



Fact Sheet

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Old-Age and Survivors' Insurance (AHV)

Start and End of Compulsory AHV Cover

All employed persons are liable to contributions from 1 January after they reach the age of 17. The obligation to pay contributions ends when they reach ordinary retirement age (64 for women and 65 for men) and give up their employment. For AHV pensioners who have reached ordinary retirement age, an exemption threshold of CHF 1,400.00 per month applies to continued employment; they do not have to pay contributions on figures below this threshold.

Salary Contributions to the AHV

AHV contributions are deducted from the employee's determining salary (= 5.275% AHV/IV/EO as of 2020).

The determining salary includes, for example:

- The monthly salary and hourly wages
- Remuneration for extra hours and overtime
- Remuneration for on-call duty
- Payment of vacation balances
- Seniority allowances, one-off bonuses
- Settlements

Family benefits do not count toward the determining salary.

Contributions on Insignificant Salary Amounts

Contributions are only levied on determining salaries of less than CHF 2,300.00 per year in a calendar year at the insured person's request.

Remuneration for Privatdozents

Remuneration for privatdozents and instructors with similar pay arrangements also form part of the determining salary.

Remuneration for one-off, non-recurring courses does not count toward the determining salary (in accordance with margin number 4010 of the AHV guidelines on the determining salary). In such cases, the remuneration is paid out without any social insurance deductions. This only applies if the person is not already employed at the University of Zurich and is not liable for social insurance.

Scholarships and Similar Grants

Scholarships and similar grants generally do not form part of income from employment unless they are clearly connected to an employment relationship or the party providing the funding has control over the results of the work (in accordance with margin number 2186 of the AHV guidelines on the determining salary).



Self-Employed Persons

Self-employed persons must send an invoice for their services to the University of Zurich's accounting department. They must provide evidence of their self-employment with an appropriate document (e.g. VAT number).

The compensation office shall decide in each case whether an insured person is self-employed for the purposes of old-age and survivors' insurance. As a result, it is not out of the question that a self-employed person may be recorded as being employed for a different activity.