

Your pension crosses the border.

You live in France and work in Geneva? Then you pay into the Swiss AHV and a Swiss pension fund. These are the four points that really matter.

01

AHV: you contribute in Switzerland

You contribute where you work. At retirement, each country pays its share of the pension for the years you contributed there, and your AHV pension is paid to you in France. Check your years with the account statement at www.ahv-iv.ch.

02

2nd pillar: your savings

From an annual salary of CHF 23,040 you are insured with your employer's pension fund. Your pension certificate shows your savings and your buy-in potential. Buy-ins raise your future benefits.

03

Pillar 3a and taxes

Taxed at source in Geneva, you can only deduct Pillar 3a (max. CHF 7,373 in 2027) and pension fund buy-ins with a subsequent ordinary assessment (TOU). Condition: quasi-resident status, meaning at least 90% of household income is taxable in Switzerland.

04

Remote work: two limits

Taxes: up to 40% remote work, your salary stays taxed in Switzerland. Social security: up to 49.9%, you stay insured in Switzerland under the framework agreement, with an A1 certificate. Above that, you are insured in France.

TOU: DON'T MISS THE DEADLINE

Apply before **31 March** of the following year, and again every year. The request is **irrevocable**: run a simulation before you decide.

What happens to your 2nd pillar?

New job in Switzerland

Your savings move to your new employer's pension fund. Always give it your new contact details.

A home in France

Pension fund savings can finance your main residence, in France too (early withdrawal or pledge). A withdrawal is taxed and reduces your future benefits.

You stop working in Switzerland

If you are compulsorily insured in France, the mandatory part stays in a vested benefits account until retirement. Only the supra-mandatory part can be paid out in cash.

Withholding tax on lump sums

A lump-sum payout is taxed at source in Switzerland. Under the French-Swiss tax treaty, this tax can be refunded if you declare the amount in France.

DO THIS NOW

- ☐ Order your AHV account statement
- ☐ Report remote work to your employer
- ☐ Register a partner with the fund
- ☐ Read your pension certificate
- ☐ Simulate the TOU before 31 March
- ☐ Check your Pillar 3a beneficiaries

KEY FIGURES 2027

2,560

CHF/month, max. AHV pension (+ 13th pension)

23,040

CHF/year, pension fund entry threshold

26,880

CHF/year, coordination deduction

7,373

CHF/year, max. Pillar 3a with pension fund

Questions about your pension?

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General information, not individual advice.