

2.03 Contributions

Non-employed contributions to Old-Age and Survivors' Insurance (OASI), Disability Insurance (DI) and Income Compensation Insurance (IC)

Position as of 1st January 2026



A brief overview

The old-age and survivors' insurance (OASI), disability insurance (DI) and loss of earnings compensation (IC) schemes are an important part of the compulsory Swiss social insurance system. Everyone living or working in Switzerland is insured and has to pay contributions.

The OASI scheme distinguishes between employed and non-employed individuals. Anyone with no income is regarded as non-employed and pays non-employed contributions. This group includes:

- people taking early retirement
- recipients of disability pensions
- recipients of daily allowance payments in case of sickness or accident
- students (see leaflet 2.10 – *Beiträge der Studierenden an die AHV, die IV und die EO* (Student contributions to the OASI, DI and IC schemes))
- world travellers
- out-of-payment unemployed
- divorced persons
- widowed persons
- spouses of retired persons who have not yet reached OASI retirement age
- spouses of persons working abroad
- uninsured persons who are on a minimum income or claim other public social assistance benefits.

For individuals in gainful employment who are not in permanent full-time work (i.e. they work less than nine months a year or work less than 50% of normal working hours), the compensation office performs a comparative calculation to determine if they are considered gainfully employed in accordance with OASI. It thus assesses whether the contributions from gainful employment (including employer's contributions) amount to at least half of what they would have to contribute as a non-employed person. If the compensation office finds that this is not the case, they are not considered to be gainfully employed in accordance with OASI and are required to pay contributions on their income from gainful employment in addition to contributions as non-employed persons. The minimum annual contribution from gainful employment amounts to 530 francs (equivalent to a gross annual salary of 5 000 francs).

Example: a medical assistant works part-time (work-time percentage of 20 %) from January to April. From May, she increases the number of hours

she works (work-time percentage of 50 %). Although she is considered to be in long-term employment because she works during the entire year, she does not qualify as a full-time employee.

This leaflet provides information for non-employed persons on contributions to the OASI, DI and IC schemes.

Obligation to pay contributions for non-employed persons

1 When does my obligation to pay contributions start and end?

Your obligation to pay contributions to the OASI, DI and IC schemes starts on 1st January of the year after you reach the age of 20 and ends at the end of the month in which when you reach the reference age. .

The reference age is set at 65. However, for women born before 1964, however, the reference age is subject to the following special provisions:

Year of birth	Reference age
Up to and including 1960	64
1961	64 plus 3 months
1962	64 plus 6 months
1963	64 plus 9 months
From 1964	65

2 Why do I have to pay contributions?

You should not have any gaps in your contribution record, otherwise you may receive a reduced pension.

If you are not working and are not already registered for contribution payments with a compensation office, you must register with the compensation office in the canton where you live or with the local branch office in your commune of residence.

If you take early retirement in the calendar year in which you reach the age of 58 or thereafter you will remain affiliated to your existing compensation office organised by an employer's association.

It is your responsibility to ensure that you comply with your obligation to pay contributions.

Exemptions from the obligation to pay contributions

3 Do I have to pay contributions if my spouse is working?

You do not have to pay your own contributions if your spouse is considered to be gainfully employed for OASI purposes (see 'A brief overview') and is paying contributions of at least 1 060 francs per year (twice the minimum contribution). This also applies to the year in which you got married or divorced.

If you work in your spouse's business without taking any cash salary you are not required to pay your own contributions if your spouse is paying contributions of at least 1 060 francs per year (twice the minimum contribution).

By contrast, entitlement to parenting and care credits, however, does not release you from your obligation to pay contributions as a non-employed person.

How contributions are set and calculated

4 How are the contributions calculated?

Your contributions to the OASI, DI, and IC schemes are calculated on the basis of your assets and an amount equal to 20 times your annual pension income.

In the case of married persons (regardless of the marital property regime), each spouse's contributions are calculated on the basis of half of the marital assets and the annual pension income multiplied by 20.

