



Regulations

Social security contributions as of 1 January 2024

Type of social security contribution	Employee Part	Employer Part	Basis of contribution
AHV/IV/EO	5.30%	5.3%	Percentage of salary for old age earnings
ALV	1.10%	1.10%	up to 12'350/mo. or 148'200/yr.
AHV-Verwaltungskosten		0.20%	total of AHV contributions (employee and employer part)
FAK		1.025%	Percentage of salary for old age earnings
NBU	0.3865%	0.3865%	up to 12'350/mo. or 148'200/yr. workload of at least 8 hr./wk.
BU		0.124%	up to 12'350/mo. or 148'200/yr.
Voluntary supplementary accident insurance	0.300%		Percentage of salary for old age earnings
VSAO (Pension Fund)	The lowest annual salary for admission to the VSAO is 22'050.- (adjusted to full-time workload). The coordination deduction for a full-time workload is 25'725.-		
	6.00% (incl. 0.48% risk contribution)	9.00% (incl. 0.72% risk contribution)	from the coordinated salary, adjusted according to the employment level
BVK (Pension Fund) "Standard" Version	The required earned yearly salary for admission to BVK is 22'050.- The coordination deduction for a full-time workload is 25'725.-		
	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%
Recapitalization Contr.	0.0%	0.0%	0.0%

Legend:

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