



INFORMATION 2026

December 2025

Document for
self-employed persons

CONTENTS

1. Contributions – OASI/DI/IC
2. Contributions – family allowances and cantonal schemes
3. Benefits – OASI/DI/IC
4. Benefits – family allowances – 2026 adjustments
5. Other information
6. Self-employed without staff
7. Self-employed with staff
8. Your contacts

CONTRIBUTIONS

OASI/DI/IC

No changes for 2026. As a reminder and for information:

Lowest rate from CHF 10,100 to CHF 17,600	5.371%
Highest rate from CHF 60,500	10.000%

The minimum annual contribution is CHF 530.

All contribution rates are available under [CONTRIBUTIONS](#).

OASI exempt amount for self-employed persons who have reached the statutory reference age

For self-employed persons who wish to continue working beyond the reference age, contributions on that income may, under certain conditions, improve their OASI pension.

Continuing to work after the reference age can fill gaps in a contribution record or potentially raise average annual income. **Every self-employed person who has reached the reference age must therefore tell our fund** whether they wish to keep paying OASI contributions on their full income or to use the annual exempt amount of CHF 16,800.

Very important: you have until 31 December each year to tell our compensation office whether or not you wish to keep the exempt amount for the year that is ending. A template is available on our social insurance funds' website: [2.10 Waiver of exempt amount – retired self-employed person](#).

Either way, you must confirm to our OASI fund every year, before 31 December of the year concerned, whether or not you are keeping the exempt amount. **If we do not hear from you, the exempt amount will apply.**

OASI, DI, IC and UI contributions on small secondary income

Where income from a secondary self-employed activity carried out by a person whose main activity is salaried does not exceed CHF 2,500 per calendar year, contributions are levied only at the request of the insured person.

CONTRIBUTIONS

Family allowances and cantonal schemes

Vaud

The family allowance scheme for self-employed persons is supervised by a cantonal fund. The contribution rate is set by the Council of State.

For 2026, the contribution rate remains at **2.95%** of annual income, capped at CHF 148,200.00.

However, the contribution rate for PC Famille Vaud (supplementary benefits for families) rises from 0.06% to **0.09%**.

Other cantons

If contributions in another canton apply to you, please contact us on 021 613 35 11 or at info@avscvci.ch

Geneva maternity insurance

The Council of State has decided on a further reduction in the contribution rate, setting it at **0.029%** from 1 January 2026.

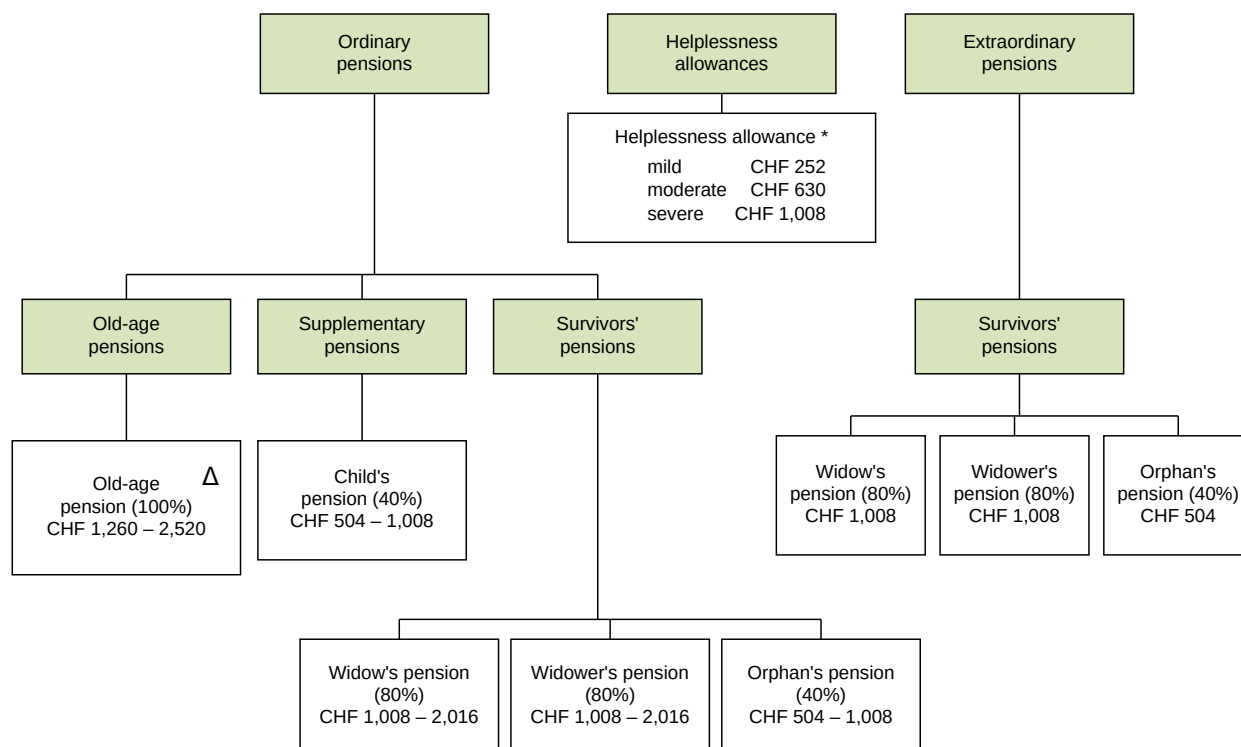


BENEFITS

OASI/DI/IC

No increase in pensions on 1 January 2026. As a reminder and for information:

