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Social security

Switzerland has a well-developed social security system. Everyone makes their contribution in solidarity: the healthy for the sick, the young for the old, the rich for the poor or those living alone for families.

Social insurance offers protection against social risks to all people living and working in Switzerland.

When you pay your insurance premiums and taxes, you are well protected by:



Illness



Disability



Unemployment



Accident



Retirement



Birth

The Swiss pension system is based on 3 pillars:

Pillar 1 - Old-Age and Survivors' Pension (AHV) & Disability Insurance (IV)

The AHV ([🔗 this insurance covers old-age pensions as well as widow's, widower's and orphans' pensions](#)) is a general and compulsory national insurance scheme that covers all persons who live or work in Switzerland.

Adults aged 18 and over must be compulsorily insured with the AHV and IV:

Old Age and Survivors' Insurance (AHV)

In Switzerland, you are obliged to pay AHV ([🔗 this insurance covers old-age pensions as well as widow's, widower's and orphans' pensions](#)) contributions until you reach retirement age so that you can receive an old-age pension at a later date.

The current retirement age is:

- 64 in women
- 65 in men

After the death of a relative, the AHV ([🔗 this insurance covers old-age pensions as well as widow's, widower's and orphans' pensions](#)) also pays a survivor's or orphan's pension.

Disability Insurance IV

The IV ([🔗 this insurance pays for integration measures or cash benefits for subsistence if you become disabled](#)) supports all people with a disability. It helps those affected to keep their jobs or find a new one. If neither is successful, the IV ([🔗 this insurance pays for integration measures or cash benefits for subsistence if you become disabled](#)) pays a disability pension.

The pensions of AHV and IV are about high enough to cover the costs of the existentially important expenses. If this is not the case, you can request additional supplementary benefits.

Paying social security contributions

Employees:

The contributions are divided between you and the employer. Your employer will cover at least half. Your share will be deducted directly from your salary and paid into the pension fund together with your employer's part.

If you are employed, the following amounts will be deducted from your gross salary each month:

6.225% for AHV/IV/EO and ALV

5.625% for wage parts over Fr.148'200

[> Social Security Contributions Calculator](#)

People with multiple jobs

In order to pay contributions, you must earn at least CHF 21,150 per year (as of 1 January 2018) from a single employer. If you have **several jobs**, but none of them earn as much, then you are not insured. In this case, please register directly with the [Ausgleichskasse St.Gallen](#) (🔗 [The compensation offices administer the Swiss social security system. You are responsible for paying for the benefits of these insurances](#)): [Registration form](#)

People who do not work:

If you are not working, you must register with the [Ausgleichskasse St.Gallen](#) (🔗 [The compensation offices administer the Swiss social security system. You are responsible for paying for the benefits of these insurances](#)) Compensation Office on your own responsibility.

You owe the full contributions, but at least the specified minimum contribution (478 francs per year; As of 1.1.2018). If you do not pay contributions, this can lead to a reduction in benefits (for example, in the case of old-age pensions) at a later date.

Register directly with the [Ausgleichskasse St.Gallen](#) (🔗 [The compensation offices administer the Swiss social security system. You are responsible for paying for the benefits of these insurances](#)) Compensation Office: [Registration form](#)

Self-employed:

If you are self-employed, you must register with the [Ausgleichskasse St.Gallen](#) (🔗 [The compensation offices administer the Swiss social security system. You are responsible for paying for the benefits of these insurances](#)) on your own responsibility. The [Ausgleichskasse St.Gallen](#) (🔗 [The compensation offices administer the Swiss social security system. You are responsible for paying for the benefits of these insurances](#)) does not act on its own initiative. Further information can be found here:

[> Information for the self-employed](#)

Explanatory films of the SVA St.Gallen

- [Excerpt from your individual AHV account](#)
- [Registration for old-age pension](#)
- [Applying for family allowances](#)
- [Disability insurance explained in simple terms](#)
- [Premium Reduction Explained](#)

Explanatory films by Pro Senectute in other languages:

- [Connaissances de base prévoyance vieillesse: 1er pilier](#) 🌐 [français](#)
- [Informazioni di base previdenza per la vecchiaia: il primo pilastro](#) 🌐 [italiano](#)

Pillar 2 - Occupational Pensions / Pension Fund

Occupational pensions are a form of protection for you and your relatives. In old age, in the event of disability or death, the 2nd pillar is intended to make it possible to continue the accustomed standard of living in an appropriate manner.

To do this, you pay part of your salary into a pension fund, and you receive an additional retirement pension from the pension fund after retirement.

