



Overview of Social Benefits
in Switzerland

Mandatory Social Insurances



Swisscanto

Stiftungen/Fondations/Fondazioni

Insurance	Mandatory insured persons	Benefits					Financing																						
		Chargeable salary	Retirement benefits*	Survivors' benefits*	Permanent earning disability*	Temporary earning disability*	Applicable salary	Contributions of employees	Contributions of employers																				
OASI/DI/EO: Federal Law on • Old-age and Survivors' Benefit Insurance (effective date 1.1.1948) • Disability Insurance (effective date 1.1.1960) • Income Replacement (effective date 1.1.1953)	<ul style="list-style-type: none"> All persons living or working in Switzerland 	<ul style="list-style-type: none"> Maximum pensionable salary CHF 84,600.– 	<ul style="list-style-type: none"> Single retirement pension: Minimum CHF 14,100.– Maximum CHF 28,200.– The exact amount depends on the average pensionable salary and the contribution time Married couple: 2 single pensions, together max. 150% of the maximum single retirement pension Children's pension: 40% of the retirement pension 	<ul style="list-style-type: none"> Widow's pension: 80% of the single retirement pension Widower's pension; pension for registered partner: amount like widow's pension, if and as long as children under the age of 18 are being parented Orphan's pension: 40% of the single retirement pension Full orphan's pension: 60% of the single retirement pension 	<ul style="list-style-type: none"> DI: Full pension from an earning disability of 70%, 3/4 pension from an earning disability of 60%, 1/2 pension from an earning disability of 50%, 1/4 pension from an earning disability of 40% Amount of single pension: Calculation like retirement pension Children's pension: 40% of single pension 	<ul style="list-style-type: none"> DI: Daily allowance during integration measures Amount: depending on salary and number of children 	<ul style="list-style-type: none"> Gross salary without family and child allowances 	<ul style="list-style-type: none"> OASI: 4,20% DI: 0,70% EO: 0,225% Special rates and provisions for self-employed, non-employed persons and old-age pensioners. Widows not executing a gainful activity, widowers, spouses and registered partners are obliged to pay contributions. 	<ul style="list-style-type: none"> OASI: 4,20% DI: 0,70% EO: 0,225% Special rates and provisions for self-employed, non-employed persons and old-age pensioners. 																				
LAI: Federal Law on Accident Insurance • effective date 1.1.1984	<ul style="list-style-type: none"> All employees working in Switzerland Employees who work less than 8 hours per week: Insurance for non-occupational accidents only All others: Insurance for occupational and non-occupational accidents 	<ul style="list-style-type: none"> Annual salary on which OASI contributions are due, maximum CHF 148,200.– 		<ul style="list-style-type: none"> Widows, widowers, registered partners: lump-sum payment or pension in the amount of 40% of the insured salary Orphan's pension: 15%, full orphan's pension: 25% of the insured salary Together with OASI benefits LAI benefits may not exceed 90% of insured salary 	<ul style="list-style-type: none"> Full disability: disability pension in the amount of 80% of the insured salary Partial disability: reduction according to degree of disability Allowance for physical or mental impairment and hindrance allocation Together with DI benefits LAI benefits may not exceed 90% of insured salary 	<ul style="list-style-type: none"> Benefits in the amount of 80% of insured salary from third day after the accident, until employee regains full capacity to work or until pension begins or employee dies. 	<ul style="list-style-type: none"> same as chargeable salary 	<ul style="list-style-type: none"> Premium for non-occupational accident insurance, staggered according to risk classes and subclasses 	<ul style="list-style-type: none"> Premium for occupational accident insurance, staggered according to risk classes and subclasses 																				