Types and monthly amounts of OASI pensions in 2026



* Replacement of DI benefits (protection of acquired rights) for people living at home:

- Mild CHF 504
- Moderate CHF 1,260
- Severe CHF 2,016

Δ If both spouses receive a pension, the combined benefits are capped at 150% of the maximum pension (CHF 3,780).

The 13th old-age pension payment will be made for the first time in December 2026, in addition to the December old-age pension:

The 13th old-age pension payment equals one twelfth of the total old-age pension actually paid during the year. The calculation does not include child's pensions, supplementary pensions or the pension supplement for women of the transitional generation under the OASI 21 reform.

Survivors' pensions for widows, widowers and orphans, as well as invalidity insurance pensions, will continue to be paid twelve times a year.

The 13th old-age pension payment has no effect on the calculation of supplementary benefits.

REMINDER: under the OASI 21 reform, in force since 1 January 2024, the retirement age for women and men is being harmonised at 65. Transitional measures apply to women born between 1961 and 1969. We no longer speak of the "retirement age" but of the "**reference age**". Retirement becomes flexible both in how and when the pension is drawn.

The reference age for women is being raised gradually by three months each year.

Year	Reference age for women	Applies to women born in
2026	64 years and 6 months	1962
2027	64 years and 9 months	1963
2028	65 years	1964 and later

From 2028, the reference age will be the same for everyone.

Important: the obligation to pay OASI contributions continues to apply until the reference age is reached.

Compensatory measures for women of the transitional generation:

Women born between 1962 and 1969 will **still be able to draw their pension early** from age 62. In that case, their pension will be reduced less sharply, for life.

To compensate for the higher reference age, women of the transitional generation who do not draw their old-age pension early will receive a lifelong pension supplement.

Flexible retirement:

Since 1 January 2024, the OASI 21 reform has made it possible to draw the pension more flexibly. A pension can be drawn at any point between the ages of 63 and 70, starting **in any month of one's choosing**.

It is now possible to apply for a partial pension of between 20% and 80%, as well as a full pension. The percentage of an early pension can be increased only once; after that, the remaining pension must be drawn in full.

This flexibility allows people to leave working life gradually and can, in some cases, make the transition easier.

Please note that pensions drawn before age 65 (early drawing) are reduced for life, while pensions drawn after age 65 (deferral) carry a lifelong supplement.

Working beyond the reference age:

The reform also allows people who continue working after the reference age to **improve their pension in some cases and under certain conditions**. To qualify for such an improvement, the maximum pension must not already have been reached. A recalculation may be requested **only once**, up to the age of 70, using the [relevant form](#).

DIVORCE

All too often, pension calculations are delayed for insured persons who reach the reference age without having applied for income splitting after their divorce.

If this applies to you, please take the necessary steps as soon as possible.

Further information is available in [Leaflet 1.02 Splitting on divorce](#).

BENEFITS

Family allowances

The only cantons adjusting their benefits on 1 January 2026 are:

<i>Aargau</i>	2025	2026
Child allowance	CHF 215	CHF 225
Education allowance	CHF 268	CHF 278

<i>Graubünden</i>	2025	2026
Child allowance	CHF 230	CHF 240
Education allowance	CHF 280	CHF 290



OTHER INFORMATION

Accounts (balance sheet and profit and loss) or simplified accounts

Please send us, during the course of next year, a copy of your 2025 accounts (balance sheet + profit and loss account) or, failing that, your simplified accounts, or those for previous years.

This information will enable us to:

- Align your social security contributions with your actual accounts.
- Spare you any late-payment interest that could arise from a significant difference between your estimated annual income and your actual result.
- Check and provisionally confirm your entitlement to family allowances.
- Check whether your actual annual income is sufficient to avoid gaps in your contribution record.

Early retirement

If you live in Switzerland, are aged 58 or over (born in 1968 or earlier) and decide to stop working to take early retirement, you must [register with our fund](#) so that your possible membership as a "non-employed person" can be assessed. This will help you avoid gaps in your contribution record.

eServices

Our platform is for you too! Find your contribution invoices and our family allowance decisions, and report or update your annual income directly via our eServices.

If you do not have access yet, we invite you to [register](#) as soon as possible.