In terms of calculating the contributions, you are regarded as married for the whole of the calendar year in which your marriage took place. You are regarded as unmarried for the whole of the calendar year in which you got divorced. By contrast, you are regarded as married until the last day of the month of your spouse's death. For the remainder of the calendar year, the surviving spouse will be regarded as unmarried.

The amount of the contributions is determined by taking account of the current taxation at the cantonal level for the contribution year in question. It is not possible to pay higher contributions on a voluntary basis. Your contributions are calculated on the basis of your current pension income during the contribution year and your assets as at 31 December of the contribution year in question (e.g. 31 December 2026 for the 2026 contribution year).

5 What do your assets consist of?

Debts may be deducted from the assets. Net wealth includes in particular:

- savings accounts
- securities
- real estate, taking account of intercantonal tax valuations
- assets in which the insured has a beneficial interest
- surrender values of life insurance.

Please note that contributions are not paid on retirement assets and 2nd pillar (occupational pension) vested benefits.

6 What does pension income consist of?

Pension income includes in particular:

- pensions of all types (except for DI pensions), supplemental pensions, 13th OASI pension including foreign pensions
- maintenance payments made by a divorced spouse, except for maintenance payments for children,
- child pensions to which the children do not have any entitlement in their own right (e.g. disabled person's 2nd pillar child pensions),
- daily benefits paid by health and accident insurance schemes,
- scholarships and similar grants,
- rental value of housing provided free of charge,
- regular payments received from third parties,
- bridging pensions paid by occupational pension schemes,
- unemployment benefits provided under cantonal law,
- spouse's earnings which are not subject to compulsory Swiss insurance contributions.

7 What does not form part of pension income?

Pension income does not include:

- disability insurance benefits,
- benefits to supplement the OASI and DI benefits,
- transition benefits for the older unemployed
- investment income,
- statutory maintenance and support contributions received from family members in so far as these are not part of the pension income as defined in Section 6,
- child pensions which children are entitled to in their own right (e.g. orphans' pensions paid by OASI, OPA or AIA).

8 Contribution table for non-employed persons

Assets and annual pension income multiplied by 20	OASI/DI/IC contributions per		
	year	month	
below CHF	350 000.00	530.00	44.20
as of CHF	350 000.00	636.00	53.00
	400 000.00	742.00	61.80
	450 000.00	848.00	70.70
	500 000.00	954.00	79.50
	550 000.00	1 060.00	88.30
	600 000.00	1 166.00	97.20
	650 000.00	1 272.00	106.00
	700 000.00	1 378.00	114.80
	750 000.00	1 484.00	123.70
	800 000.00	1 590.00	132.50
	850 000.00	1 696.00	141.30
	900 000.00	1 802.00	150.20
	950 000.00	1 908.00	159.00
	1 000 000.00	2 014.00	167.80
	1 050 000.00	2 120.00	176.70
	1 100 000.00	2 226.00	185.50
	1 150 000.00	2 332.00	194.30
	1 200 000.00	2 438.00	203.20
	1 250 000.00	2 544.00	212.00
	1 300 000.00	2 650.00	220.80
	1 350 000.00	2 756.00	229.70
	1 400 000.00	2 862.00	238.50
	1 450 000.00	2 968.00	247.30
	1 500 000.00	3 074.00	256.20
	1 550 000.00	3 180.00	265.00
	1 600 000.00	3 286.00	273.80
	1 650 000.00	3 392.00	282.70
	1 700 000.00	3 498.00	291.50
	1 750 000.00	3 604.00	300.30
	1 800 000.00	3 763.00	313.60
	1 850 000.00	3 922.00	326.80
...
	8 900 000.00	26 341.00	2 195.10
	8 950 000.00	26 500.00	2 208.30

Once the assets and pension income multiplied by 20 amount to more than 1.75 million francs, the contributions will increase by 159 francs per year for every additional 50 000 francs.

The maximum annual contribution of 26 500 francs is reached when an individual's assets and pension income multiplied by 20 amount to 8.95 million francs.

