



## Regulations

### Social security contributions as of 1 January 2026

Type of social security contribution	Employee Part	Employer Part	Basis of contribution
<b>AHV/IV/EO</b>	5.30%	5.3%	Percentage of salary for old age earnings
<b>ALV</b>	1.10%	1.10%	up to 12'350/mo. or 148'200/yr.
<b>AHV-Verwaltungskosten</b>		0.30%	total of AHV contributions (employee and employer part)
<b>FAK</b>		1.025%	Percentage of salary for old age earnings
<b>NBU</b>	0.384%	0.384%	up to 12'350/mo. or 148'200/yr. workload of at least 8 hr./wk.
<b>BU</b>		0.122%	up to 12'350/mo. or 148'200/yr.
<b>Voluntary supplementary accident insurance</b>	0.300%		Percentage of salary for old age earnings
<b>VSAO (Pension Fund)</b>	The lowest annual salary for admission to the VSAO is 22'680.- (adjusted to full-time workload). The coordination deduction for a full-time workload is 26'460.-		
	6.00% (incl. 0.48% risk contribution)	9.00% (incl. 0.72% risk contribution)	from the coordinated salary, adjusted according to the employment level
<b>BVK (Pension Fund) "Standard" Version</b>	The required yearly salary earned for admission to BVK is 22'680.- The coordination deduction for a full-time workload is 26'460.-		
	Savings + risk employee part	Savings + risk employer part	Total contributions employee and employer part
18-20 Years	0.0% + 0.8%	0.0% + 1.2%	0.0% + 2.0%
21-23 Years	4.0% + 0.8%	6.0% + 1.2%	10.0% + 2.0%
24-27 Years	5.2% + 0.8%	7.8% + 1.2%	13.0% + 2.0%
28-32 Years	6.4% + 0.8%	9.6% + 1.2%	16.0% + 2.0%
33-37 Years	7.6% + 0.8%	11.4% + 1.2%	19.0% + 2.0%
38-42 Years	8.8% + 0.8%	13.2% + 1.2%	22.0% + 2.0%
43-47 Years	10.0% + 0.8%	15.0% + 1.2%	25.0% + 2.0%
48-52 Years	10.8% + 0.8%	16.2% + 1.2%	27.0% + 2.0%
53-65 Years	11.6% + 0.8%	17.4% + 1.2%	29.0% + 2.0%
<b>Recapitalization Contr.</b>	0.0%	0.0%	0.0%

**Legend:**

<b>AHV</b>	Old-age and survivors' insurance (first pillar)
<b>ALV</b>	Unemployment insurance (first pillar)
<b>BU/NBU</b>	Occupational accident insurance/non occupational accident insurance
<b>BVK</b>	Pension fund of the Canton of Zurich (second pillar)
<b>EO</b>	Regulation on loss of income (loss of income during military service and maternity leave)
<b>FAK</b>	Family allowance (contribution for child and education benefits)
<b>IV</b>	Disability insurance
<b>VSAO</b>	Pension fund for resident and attending physicians (second pillar)