If you have any questions, please call 021 613 35 67 or email contact-eservices@avscvci.ch



eBill platform

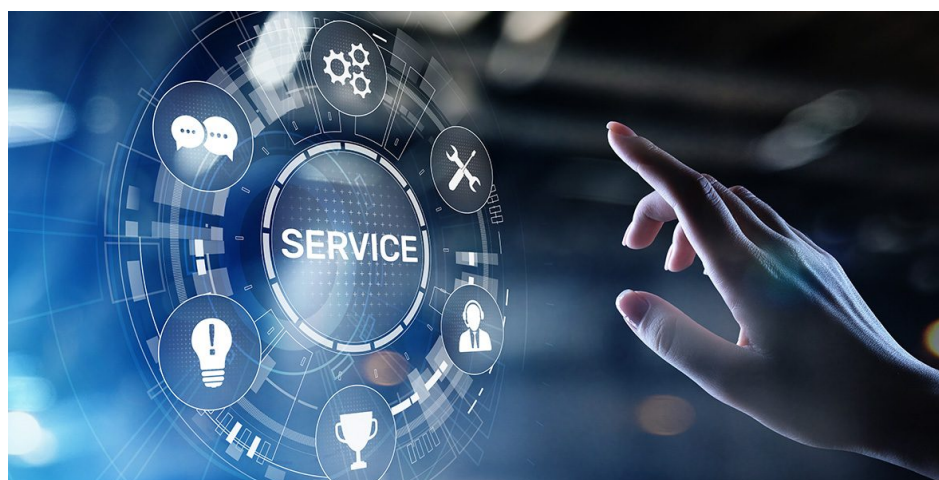
To reduce your administrative workload, our compensation office offers the eBill system.

Simply register on the platform to receive your OASI/DI/IC and FA contribution invoices directly in your e-banking.

If you do not use eBill yet, here are some of its advantages:

- **Convenient:** receive, check and pay your invoices in your e-banking with a single click.
- **Digital:** no more searching for invoices or payments – everything is in one place, in your e-banking.
- **Fast:** no reference numbers to enter, no errors, no scanning, no unnecessary steps to settle your invoices.
- **Secure:** eBill is THE solution of the Swiss banks, as secure as your online banking.
- **Flexible:** you always keep full control and decide how much to automate.
- **Sustainable:** fully digital processing saves resources, reduces CO₂ emissions and makes paying your bills greener.

For more information, visit [eBill](#) or contact our team directly: compta@avscvci.ch – 021 613 35 13.



SELF-EMPLOYED WITHOUT STAFF

Even if you have not employed any staff, or your staff are not subject to OASI*, the law requires you to confirm this to us **at the end of every year**.

As this is a legal obligation under Art. 36 OASIO, and to make things easier for you, please complete the [declaration form](#) as follows:

- Tick the box "No staff this year"
- Date, sign and email it to us at info@avscvci.ch by **30 January 2026** (statutory deadline)

**In 2025, the following are not subject to OASI:*

- Employees born in 2008 or later
- OASI pensioners earning less than the statutory exempt amount of CHF 1,400 per month or CHF 16,800 per year, unless they have waived it.
- Employees earning less than CHF 2,500 per year, unless they expressly request otherwise (this does not apply to domestic staff or to staff working in the arts, audiovisual, radio and/or television sectors).

Document to be completed and returned to us by 30 January 2026:

- [Salary declaration 2025](#)

SELF-EMPLOYED WITH STAFF

For 2025

You must complete and return the following documents to us **by 30 January 2026** (statutory deadline):

- [Salary declaration 2025](#)
- [Annual Review 2025](#)
- [Annual Review 2025 – Cross-border activities](#)

For 2026

Please see the changes relating to your staff in the document for [EMPLOYERS WITH EMPLOYEES](#).



YOUR CONTACTS

Telephone helpline, Monday to Friday
10 am – 12 noon and 1.30 pm – 3.30 pm

CONTRIBUTIONS DEPARTMENT

info@avscvci.ch

- Registration / deregistration
- Administrative changes and management of branches and subsidiaries 021 613 35 11
- Payroll management
- OASI liability
- Employer audits
- International matters: expatriates / postings / multi-state activity

EMPLOYEE REGISTRATION

021 613 35 11

ci@avscvci.ch

ACCOUNTS – INVOICING

021 613 35 13

compta@avscvci.ch

FAMILY ALLOWANCES

021 613 35 12

caisse.af@avscvci.ch

ESERVICES

021 613 35 67

contact-eservices@avscvci.ch

NON-EMPLOYED PERSONS

021 613 35 11

info@avscvci.ch

BENEFITS

avs.rentes@avscvci.ch

021 613 35 14

- OASI pensions
- DI pensions
- DI daily allowances

apg@avscvci.ch

- IC for military service, civil protection, civilian service
 - Maternity allowance
 - Other parent's allowance
 - Carer's allowance
- 021 613 35 16