



Anhang 1: Spar-, Risiko- und Kostenbeiträge

(Stand 01.01.2025)

Sparbeiträge

AN = Personalbeiträge AG = Arbeitgeberbeiträge

Alter	Jahr 2025		Jahr 2026		Jahr 2027		Jahr 2028		ab 01.01.2029	
	AN	AG	AN	AG	AN	AG	AN	AG	AN	AG
20	0.96%	1.44%	1.92%	2.88%	2.88%	4.32%	3.84%	5.76%	4.80%	7.20%
21	0.96%	1.44%	1.92%	2.88%	2.88%	4.32%	3.84%	5.76%	4.80%	7.20%
22	0.96%	1.44%	1.92%	2.88%	2.88%	4.32%	3.84%	5.76%	4.80%	7.20%
23	0.96%	1.44%	1.92%	2.88%	2.88%	4.32%	3.84%	5.76%	4.80%	7.20%
24	0.96%	1.44%	1.92%	2.88%	2.88%	4.32%	3.84%	5.76%	4.80%	7.20%
25	4.80%	7.20%	4.80%	7.20%	4.80%	7.20%	4.80%	7.20%	4.80%	7.20%
26	6.20%	6.35%	5.02%	7.53%	5.02%	7.53%	5.02%	7.53%	5.02%	7.53%
27	6.37%	6.73%	6.09%	7.01%	5.24%	7.86%	5.24%	7.86%	5.24%	7.86%
28	6.55%	7.10%	6.28%	7.37%	6.01%	7.64%	5.46%	8.19%	5.46%	8.19%
29	6.73%	7.47%	6.47%	7.73%	6.21%	7.99%	5.94%	8.26%	5.68%	8.52%
30	6.91%	7.84%	6.66%	8.09%	6.41%	8.34%	6.15%	8.60%	5.90%	8.85%
31	7.09%	8.21%	6.85%	8.45%	6.61%	8.69%	6.36%	8.94%	6.12%	9.18%
32	7.27%	8.58%	7.04%	8.81%	6.81%	9.04%	6.57%	9.28%	6.34%	9.51%
33	7.46%	8.94%	7.23%	9.17%	7.01%	9.39%	6.78%	9.62%	6.56%	9.84%
34	7.64%	9.31%	7.42%	9.53%	7.21%	9.74%	6.99%	9.96%	6.78%	10.17%
35	7.82%	9.68%	7.62%	9.88%	7.41%	10.09%	7.21%	10.29%	7.00%	10.50%
36	8.01%	10.04%	7.81%	10.24%	7.61%	10.44%	7.42%	10.63%	7.22%	10.83%
37	8.19%	10.41%	8.00%	10.60%	7.82%	10.78%	7.63%	10.97%	7.44%	11.16%
38	8.38%	10.77%	8.20%	10.95%	8.02%	11.13%	7.84%	11.31%	7.66%	11.49%
39	8.56%	11.14%	8.39%	11.31%	8.22%	11.48%	8.05%	11.65%	7.88%	11.82%
40	8.75%	11.50%	8.59%	11.66%	8.42%	11.83%	8.26%	11.99%	8.10%	12.15%
41	8.77%	12.03%	8.66%	12.14%	8.55%	12.25%	8.43%	12.37%	8.32%	12.48%
42	8.80%	12.55%	8.73%	12.62%	8.67%	12.68%	8.60%	12.75%	8.54%	12.81%
43	8.82%	13.08%	8.81%	13.09%	8.79%	13.11%	8.78%	13.12%	8.76%	13.14%
44	8.85%	13.60%	8.88%	13.57%	8.92%	13.53%	8.95%	13.50%	8.98%	13.47%
45	8.88%	14.12%	8.96%	14.04%	9.04%	13.96%	9.12%	13.88%	9.20%	13.80%
46	8.93%	14.67%	9.06%	14.54%	9.18%	14.42%	9.31%	14.29%	9.44%	14.16%
47	8.98%	15.22%	9.15%	15.05%	9.33%	14.87%	9.50%	14.70%	9.68%	14.52%
48	9.02%	15.78%	9.25%	15.55%	9.47%	15.33%	9.70%	15.10%	9.92%	14.88%
49	9.07%	16.33%	9.34%	16.06%	9.62%	15.78%	9.89%	15.51%	10.16%	15.24%
50	9.12%	16.88%	9.44%	16.56%	9.76%	16.24%	10.08%	15.92%	10.40%	15.60%
51	9.17%	17.43%	9.54%	17.06%	9.90%	16.70%	10.27%	16.33%	10.64%	15.96%
52	9.22%	17.98%	9.63%	17.57%	10.05%	17.15%	10.46%	16.74%	10.88%	16.32%
53	9.26%	18.54%	9.73%	18.07%	10.19%	17.61%	10.66%	17.14%	11.12%	16.68%
54	9.31%	19.09%	9.82%	18.58%	10.34%	18.06%	10.85%	17.55%	11.36%	17.04%
55	9.36%	19.64%	9.92%	19.08%	10.48%	18.52%	11.04%	17.96%	11.60%	17.40%
56	9.41%	20.19%	10.02%	19.58%	10.62%	18.98%	11.23%	18.37%	11.84%	17.76%
57	9.46%	20.74%	10.11%	20.09%	10.77%	19.43%	11.42%	18.78%	12.08%	18.12%
58	9.50%	21.30%	10.21%	20.59%	10.91%	19.89%	11.62%	19.18%	12.32%	18.48%
59	9.55%	21.85%	10.30%	21.10%	11.06%	20.34%	11.81%	19.59%	12.56%	18.84%
60	9.60%	22.40%	10.40%	21.60%	11.20%	20.80%	12.00%	20.00%	12.80%	19.20%

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Stadt Winterthur

Alter	Jahr 2025		Jahr 2026		Jahr 2027		Jahr 2028		ab 01.01.2029	
	AN	AG	AN	AG	AN	AG	AN	AG	AN	AG
61	9.60%	22.40%	10.40%	21.60%	11.20%	20.80%	12.00%	20.00%	12.80%	19.20%
62	9.60%	22.40%	10.40%	21.60%	11.20%	20.80%	12.00%	20.00%	12.80%	19.20%
63	9.60%	22.40%	10.40%	21.60%	11.20%	20.80%	12.00%	20.00%	12.80%	19.20%
64	9.60%	22.40%	10.40%	21.60%	11.20%	20.80%	12.00%	20.00%	12.80%	19.20%
65	9.60%	22.40%	10.40%	21.60%	11.20%	20.80%	12.00%	20.00%	12.80%	19.20%

Risikobeiträge

AN = Personalbeiträge AG = Arbeitgeberbeiträge

AN	AG
0.74%	1.10%

Kostenbeiträge

AN = Personalbeiträge AG = Arbeitgeberbeiträge

AN	AG
0.25%	0.38%