



Pension Scheme

# **AHV2030 reform:** despondent and unfinished

20.05.2026

## At a glance

- In order to secure the AHV in the long term, taxes and contributions are to be increased again.
- The Federal Council considers the discussion about the reference age to be necessary, yet it does not want to have it.
- The main losers of this despondent policy are the working population and younger generations.

The consultation on the AHV 2030 reform has been opened. However, the Federal Council remains one-sided in its proposals: to close funding gaps, it is once again relying solely on higher taxes and additional levies.</p></div>
<div data-bbox="162 182 908 434" data-label="Text">
<p>People are living significantly longer today than just a few decades ago. This development is encouraging - but it is also changing the foundations of our pension system. If life expectancy increases, sooner or later this reality must also be reflected in the parameters of old-age provision. Continuously pumping more and more money into the system without tackling the structural issues will not create sustainable stability. This is also the view of the Federal Council when it states that it is necessary to start the discussion about the reference age today. An increase in the reference age is likely to be necessary in the medium to long term in order to secure the long-term financing of the AHV, the Federal Council states in the report. Nevertheless, it does not want to be specific today and is postponing the discussion until later. This is disheartening and does a disservice to the acceptance of old-age provision.</p></div>
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<p>Taxes and contributions to the AHV have increased continuously in recent years. A further increase is already planned to finance the 13th AHV pension. The only structural adjustment in recent years was the long overdue equalization of the reference age for women and men - a step that was generously cushioned on the benefits side. Depending on how the 13th AHV pension is financed, the Federal Council has identified additional funding requirements for the AHV in the 2030s. Once again, it can only think of one solution to cover this financial requirement: further increases in taxes and contributions.</p></div>
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<h2>Fundamental discussion is necessary</h2></div>
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<p>economiesuisse is convinced that now is the time for a fundamental discussion about the AHV. A long-term solution is needed that can be supported by all generations and does not further exacerbate the one-sided burdens. The business umbrella organization will comment on the proposal in more detail as part of the consultation process and based on an internal consultation.</p></div>
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<p>The consultation draft leaves an unfinished impression overall. One example of this is the proposal to classify dividends as wages under certain conditions and to make them subject to AHV contributions. This proposal is no more than</p></div>
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a sketch and has obviously not been thought through to the end. There is no evidence of widespread abuse and therefore no concrete need for action. After all, the Federal Council itself admits that the regulation could become administratively burdensome. The fact that the Federal Council is entering the consultation process with immature proposals is irritating and actually unacceptable. Anyone taking part in a consultation should know what they are supposed to comment on. If this is not possible, there is ultimately only one consequence: the bill should be returned to the sender.</p></div>
<div data-bbox="166 668 251 729" data-label="Image">
 <img alt="Portrait of Lea Flügel, Deputy Head of Department Finances & Taxes." data-bbox="166 668 251 729"/>
 A professional headshot of Lea Flügel, a woman with short brown hair, wearing a light-colored blazer over a white top, smiling slightly.
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<div data-bbox="265 681 364 699" data-label="Caption">
 <p><b>Lea Flügel</b></p>
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<div data-bbox="265 700 603 717" data-label="Text">
 <p>Deputy Head of Department Finances & Taxes</p>
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<div data-bbox="166 738 251 795" data-label="Image">
 <img alt="Portrait of Frank Marty, Head of Department Finances & Taxes, Member of the Extended Executive Board." data-bbox="166 738 251 795"/>
 A professional headshot of Frank Marty, a man with short grey hair, wearing a dark suit jacket over a light blue shirt, looking directly at the camera.
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<div data-bbox="265 747 379 765" data-label="Caption">
 <p><b>Frank Marty</b></p>
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<div data-bbox="265 766 862 783" data-label="Text">
 <p>Head of Department Finances & Taxes, Member of the Extended Executive Board</p>
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