

## 65+ years: is your capital enough to last you?

AHV/AVS retirement age is no longer an abrupt transition. An estimated 20 percent of 65 to 74-year-olds are still in gainful employment. For those who keep working, the tax burden often comes as a nasty surprise. To counter this, PensExpert has developed the "Stop & Go pension".

### RE-JOINING YOUR PENSION FUND

- ☐ Additional savings contributions boost retirement benefits. Contributions to pillar 3a are still possible.
- ☐ Tax relief due to the deduction options associated with savings contributions.
- ☐ Temporarily suspend the current retirement pension and reduce the tax burden ("Stop & Go pension").
- ☐ On finally stopping work, an additional pension with a higher conversion rate follows.
- ☐ Check whether your AHV/AVS pension can be recalculated if you work beyond the reference age.



### QUESTIONS FOR YOUR ADVISORY MEETING

What would you like to discuss with your contact person?

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