. 13 920/27 840.</p> <p>Married couples/registered partner (as per partnership law) max. 150% OAP; max. 41 760.</p> <p>Retirement age: Women: 64, men: 65 Early withdrawal possible 1-2 years in advance Reduction: 6.8% – 13.6%.</p> <p>Children's pension: 40% OAP, min./max. 5568/11 136.</p>	<p>(AHV only): Widow's pension (WP): 80% OAP for widows with children or who are older than 45 and were married for at least 5 years. Min./max. 11 136/22 272.</p> <p>Orphan's pension 40% OAP min./max. 5568/11 136.</p> <p>Widower's pension/ surviving partner (pursuant to partnership law) 80% OAP for widower with children under 18.</p>	<p>(IV): Daily benefits: 80% of PS and child benefits during the integration phase.</p> <p>EO: 80% income compensation (max. CHF 196/day).</p> <p>Maternity: 80% income compensation (max. CHF 196/day) for 14 weeks.</p>	<p>(IV only): Disability pension (DP): Pensions depend on the degree of disability (DD) and correspond to old-age pensions. *Full pension: DD of 70% or more. *Three-quarters pension: DD 60-69%. *Half pension: DD 50-59%. *Quarter pension: DD 40-49%.</p> <p>Children's pension: as for social security (AHV).</p>		<p>Annual salary without family and children's allowances.</p> <p>Contributions based on unlimited annual salary.</p>	<p>Employees as of 1 Jan. after reaching age 17 in % of AS:</p> <table border="1"> <tr> <td>4.20</td> <td>AHV</td> <td>4.20</td> </tr> <tr> <td>0.70</td> <td>IV</td> <td>0.70</td> </tr> <tr> <td>0.25</td> <td>EO</td> <td>0.15</td> </tr> <tr> <td>5.15</td> <td></td> <td>5.15</td> </tr> </table> <p>Self-employed: income between 55 700 and 9300; decreasing scale of contribution (9.5%-5.223%) min. 475; income above 55 700: 9.5%. Retired persons are exempt from paying contributions on income from gainful employment of max. 1400/month or 16 800 p.a. per employer. Persons not employed pay contributions according to their assets and compensation income, min. 475 and max. 10 300; as of the time they reach 20.</p>	4.20	AHV	4.20	0.70	IV	0.70	0.25	EO	0.15	5.15		5.15									
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<p>BVG (Minimum) (Occupational retirement, survivors' and disability benefit plan).</p> <p>(mandatory).</p>	<p>All employed persons with a salary over 20 880 subject to social security (AHV) contributions; as of 1 Jan. upon reaching age 17 for death and disability; as of 1 Jan. upon reaching age 24 for retirement benefits too.</p>	<p>Max. 83 520 minus 24 360 (fixed coordination deduction).</p> <p>Max. 59 160. Min. 3480.</p>	<p>Old-age pension (OAP): 6.8% of interest-bearing retirement assets at retirement (from 1.1.2014).</p> <p>Transitional right: Gradual reduction from 7.2% to 6.8% over the next 10 years (1.1.05 – 31.12.2013).</p> <p>Children's pension: 20% OAP. Retirement age: Women: 64, men: 65.</p>	<p>Widow's/widower's pension: 60% of the disability or old-age pension for widowed persons with children or older than 45 and who were married for at least 5 years.</p> <p>Lump-sum payments for widow/widower: 300% WP if the widowed person is not entitled to a pension. Orphan's pension: 20% of the disability or old-age pension.</p>	<p>Disability pension paid out after a waiting period of at least 12 months.</p>	<p>Disability pension (DP): 6.8% of the projected retirement assets excl. interest (from 1.1.2014).</p> <p>Transitional right: Gradual reduction from 7.2% to 6.8% over the next 10 years (1.1.05 – 31.12.2013).</p> <p>Children's pension: 20% DP.</p> <p>Full/three-quarters/half/quarter pension: see above*.</p>	<p>BVG coverage: in the event of death or disability, provided unemployment insurance pays daily benefits of at least CHF 78.80.