

## KEY FIGURES 2025

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- Social security – contributions and benefits
- VAT rates
- Interest rates
- Year-end exchange rates
- In-kind remuneration of self-employed persons
- Depreciation on fixed assets of commercial enterprises
- State Consumer Price Index

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## Social security

## Contributions and benefits

		2024	2025
<b>1st pillar AHV/IV/EO – Contributions for employees</b>			
<b>Contribution obligation: from January 1 after reaching the age of 17</b>			
AHV		8.70%	<b>8.70%</b>
IV		1.40%	<b>1.40%</b>
EO		0.50%	<b>0.50%</b>
Total	of the gross AHV wage (excluding family allowances), half of the premiums paid by the employer and half by the employee	10.60%	<b>10.60%</b>

<b>1st pillar AHV/IV/EO – Contributions for self-employed persons</b>			
Maximum rate		10.00%	<b>10.00%</b>
Maximum amount applies to income above – per year	CHF	58'800	<b>CHF 60'500</b>
Lower limit – per year	CHF	9'800	<b>CHF 10'100</b>
For income between the maximum amount and the minimum amount, the declining contribution scale applies.			
Non-employed persons and individuals without substitute income pay the minimum annual contribution of	CHF	514	<b>CHF 530</b>
Contribution obligation: from January 1 after reaching the age of 20			
Contribution-free income			
– For AHV pensioners per year	CHF	16'800	<b>CHF 16'800</b>
– Only to be settled at the request of the insured person, on minor remuneration per year and employer	CHF	2'300	<b>CHF 2'500</b>
This does not apply to persons working in private households (e.g. cleaning and ironing staff)			
– The relevant salary of persons employed in private households is not subject to AHV contributions if they earn it by December 31 of the year in which they turn 25 and it does not exceed CHF 750 per employer and calendar year. However, young adults can request that the contributions (employee and employer) be settled with the AHV (e.g., babysitting).	CHF	750	<b>CHF 750</b>

1st pillar AHV/IV/EO – contributions for non-employed persons							
Assets and annual pension income multiplied by 20	under	CHF	350'000	CHF	514	<b>CHF</b>	<b>530</b>
	from	CHF	350'000	CHF	614.80	<b>CHF</b>	<b>636</b>
	from	CHF	8'950'000	CHF	25'700	<b>CHF</b>	<b>26'500</b>

<b>1st pillar AHV/IV/EO – Non-contributory income</b>			
Minor secondary income (AHV must be deducted if the employee requests it. Does not apply to domestic workers.)	up to annually	CHF 2'300	<b>CHF 2'500</b>
for 65-year-olds	per month	CHF 1'400	<b>CHF 1'400</b>
	per year,	CHF 16'800	<b>CHF 16'800</b>

### 1st pillar – Unemployment insurance (ALV)

#### Contribution obligation: all employees insured under the AHV

ALV contribution 1 (half paid by the employer and half by the employee)	2.20%	<b>2.20%</b>
up to insured salary 1 – per year	CHF 148'200	<b>CHF 148'200</b>
ALV contribution 2 (ALV contribution paid half by the employer and half by the employee)	0.00%	<b>0.00%</b>
above salary 1 (no upper limit) Solidarity contribution	0.00%	<b>0.00%</b>

### 1st pillar – AHV/IV old-age pensions

Minimum AHV/IV pension	per month	CHF 1'225	<b>CHF 1'260</b>
Maximum AHV/IV pension	per month	CHF 2'450	<b>CHF 2'520</b>
Maximum married couple's pension (capped)	per month	CHF 3'675	<b>CHF 3'780</b>

The pension can be taken up to two years early or deferred for up to five years.