The minimum contribution amounts to 530 francs per year (see contribution tables for self-employed and non-employed persons, www.estv.admin.ch > *Social insurances* > *Total social insurance accounts (TSIA)* > *Contributions for persons not in gainful employment* > *Tables* (available in German, French and Italian)).

In addition to the contributions, the compensation offices also charge a contribution toward administration costs amounting to a maximum of 5 % of contributions.

Crediting of contributions paid on income from gainful employment and compensation payments

9 Can I have my contributions paid on my earnings count toward my non-employed contributions?

Yes. If you have been in paid work for less than nine months or you work less than 50 % of normal working hours, and the comparative calculation from your compensation office (see 'A brief overview') finds that you must pay non-employed contributions, you can request that the contributions you have already paid on your earnings count toward your non-employed contributions (including the employer's contribution)..

You can also ask that the contributions you have already paid on your IC compensation payments and DI daily allowance payments count towards your non-employed contributions.

You can find more detailed information on the crediting of contributions paid on earnings in Section 17 and subsequent sections.

Contributions on account

10 How are the contributions on account set?

The compensation offices set contributions on account. These are provisional contributions based on your foreseeable pension income and assets during the current contribution year.

You need to provide your compensation office with all the documents it requires to set these contributions on account correctly.

You must also inform the compensation office as soon as there is any significant change in your pension income or assets.

You need to immediately notify the compensation office if your payments on account are too low. Failure to do so will mean that you run the risk of having to pay default interest at a rate of 5 % p.a.

Final contributions

11 How are the final contributions set?

The amount of the contributions is determined by taking account of the current taxation at the cantonal level for the contribution year in question. The compensation office will calculate the difference between the contributions on account which have already been paid and the final contributions.

- If the contributions on account amount to more than the final contributions, the compensation office will refund the difference.
- If the contributions on account amount to less than the final contributions, the compensation office will issue an invoice for the difference.

Payment of contributions

12 When do I have to pay my contributions?

Your contributions on account must be paid quarterly. The compensation office must receive these payments no later than the tenth day after the end of the quarter. For example, the compensation office must receive contributions on account for the first quarter by 10th April at the latest.

If the contributions on account amount to less than the final contributions you will receive an invoice which must be paid within 30 days. The time limit is set at 30 days exactly as opposed to one month and cannot be extended. If the last day falls on a Saturday, Sunday or public holiday, the time limit will be extended until the next working day. The time limit starts as soon as the compensation office issues the invoice rather than the date on which you receive the invoice. In the invoice the compensation office will specify the date by which the sum must reach its account. Contributions will only be deemed to have been paid once the payment has reached the compensation office's account and not when the payment was initiated. Late payment of contributions will result in default interest being charged at a rate of 5 % p.a.

A reminder will be sent if you fail to meet the payment deadlines. A fee of between 20 and 200 francs will be charged for the issuing of reminders.

If you are in financial difficulty, you can submit a payment deferral application to the compensation office. However, default interest will still be due.

Default interest

13 When is default interest charged?

Default interest is charged in the event of late payment of contributions – regardless of culpability and regardless whether a reminder has been issued.

Relates to	Payment not received within	Interest accrued from
Contributions on account	30 days after end of quarter	1 st day after end of quarter
Difference between contributions on account and final contributions	30 days from invoice date	1 st day from invoice date

Where there is a big difference between the contributions on account and the final contributions, and in the event of additional claims, the following default interest will be charged:

Relates to	Interest accrued from
Contributions on account amount to less than 75 % of the final contributions for the contribution year	1 January after end of the contribution year
Contributions for previous years	1 January after end of relevant contribution year

Credit interest

14 When will credit interest be paid?

If you have paid contributions that were not due (for example, if the contributions on account amount to more than the final contributions), the compensation office will pay you credit interest. Interest runs from 1 January following the end of the year in which these contributions have been paid.

Interest calculation

15 How is the interest calculated?

Interest is calculated on a daily basis, with one month being counted as equivalent to 30 days and one calendar year being counted as equivalent to 360 days. The interest rate is a standard rate of 5 %.