LOB: Federal Law on the Occupational Old-Age, Survivors' and Disability Benefit Plans • effective date 1.1.1985	<ul style="list-style-type: none"> All employees in Switzerland with a salary subject to OASI contributions of at least CHF 21,150; for risk of death and disability from 1.1. after 17th birthday; for retirement provision from 1.1. after 24th birthday 	<ul style="list-style-type: none"> Chargeable salary max. CHF 84,600.– Coordination deduction CHF 24,675.– Coordinated salary max. CHF 59,925.– min. CHF 3,525.– 	<ul style="list-style-type: none"> The retirement pension is calculated as a percentage of the old-age savings accrued by the insured person when reaching the age of retirement (total of the annual old-age credits; interests included) Conversion rate at the age 65/64: cf. separate information sheets on "Conversion rates" Pensioner's children's pension: 20% of retirement pension 	<ul style="list-style-type: none"> Spouses without children up to the age of 45: lump-sum payment Other spouses: 60% of disability pension or of current retirement pension Registered partners are treated equal as spouses Orphan's pension: 20% of disability pension for each child 	<ul style="list-style-type: none"> Disability pension: Conditions of entitlement cf. OASI/DI Calculation: like retirement pension, based on existing old-age savings plus old-age credits projected up to the theoretic retirement age, without future interests Disabled's children's pension: 20% of disability pension 		<ul style="list-style-type: none"> Old-age credits in % of the coordinated salary: <table border="1"> <thead> <tr> <th>Age</th> <th>Men</th> <th>Women</th> <th>%</th> </tr> </thead> <tbody> <tr> <td>25–34</td> <td>25–34</td> <td>25–34</td> <td>7</td> </tr> <tr> <td>35–44</td> <td>35–44</td> <td>35–44</td> <td>10</td> </tr> <tr> <td>45–54</td> <td>45–54</td> <td>45–54</td> <td>15</td> </tr> <tr> <td>55–65</td> <td>55–64</td> <td>55–64</td> <td>18</td> </tr> </tbody> </table>	Age	Men	Women	%	25–34	25–34	25–34	7	35–44	35–44	35–44	10	45–54	45–54	45–54	15	55–65	55–64	55–64	18	<ul style="list-style-type: none"> Old-age savings: cf. adjacent chart Risk premium: depending on age, gender and salary Security Fund: <ul style="list-style-type: none"> Contribution for subsidies due to unfavourable age structure: 0,08% of the coordinated salary Contribution for insolvency cover and other benefits: calculation acc. to art. 16 of the ordinance on the Security Fund 	<ul style="list-style-type: none"> At most 50% At least 50%
Age	Men	Women	%																										
25–34	25–34	25–34	7																										
35–44	35–44	35–44	10																										
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AVIG: Federal Law on Obligatory Unemployment Insurance and Insolvency • effective date 1.1.1984	<ul style="list-style-type: none"> All OASI insured persons obliged to pay OASI contributions due to an employment 	<ul style="list-style-type: none"> Maximum CHF 148,200.– 				<ul style="list-style-type: none"> Daily allowance (d.a.) of 70-80% of the insured salary, depending on obligations of support; maybe a waiting period is to be respected Max. 400 d.a., depending on age, contribution time and obligations of support. 520 d.a. for DI pensioners and more than 55 years old with max. contribution time. 	<ul style="list-style-type: none"> Maximum CHF 148,200.– 	<ul style="list-style-type: none"> 1,1% of insured salary up to CHF 148,200.– max. 0,5% on salary part exceeding CHF 148,200.– 	<ul style="list-style-type: none"> 1,1% of insured salary up to CHF 148,200.– max. 0,5% on salary part exceeding CHF 148,200.– 																				
MVG: Federal Law on the Military Insurance • effective date 1.1.1950	<ul style="list-style-type: none"> Persons rendering military or civil protection service 	<ul style="list-style-type: none"> Maximum CHF 152,276.– 	<ul style="list-style-type: none"> Conversion of disability pensions to retirement pensions when reaching the OASI retirement age. The pension amount is divided in half. 	<ul style="list-style-type: none"> Surviving spouse or registered partner: Pension of 40% of insured salary Orphan's pension: 15%, full orphan's pension: 25% of insured salary 	<ul style="list-style-type: none"> Pension of 80% of insured salary Pension for integrity loss In coordination with 1st pillar: max. 100% of insured salary; in coordination with 2nd pillar: max. 90% 	<ul style="list-style-type: none"> Daily allowance of 80% of insured salary from the first day up to pension beginning In coordination with 1st pillar: max. 100% of insured salary; in coordination with 2nd pillar: max. 90% 																							

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