

Fact sheet "Contribution rates from January 1, 2025"

AHV/IV/EO

The contribution rate for employees and employers is **5.3%** each.

Unemployment fund (ALV)

The contribution rate for employees and employers for annual incomes of up to CHF 148'200.00 is **1.1%** each.

Non-occupational accident insurance (NBU) and occupational accident insurance (BU)

The contribution rate for employees is **0.77%**.

The contribution rate for occupational accidents is borne by the employer.

Collective daily sickness benefits insurance

The contribution rate for employees and employers is **0.2145%** each.

Child and education allowances

The respective cantonal regulations apply.

Canton Bern

CHF 250.00 child allowance

CHF 310.00 education allowance

Canton Thurgau

CHF 215.00 child allowance

CHF 268.00 education allowance

Pension fund

The maximum values valid in the plan confirmation of the GEMINI Collective Foundation apply. The following are the details of the insured salary 1:

Maximum eligible annual salary *	CHF 150'000.00
Coordination deduction **	CHF 8'400.00
Maximum insured annual salary	CHF 141'600.00

* Separate contribution rates apply to salaries >CHF 150'000.00. These are shown in the pension plan.

** According to the Federal Law on Occupational Retirement, Survivors' and Disability Pension Plans (BVG), that part of the annual salary which is covered by AHV benefits does not have to be insured in the pension fund. With the coordination deduction, the insured annual salary is therefore coordinated between the AHV and the pension fund - which is why it is also called the "coordinated salary".

Contribution rates **Plan Standard** employee and employer:

	Saving employee	Risk employee	Total employee	Saving employer	Risk employer	Total
18 – 20	-	-	-	-	1,60%	1,60%
21 – 34	4,0%	0,64%	4,64%	4,5%	0,96%	5,46%
35 – 44	5,0%	0,64%	5,64%	6,5%	0,96%	7,46%
45 – 54	7,0%	0,64%	7,64%	9,5%	0,96%	10,46%
55 – 64/65*	8,0%	0,64%	8,64%	11,5%	0,96%	12,46%
64/65** – 70	6,5%	***	6,50%	8,5%	***	8,50%

Contribution rates **Plan Plus** employee and employer:

	Saving employee	Risk employee	Total employee	Saving employer	Risk employer	Total
18 – 20	-	-	-	-	1,60%	1,60%
21 – 34	4,5%	0,64%	5,14%	4,5%	0,96%	5,46%
35 – 44	6,5%	0,64%	7,14%	6,5%	0,96%	7,46%
45 – 54	9,5%	0,64%	10,14%	9,5%	0,96%	10,46%
55 – 64/65*	11,5%	0,64%	12,14%	11,5%	0,96%	12,46%
64/65** – 70	8,5%	***	8,50%	8,5%	***	8,50%

* until the regular retirement age

** after the regular retirement age

*** administrative and other costs according to the pension plan

Relevant salary for the calculation of contributions

The 12-fold monthly salary plus the 13th monthly salary and 100% of the target bonus apply. In addition, job-related bonuses (regular shift bonuses) are also insured.

Example of contribution calculation:

Mrs. Byla is 36 years old and earns a monthly salary of CHF 5'000.00 as well as a 13th month's salary. Her relevant salary for the calculation of contributions is therefore CHF 65'000.00. She has **not** opted for the "Plan Plus" contribution plan. Therefore, the contribution rates of the "Standard" plan are applied.

After deduction of the coordination deduction of CHF 8'400.00 ¹⁾ her insured salary amounts to **CHF 56'600.00**.

According to her age group (35 - 44), her annual savings contribution is **5%** or **CHF 2'830.00** and her annual risk contribution **0.64%** or **CHF 362.25**. These amounts divided by 12 months result in her personal monthly contributions to the pension fund. These are deducted monthly from her salary.

As a result of the salary round, the insured salary is redefined once a year (in April) and applies again for the next 12 months or from April of the current year to March of the following year. The insured persons receive the new pension certificate personally in April. This again contains the personal pension fund contributions.

1) In case of contractually agreed part-time work, the coordination deduction is reduced in proportion to the degree of employment.