16 Example

The contribution on account reaches the compensation office on 28 January instead of 10 January.

- Contribution on account for the 4th quarter of 2025: 3 683.40 francs
- To reach the compensation office no later than: 10 January 2026
- Payment received by compensation office: 28 January 2026
- Default interest due from 1 January to 28 January 2026):
 $3\,683.40 \text{ francs} \times (28 \text{ days}/360 \text{ days}) \times 5\% = 14.35 \text{ francs}$

Examples of how contributions are calculated

17 Business ceases trading

A 60-year-old self-employed man sells his business for 25 000 francs at the end of May. His income from self-employment up to that date comes to 27 800 francs. From that point on, he no longer engages in any gainful employment and does not receive a pension. His assets amount to 4 million francs. He still owes contributions to the OASI, DI and IC schemes on his self-employed earnings up until the end of May and on the proceeds from the sale of his business. As the man was gainfully employed for less than nine months of the year, a comparative calculation is performed:

a) Contributions owed on earnings

The man's self-employed contributions to the OASI, DI and IC schemes on a total relevant income of 52 800 francs (25 000 francs + 27 800 francs) amount to 4 333.20 francs (see contribution tables for self-employed and non-employed persons, www.fsio.admin.ch > *Social insurances* > *Total social insurance accounts (TSIA)* > *Contributions for self-employed persons* > *Tables*).

b) Contributions owed as a non-employed person

Since the man is not drawing a pension, only his assets can be included in the calculation. These amount to 4 million francs. On these assets he owes a non-employed contribution of 10 759 francs (see Section 8).

c) Comparison

The man's self-employed contributions (4 333.20 francs) amount to less than half of the non-employed contributions he owes (5 379.50 francs). He is therefore regarded as non-employed for the whole year. As the contributions have been paid on his income from gainful employment, he can request that they be offset against those due for a non-employed person.

Contributions owed as a non-employed person	CHF	10 759.00
Contributions paid on income from gainful employment	- CHF	4 333.20
Amount still to be paid	CHF	<u>6 425.80</u>
+ contribution toward administration costs		

18 Early retirement

At the end of February, a single 60-year-old employee retires early. From March onward he receives a monthly pension of 4 000 francs. His assets amount to 250 000 francs. In January and February, he earned a total of 12 000 francs, i.e. 6 000 francs per month. As the man was gainfully employed for less than nine months of the year, a comparative calculation is performed:

a) contributions owed on earnings:

$$12\,000 \text{ francs} \times 10.6\% = 1\,272 \text{ francs}$$

b) contributions owed as a non-employed person:

The man's actual pension income for the year is multiplied by 20 and added to his assets amounting to 250 000 francs to arrive at the amount to be used as the basis for calculating his contributions.

$250\,000 \text{ francs} + (4\,000 \text{ francs} \times 10 \times 20) = 1\,050\,000 \text{ francs}$
According to the contribution table (see Section 8), this corresponds to an annual contribution of 2 120 francs.

c) Comparison

The contributions which the employee and employer must pay on the employee's earnings (1 272 francs) amount to more than half of the contributions he would owe as a non-employed person (1 060 francs). He is therefore regarded as being employed for the whole year and does not need to pay any additional contributions as a non-employed person.

19 Married man in part-time employment, wife not working

A married 63-year-old man is still working part-time (10 % work-time percentage) in a housing cooperative and earns 8 000 francs a year. His 61-year-old wife is not working. The couple have assets of 500 000 francs and an annual pension income of 75 000 francs.

Husband:

- a) Contributions owed on earnings
8 000 francs \times 10.6% = 848 francs
- b) Contributions owed as a non-employed person
- | | | |
|---|-----|--------------|
| Assets | CHF | 500 000.00 |
| Pension income (75 000 francs \times 20) | CHF | 1 500 000.00 |
| | CHF | 2 000 000.00 |
| of which half | CHF | 1 000 000.00 |
| Annual contribution according to contribution table (see Section 8) | CHF | 2 014.00 |

- c) Comparison and crediting of contributions
- The husband's contributions as a part-time employee amount to 848 francs, which is less than half of the non-employed contributions of 1 007 francs). The husband therefore has to pay the same contributions as unemployed persons for the whole year. However, as he has already paid contributions on his income from gainful employment, he can ask to have these contributions count toward his non-employed contributions..