1st pillar – AHV/IV pension (from 01.01.2023) per Mt.		per Mt.		per Mt.		per Mt.	
AHV pension	as % of the basic old-age pension	Min.	Max.	Disability pension	Min.	Max.	
Simple pension	100%	CHF 1'260	CHF 2'520	100%	CHF 1'260	CHF 2'520	
Married couple capped	150%	CHF 1'890	CHF 3'780	150%		CHF 3'780	
Widow's/widower's pension	80%	CHF 1'008	CHF 2'016	Parents entitled to pension for the same child / 60%		CHF 1'512	
Orphan's/full orphan's pension	40% / 60%	CHF 504	CHF 1'512	Child pension / 40%	CHF 504	CHF 1'008	

### 1st pillar – AHV/IV retirement age / early withdrawal

Retirement age	Percentage reduction for early retirement of												
Men 65	Year and months												
Women aged 64 years + 3 months (gradual increase from 2025 for cohorts born in 1961 and later)		0	1	2	3	4	5	6	7	8	9	10	11
	0	-	0.6	1.1	1.7	2.3	2.8	3.4	4.0	4.5	5.1	5.7	6.2
	1	6.8	7.4	7.9	8.5	9.1	9.6	10.2	10.8	11.3	11.9	12.5	13.0
	2	13.6											

### 2nd pillar – Occupational pension provision (BVG)

Contribution obligation: from January 1 after reaching the age of 17 for the risks of death and disability.  
From January 1 after reaching the age of 24, additionally also retirement savings.

Entry-level salary per year	CHF 22'050	<b>CHF 22'680</b>
Upper limit according to BVG per year	CHF 88'200	<b>CHF 90'720</b>
Coordination deduction per year	CHF 25'725	<b>CHF 26'460</b>
Minimum insured salary according to BVG per year	CHF 3'675	<b>CHF 3'780</b>
Maximum insured salary according to BVG per year	CHF 62'475	<b>CHF 64'260</b>
Statutory minimum interest rate	1.25%	<b>1.25%</b>

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## 2nd pillar – BVG pension amount / Annual retirement credit / Disability pension amount

Pension amount			Annual retirement credits		Disability pension amount		
Age	6.8%	AGH* with interest	Women/Men	25 – 34	7%	40 – 49%	¼ - Pension
IV**	6.8%	AGH* ohne Zins = 100%		35 – 44	10%	50 – 59%	½ - Pension
Widows/widowers		60% of the disability pension		45 – 54	15%	60 – 69%	¾ - Pension
Children		20% of the disability pension		55 – 65	18%	70 – 100%	full pension

\* Estimated retirement assets \*\* up to IV with interest + from IV without interest, projected

Accident insurance (UVG)	2024	2025
Contribution obligation for <b>occupational accidents</b> : all employees, including interns, apprentices, etc.		
Contribution obligation for <b>non-occupational accidents</b> : all employees working more than 8 hours per week		
Maximum insured UVG salary per year	CHF 148'200	<b>CHF 148'200</b>
Premiums for occupational accidents payable by the employer / Premiums for non-occupational accidents payable by the employee		

## UVG benefits / reimbursement of costs / cash benefits

Care services	Reimbursement of costs	Cash benefits
– Outpatient treatment	– Medical aids/property damage	– Daily allowance 80%
– Medication	– Travel/transport/rescue costs	– Disability pension 80%
– General hospital ward	– Transportation of remains/funeral costs	– (Supplementary pension) 90%
– Medically prescribed follow-up treatment and spa treatments		– Survivors' pension
		– Widows/widowers 40%
		– Half-orphans 15%
		– Full orphans 25%
		– Maximum of 70%
		– Integrity compensation
		– Helplessness compensation

3rd pillar – tied pension provision (voluntary)	2024	2025
<b>Maximum tax-exempt contributions</b>		
Employed persons with 2nd pillar	8% of the upper limit amount	CHF 7'056 <b>CHF 7'258</b>
Employed persons without 2nd pillar	40% of the upper limit amount max. 20% of earned income	CHF 35'280 <b>CHF 36'288</b>

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## Value Added Tax

as of 01.01.2024 as of 01.01.2025

VAT rates		
Standard rate	8.1%	<b>8.1%</b>
Reduced rate	2.6%	<b>2.6%</b>
Special rate for accommodation	3.8%	<b>3.8%</b>
Interest on arrears + compensation interest	4.75%	<b>4.5%</b>