</p>	<p>Max. 83 520 minus 24 360 Max. 59 160 Min. 3480</p>	<p>Retirement credits:</p> <table border="1"> <tr> <td></td> <td>Men</td> <td>Women</td> <td>% AS</td> </tr> <tr> <td></td> <td>25-34</td> <td>25-34</td> <td>7%</td> </tr> <tr> <td></td> <td>35-44</td> <td>35-44</td> <td>10%</td> </tr> <tr> <td></td> <td>45-54</td> <td>45-54</td> <td>15%</td> </tr> <tr> <td></td> <td>55-65</td> <td>55-64</td> <td>18%</td> </tr> </table> <p>Security fund: Coordinated annual salary termination benefit at the end of the year 0.07% Total of current pensions x 10 0.02% Employer's contribution: min. 50% of total contributions</p>		Men	Women	% AS		25-34	25-34	7%		35-44	35-44	10%		45-54	45-54	15%		55-65	55-64	18%	
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<p>UVG (Accident insurance).</p> <p>(mandatory).</p>	<p>All employees who work in Switzerland and employees seconded abroad for a limited period. Employees who work for fewer than 8 hours per week for a company are not insured against non-occupational accidents.</p>	<p>Max. 126 000.</p>		<p>Widow's/widower's pension: 40% PS</p> <p>Widow's lump-sum payment: 100%-500% WP</p> <p>Half orphan's/full orphan's pension: 15%/25% PS Total max.</p> <p>70% PS. Up to 90% PS if paid together with old-age pension.</p>	<p>Daily benefits: 80% of PS as of the 3rd day after the accident until full capacity for work is regained or disability pension becomes payable, or until death.</p>	<p>Disability pension: 80% PS in case of full disability. Reduction for partial disability. Eligibility if disability is expected to be permanent. Up to 90% PS if paid together with disability pension.</p>	<p>UVG coverage: Cover as of 1st day of unemployment or after application to ALV and during payment of daily ALV benefits.</p>	<p>Corresponds to PS with family and children's allowances.</p>	<p>Premium for non-occupational accidents according to risk category.</p> <p>Premium for occupational accident insurance (incl. occupational illnesses) according to risk category.</p>																					
<p>Continued salary payments in the event of illness pursuant to CO 324a, unless daily benefits insurance is concluded (voluntary).</p>	<p>All employees; deviations governed by agreement, standard employment contract or collective employment contract (CEC).</p>	<p>Max. 300 000 as per GTC.</p>	<p>Until the commencement of the old-age pension or according to general insurance conditions in the event of further incapacity to work.</p>		<p>Daily benefits: 80% of PS for up to 730 days; usually as of the 15th/31st day and only for at least 25% incapacity to work.</p>	<p>Payments limited to 730 days.</p>	<p>Half of daily benefits in the event of disability up to 50%, over 50% = full daily benefits.</p>	<p>Corresponds to PS excl. family and children's allowances.</p>	<p>Graduated according to occupational groups and taking account of agreed employment conditions (CEC).</p>																					
<p>ALV (Unemployment insurance, mandatory).</p>	<p>All employees who pay social security up to retirement age.</p>	<p>Max. 126 000.</p>			<p>Unempl. daily benefits: max. 30/44 days (illness or accident).</p>		<p>70-80% of PS, depending on obligations to provide maintenance and salary level.</p>	<p>Corresponds to PS max. 126 000.</p>	<p>1% AS up to 126 000.</p>	<p>1% AS up to 126 000.</p>																				
<p>KVG (Health insurance, mandatory).</p>	<p>All persons resident in Switzerland.</p>				<p>Prophylactic, treatment and rehabilitation benefits.</p>			<p>Contributions of insured persons depend on place of residence. State contributions for persons with low incomes.</p>																						

As at: 01.01.2011

All amounts in CHF