Contribution owed as a non-employed person	CHF	2 014.00
Contribution already paid on income from gainful employment	- CHF	848.00
Amount still to be paid	CHF	1 166.00
+ contribution toward administration costs		

Wife:

As the comparative calculation considers both the wife and the husband as non-employed, there is no exemption from paying contributions, and the wife has to pay a non-employed contribution of 2 014 francs, plus a contribution towards administration costs.

20 Married man has reached the reference age and his younger wife is not working

A married man has reached the age of 65 and is retired. His wife is 60 and is not working. The couple's assets amount to 300 000 francs. In addition, the husband is drawing an OASI old-age pension of 27 612 francs p.a. and an occupational pension of 45 000 francs p.a. Because of his age, the husband is no longer required to pay contributions, but his wife has not yet reached the reference age and has to pay non-employed contributions. The calculation of these contributions is based on half of the couple's assets and pension income.

OASI pension income (CHF 27 612 x 20)	CHF	552 240.00
Pension income (CHF 45 000 x 20)	CHF	900 000.00
Assets	CHF	<u>300 000.00</u>
	CHF	1 752 240.00
of which half	CHF	876 120.00
Annual contribution according to contribution table (see Section 8)	CHF	1 696.00
+ contribution toward administration costs		

21 Divorced woman with part-time job

A married couple get divorced in March. Under the divorce settlement, the ex-wife is awarded assets of 1 million francs and a monthly maintenance contribution of 1 000 francs. Until the divorce, she received maintenance contribution of 1 500 francs per month. From April onward, she works part-time (20 %) and earns 800 francs per month.

As the ex-husband made a loss on his self-employed work during the year in question and has therefore not paid twice the minimum contribution, the ex-wife's contributions are not regarded as having been paid and a comparative calculation therefore has to be performed because she works less than 50 % of normal working hours.

- a) contributions owed on earnings:

Over a 9-month period (April to December) the ex-wife earns 7 200 francs, equivalent to 800 francs per month.

$$7\,200 \text{ francs} \times 10.6\% = 763.20 \text{ francs}$$

- b) contributions owed as a non-employed person:

As the couple are regarded as unmarried for the full calendar year in which their divorce took place, their individual assets and pension income form the basis for calculating their contributions. The woman's actual pension income $[(3 \times 1\,500 \text{ francs}) + (9 \times 1\,000 \text{ francs}) = 13\,500 \text{ francs}]$ is multiplied by 20 and added to her assets (1 million francs) to arrive at the asset total to be used as the basis for calculating her contributions.

According to the contribution table (see Section 8), 1 million francs + $(13\,500 \text{ francs} \times 20) = 1.27 \text{ million francs}$ corresponds to an annual non-employed contribution of 2 544 francs.

- c) Comparison crediting of contributions

The contributions which the woman owes due to her part-time employment amount to 763.20 francs, which is less than half of her contributions as a non-employed person (1 272 francs). The woman is therefore regarded as non-employed for the whole of the current year. As she has already paid contributions on her earnings, she can ask to have these contributions count toward her non-employed contributions.

Contribution owed as a non-employed person	CHF	2 544.00
Contribution already paid on income from gainful employment	- CHF	763.20
Amount still to be paid	CHF	1 780.80
+ contribution toward administration costs		

Enquiries and further information



This leaflet merely provides an overview. Individual cases can only be assessed conclusively on the basis of the relevant legislation. The compensation offices and their branches will be pleased to answer any enquiries. A list of all compensation offices can be found at www.ahv-iv.ch.

In this leaflet, the terms below describing a person's marital status also have the following meanings:

- marriage: registered partnership
- divorce: legal dissolution of a registered partnership
- widowhood: death of a registered partner

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