## Interest rates

		2023		2024		2025		
Tax-recognized interest rates								
for advances to related parties or close third parties (in CHF)			at least		at least		at least	
– financed from equity and not subject to interest if no debt financing is required			1.5%		1.5%		1%	
– financed through debt capital			cost price +	0.25% - 0.50%*		0.25% - 0.5%*		0.25-0.5%
			at least	1.5%		1.5%		1%
for advances from participants or related third parties (in CHF)			at most		at most		at most	
			Housing and agriculture	Industry and commerce	Housing and agriculture	Industry and commerce	Housing and agriculture	Industry and commerce
– Real estate loans								
– up to a loan amount equal to the first mortgage, i.e., 2/3 of the market value of the property			2.25%	2.75%	2.25%	2.75%	1.25%	1.75%
– Remaining			3%**	3.50%**	3%**	3.50%**	2%**	2.5%**
whereby the following maximum rates apply to external financing:								
– Building land, villas, condominiums, vacation homes, and factory properties up to 70% of market value								
– Other properties up to 80% of market value								
– Operating loans								
a) up to CHF 1 million								
– for trading and manufacturing companies			3.75%**	3.75%**	3.75%**	3.75%**	3.5%**	3.5%**
– for holding companies and asset management companies			3.25%**	3.25%**	3.25%**	3.25%**	3%**	3%**
b) from CHF 1 million								
– for trading and manufacturing companies			2.25%**	2.25%**	2%**	2%**	1.75%**	1.75%**
– for holding and asset management companies			2%**	2%**	1.75%**	1.75%**	1.5%**	1.5%**
* up to and including CHF 10 million 0.50% / over CHF 10 million 0.25%								
** When calculating the maximum interest allowable for tax purposes, any hidden equity capital must also be taken into account. Reference is made to Circular No. 6 of June 6, 1997, on direct federal tax concerning hidden equity (Art. 65 and 75 DBG) in corporations and cooperatives, which is also decisive for withholding tax and stamp duty issues.								
Source: Federal Tax Administration FTA, Direct Federal Tax, Withholding Tax, Circular Interest Rates ...			...2023, 07.02.2023 2-203-DV-2023-d.pdf		...2024, 29.01.2024 2-207-DV-2024-d.pdf		2025, 27.01.2025 2-213-dv-2025-de.pdf	

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#### Capitalization rate for the valuation of securities without market value for wealth tax purposes\*)

as of December 31	2015-2017	2018	2019	2020	2021	2022	2023	2024
Capitalization rate	7.00%	7.00%	7.00%	7.00%	9.50%	8.50%	7.75%	8.75%
Marginal return	1.00%	1.00%	1.00%	1.00%	1.80%	1.90%	3.50%	2.60%

\*) Swiss Tax Conference, Circular No. 28, [www.steuerkonferenz.ch](http://www.steuerkonferenz.ch)

#### Mortgage reference rate for rental agreements (valid from)

02.09.15	1.75%	02.12.15	1.75%	02.03.16	1.75%	02.06.16	1.75%	02.09.16	1.75%	02.12.16	1.75%	02.03.17	1.75%
02.06.17	1.50%	02.09.17	1.50%	02.12.17	1.50%	02.03.18	1.50%	02.06.18	1.50%	04.09.18	1.50%	04.12.18	1.50%
02.03.19	1.50%	04.06.19	1.50%	03.09.19	1.50%	03.12.19	1.50%	03.03.20	1.25%	03.06.20	1.25%	02.09.20	1.25%
02.12.20	1.25%	03.03.21	1.25%	03.06.21	1.25%	02.09.21	1.25%	02.12.21	1.25%	02.03.22	1.25%	02.06.22	1.25%
02.09.22	1.25%	02.12.22	1.25%	02.03.23	1.25%	2.06.23	1.50%	02.09.23	1.50%	02.12.23	1.75%	02.03.24	1.75%
04.06.24	1.75%	03.09.24	1.75%	03.12.24	1.75%								