You are compulsorily insured if you meet the following conditions:

- You are subject to AHV ([🔗 this insurance covers old-age pensions as well as widow's, widower's and orphans' pensions](#)) contributions, i.e. you are already insured in the first pillar
- You are at least 17 years old and have not yet reached the statutory retirement age
- Your annual salary is more than CHF 21,510 (as of 2022)

You are not compulsorily insured if:

- You are not employed
- Your gross annual salary is less than CHF 21,510
- are self-employed
- Your employment contract is valid for a maximum of 3 months

You can voluntarily join a pension fund and pay contributions.

Explanatory film in other languages:

- [🔗 Connaissances de base prévoyance vieillesse: 2e pilier](#) [🌐 français](#)
- [🔗 Informazioni di base previdenza per la vecchiaia: il secondo pilastro](#) [🌐 italiano](#)

Pillar 3 - Private pension provision

If, in addition to AHV ([🔗 this insurance covers old-age pensions as well as widow's, widower's and orphans' pensions](#)) and pension fund, you want to save even more for a comfortable life in old age, you can invest your money in the so-called 3rd pillar with an insurance company or a bank. You can deduct these amounts from your taxes.

Explanatory film in other languages:

- [🔗 Connaissances de base prévoyance vieillesse: 3e pilier](#) [🌐 français](#)
- [🔗 Informazioni di base previdenza per la vecchiaia: il terzo pilastro](#) [🌐 italiano](#)

Supplementary benefits

It may happen that the pension benefits are not enough for you to cover your living expenses in old age. This is typically the case for people who have not worked or have earned too little money to invest in the 2nd or 3rd pillar.

Often, this also affects people who are dependent on care in old age and live in a retirement or nursing home. The costs for this often exceed the financial means of retirees.

In these cases, you are entitled to supplementary benefits (EL). These can make up the difference between expenditure and insufficient income.
























Explanatory film in other languages:

- [🔗 Connaissances de base prévoyance vieillesse: prestations complémentaires](#) [🌐 français](#)
- [🔗 Informazioni di base previdenza per la vecchiaia: prestazioni complementari](#) [🌐 italiano](#)

Explanatory film in other languages:

- [🔗 Connaissances de base prévoyance vieillesse: le système des trois piliers](#) [🌐 français](#)
- [🔗 Informazioni di base previdenza per la vecchiaia: il sistema dei tre pilastri](#) [🌐 italiano](#)

Social Insurance Brochure in 19 languages

-  التأمینات الاجتماعية: الإقامة في سويسرا ومغادرتها. معلومات للأجانب المقيمين في سويسرا (arabisch)  PDF, 634 kB
-  Sozialversicherungen: Aufenthalt in der Schweiz und Ausreise. Informationen für ausländische Staatsangehörige (deutsch)  PDF, 573 kB
-  Swiss social insurance system: Period of stay in Switzerland and departure. Information for foreign nationals (englisch)  PDF, 565 kB
-  Seguros sociales: residencia en Suiza y salida del país. Información para ciudadanos extranjeros (spanisch)  PDF, 410 kB
-  Assurances sociales: séjour en Suisse et départ. Informations à l'attention des ressortissants étrangers (français)  PDF, 413 kB
-  Assicurazioni sociali: soggiorno in Svizzera e partenza. Informazioni per i cittadini stranieri (italienisch)  PDF, 508 kB
-  Sistema de Segurança Social: Residência na Suíça e Saída do País. Informações para estrangeiros (portugiesisch)  PDF, 545 kB
-  Социальное страхование: пребывание в Швейцарии и окончательный отъезд из Швейцарии. Информация для иностранных граждан (russisch)  PDF, 600 kB
-  Sigurimet shoqërore: Qëndrimi në Zvicër dhe largimi. Informacione për shtetas të huaj (albanisch)  PDF, 646 kB
-  Socijalna osiguranja: Boravak u Švajcarskoj i povatak u svoju zemlju. Informacije za strane državljane (kroatisch)  PDF, 404 kB
-  Swiss social insurance system: Period of stay in Switzerland and departure. Information for foreign nationals (tamil) PDF, 12353 kB
-  Sosyal Sigortalar: İsviçre'de ikamet ve İsviçre'den çıkış. Yabancı uyruklu şahıslar için bilgiler (türkisch)  PDF, 566 kB

[Calculate your social security contributions here](#)

Do you need more help with social security?



Find personal advice

Find a counselling centre near you.



Social Security Information

Information and current articles from CHSS / Federal Social Insurance Office

Contact points

Find the right contact point, advice or authority in your area: [Contact points](#)