

Your Swiss pension, made simple.

Moved to Switzerland for work? The Swiss system rests on three pillars, and arriving mid-career leaves gaps. Here is how to spot them and what you can do.

1ST PILLAR

AHV/AVS state pension

2ND PILLAR

Pension fund via employer

3RD PILLAR

Private savings, Pillar 3a

01

Gaps in your AHV

A full AHV pension needs 44 years of contributions. Years before you arrived count as gaps and cannot be bought back. A social security agreement may count your foreign years towards a pension from that country.

02

Buy into your pension fund

Voluntary buy-ins close gaps and reduce your taxes. New arrivals never insured in a Swiss fund may buy in at most 20% of their insured salary per year during the first five years. After a buy-in, no lump-sum withdrawal for three years.

03

Pillar 3a and withholding tax

Pay in up to CHF 7,373 a year (2027). Taxed at source? You only get the deduction with a subsequent ordinary assessment: automatic above CHF 120,000 gross income, otherwise apply by 31 March of the following year.

04

Protect your partner

An unmarried partner is not covered automatically. Register them with your pension fund if its rules allow it. From 1 June 2027, Pillar 3a gives you more freedom in naming beneficiaries.

What happens to your savings?

Moving to the EU or EFTA

If you are compulsorily insured in your new country, the mandatory part of your pension fund stays in a vested benefits account until retirement. The supra-mandatory part can be paid out.

Withholding tax on lump sums

Lump-sum payouts are taxed at source in Switzerland. If a tax treaty exists with your new country, you can often reclaim this tax.

Moving outside the EU/EFTA

You can withdraw your full pension fund balance and your Pillar 3a in cash once you leave Switzerland for good.

Your AHV pension

Your AHV pension is paid abroad. Citizens of countries without a social security agreement can instead reclaim their contributions after leaving for good.

DO THIS NOW

- ☐ Order your AHV account statement
- ☐ Open a Pillar 3a account
- ☐ Register your partner with the fund
- ☐ Check buy-in potential on your certificate
- ☐ Apply for an ordinary assessment by 31 March
- ☐ Keep your pension fund updated when you move

KEY FIGURES 2027

2,560

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

23,040

CHF/year, pension fund entry threshold

7,373

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

120,000

CHF/year, income for automatic ordinary assessment