## Year-end exchange rates

as of 31.12.2023 as of 31.12.2024

#### Foreign exchange

European Monetary Union	Euro	EUR	0.929700	0.938450
USA	US Dollar	USD	0.841624	0.906250
United Kingdom	Pound	GBP	1.072875	1.135038
Japan	Yen	JPY (100)	0.596900	0.576600
Canada	Canadian Dollar	CAD	0.638267	0.630149
Hong Kong	Hong Kong Dollar	HKD (100)	10.778100	11.666800
Australia	Australian Dollar	AUD	0.574278	0.561122

Source: Federal Tax Administration FTA, Direct Federal Tax, excerpt from price list

## In-kind remuneration of self-employed persons

#### Private share of car costs

The private share of car costs can be calculated either effectively or on a flat-rate basis.

##### a) Effective determination

If the total operating costs of the vehicle, which is partly used privately, and the kilometers traveled for business and private purposes can be verified based on a logbook, the effective costs must be apportioned proportionally to the kilometers traveled for business and private purposes.

##### b) Flat-rate calculation

If the total operating costs of the vehicle used partly for private purposes and the mileage covered for business and private purposes cannot be proven based on a logbook, the corresponding value shall be calculated on a flat-rate basis. The relevant rate is **0.9%** of the purchase price excluding VAT per month.

Source: Federal Tax Administration FTA, Direct Federal Tax, Professional Expenses Ordinance as of 01.01.2022

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## Depreciation on fixed assets of commercial enterprises<sup>1</sup>

Standard rates as a percentage of the book value <sup>2</sup>			
Residential buildings owned by real estate companies and staff residences		Business furniture, workshop and storage equipment with furniture characteristics	25%
– on buildings alone <sup>3</sup>	2%	Equipment and machinery for production purposes	30%
– on buildings and land combined <sup>4</sup>	1½%	Motor vehicles of all kinds	40%
Commercial buildings, office and bank buildings, department stores, cinema buildings		Office equipment	40%
– on buildings only <sup>3</sup>	4%	Data processing equipment (hardware and software)	40%
– on buildings and land combined <sup>4</sup>	3%		
<sup>1</sup> Special information sheets are available for agricultural and forestry businesses, power stations, aerial cableways, and shipping companies from the Federal Tax Administration, General Services DVS, 3003 Bern, Switzerland, telephone 031-322 74 11 / fax 031-324 05 96 / dvs@estv.admin.ch, www.estv.admin.ch. <sup>2</sup> For depreciation on the <b>acquisition value</b> , the rates stated are to be reduced by half. <sup>3</sup> The higher depreciation rate for buildings alone can only be applied if the remaining book value or the acquisition costs of the buildings are capitalized separately. As a rule, no depreciation is granted on the value of the land. <sup>4</sup> This sentence applies when buildings and land appear together in a single balance sheet item. <b>In this case, depreciation is only permitted up to the value of the land.</b>			
Source: Federal Tax Administration FTA, Direct Federal Tax, Information Sheets, Depreciation of Fixed Assets of Commercial Enterprises, Excerpt from Information Sheet A 1995 dated 01.11.2021			

## State consumer price index

Index based on (*December 2020 = 100 points)												
Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	100.8	100.9	101.0	100.6	100.6	100.6	100.0	100.4	100.4	100.4	100.2	100.0
2021	100.1	100.2	100.6	100.8	101.0	101.1	101.0	101.3	101.3	101.6	101.6	101.5
2022	101.7	102.4	103.0	103.3	104.0	104.5	104.5	104.8	104.6	104.6	104.6	104.4
2023	105.0	105.8	106.0	106.0	106.3	106.3	106.2	106.4	106.3	106.4	106.2	106.2
2024	106.4	107.1	107.1	107.4	107.7	107.7	107.5	107.5	107.2	107.1	106.9	106.9

This documentation does not claim to be complete. No liability is assumed for the accuracy of the above information.  
As of 29.01.2025.