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NEWSLETTER

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Social insurances: Amendments for 2015

Dear Sir or Madam,

At the start of this new year, we would like to use this newsletter to inform you about the new social insurance thresholds/ceilings, and about legal changes that have come into effect as of 1/1/2015:

Minor side jobs

The wages of persons employed in private households are now no longer subject to contributions if

- they earn these wages up to 31 December of the year in which they turn 25;
- these wages do not exceed CHF 750 per employer per calendar year.

However, such employees can ask for social contributions to be made. This amendment applies only to domestic helpers that thus far had not been subject to contributions. For employees outside households the amount exempt from contributions remains at CHF 2'300 per calendar year.

New Social Security limits

For anyone self-employed, the minimum contribution remains at CHF 4'800 per year. The maximum limit of the declining contribution scale has now been increased by CHF 200 to CHF 56'400, the lower earnings limit remains unchanged at CHF 9'400.

New pension fund limits

The new limits according to the Occupational Pensions act, valid from 1/1/2015, are:

Limits	As of 1/1/2015	
Minimum annual wage (entry threshold pension fund)	CHF	21'150.-
Coordination deduction	CHF	24'675.-
Upper limit of annual wage	CHF	84'600.-
Maximum coordinated wage	CHF	59'925.-
Minimum coordinated wage	CHF	3'525.-

Please note that these are statutory minimum limits. Other limits will come into effect should you have a non-mandatory pension exceeding these limits.

Pillar 3a

Deductions against taxable income for contributions to pillar 3a may be made for up to CHF 6'768 per calendar year. Any taxpayer without a 2nd pillar pension plan can make contributions up to CHF 33'840 per calendar year. Further information about pillar 3a is available via our December 2014 newsletter "[Pillar 3a – Twice the Benefit](#)".

If you have any questions, please don't hesitate to contact us.

Kind regards

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