

Key Information for Swiss Salary Declarations

Deductions that are Typically Applied to Salaries (not included here is Tax at Source)

Valid as of 1 January 2020

AVS (AHV) / AI (IV) / APG (EO) - compulsory social charges		Paid by	
	Total	Employer	Employee
For salaried persons:			
AVS (AHV) - Old Age and Survivors' Insurance (OASI)	8.700%	4.350%	4.350%
AI (IV) - Federal invalidity insurance	1.400%	0.700%	0.700%
APG (EO) - Loss of earnings insurance	0.450%	0.225%	0.225%
Total	10.550%	5.275%	5.275%
For independent persons:			
% paid as a total of earnings above CHF 56,900 per annum	9.950%	paid by independent	
Progressive scale from CHF 9,500 to CHF 56,900	5.344%	to	9.274%
Minimum annual payment	CHF 496		
Maximum annual payment for persons with no earnings	CHF 24,800		
Subscription to family allowances (ALFA) for earnings of up to	CHF 148,200 Variable % by Canton		
Earnings not subject to contributions: Per month			
For retired persons, per year and per employer	CHF 16,800	CHF 1,400	
Earnings of minimal importance as additional revenue, per year and per employer	CHF 2,300		
<i>This exoneration is not applicable to people working in private households or in cultural activities.</i>			

AC (AV) - Unemployment insurance		Paid by	
	Total	Employer	Employee
Maximum insured salary (AC1) - up to CHF 148,200 per year	2.20%	1.10%	1.10%
Additional solidarity payment for part of salaries above CHF 148,200	1.00%	0.50%	0.50%

LAA (UVG) - Accident insurance		Per month
Maximum insured salary, per year (rate depends)	CHF 148,200	CHF 12,350

AF & AMAT - Family Allowance & Maternity Insurance		Paid by	
<i>For independent persons capped at CHF 148,000 of salary (in Vaud 2.8% if independent)</i>			
	Total	Employer	Employee
ALFA - Family Allowance example for Geneva	2.450%	2.450%	0.000%
ALFA - Family Allowance example for Vaud	2.580%	2.580%	0.000%
ALFA - Family Allowance example for Zürich	1.200%	1.200%	0.000%
AMAT - Maternity Insurance - Geneva example (not in Vaud or Zürich)	0.092%	0.046%	0.046%

A loss of earnings for sickness insurance (% is variable) may also be withheld from the salary.

LPP Payments (2nd pillar) - Pension plan for employed persons			
Payments depend on the age bracket, and paid for salaries within a range of CHF 24,885 to CHF 85,320			
From 25 to 34 years old	7%	} <i>Maximum 50% is deducted from employee gross salary</i>	
From 35 to 44 years old	10%		
From 45 to 54 years old	15%		
From 55 to 65 years old (women to 64)	18%		
<i>Possible additional risk premiums & management fees for the employee to pay</i>			

3rd pillar maximum annual contributions	
Salaried and independent persons subject to 2nd pillar	CHF 6,826
Independent persons without 2nd pillar, 20% of earnings, maximum	CHF 34,128

Errors & Omissions Excluded