

20 – 30 years: when saving for retirement really starts

Risk cover for death and disability kicks in early. But according to the law, actual retirement saving only begins at the age of 25, and only if the salary from one employer exceeds CHF 22,680. Anyone who starts pillar 3a at the same time gains forty years of compound interest at work.

STRUCTURE OF THE 3RD PILLAR

- ☐ Start paying into a pillar 3a account early.
- ☐ Even small contributions are worthwhile. Continuity is important.
- ☐ Review your investment strategy from time to time and adjust it if necessary.
- ☐ Close contribution gaps: possible for the first time from 2026, with retroactive effect for years from 2025.
- ☐ Open several accounts or custody accounts so you can withdraw your assets in stages later on.



QUESTIONS FOR YOUR ADVISORY MEETING

What would you like to discuss with your contact person?

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LUCERNE BASEL BERN GENEVA LAUSANNE ST. GALLEN ZURICH

30 – 45 years: teamwork makes the pension dream work

Cutting your working hours, buying a home, starting a family or even your own business: these are life decisions with far-reaching consequences for your pension.

REDUCE THE PENSION GAP AS A COUPLE

- ☐ You should both have a pillar 3a account, if possible. The prerequisite for this is income earned subject to AHV/AVS contributions.
- ☐ Check gaps on your AHV/AVS account statement. Every missing year reduces your pension by about 2.3%.
- ☐ Keep a workload above the entry threshold so that 2nd pillar insurance stays intact.
- ☐ If you hold more than one small part-time position, check voluntary insurance.
- ☐ Make voluntary purchases into your partner's pension fund, as these are tax-deductible.
- ☐ For AHV/AVS salaries above CHF 136,080, check out 1e pension plans.
- ☐ Cohabitation: check the survivors' benefits in the regulations and report the partnership.

PROVIDING FOR YOURSELF ON YOUR OWN

- ☐ Make full use of pillar 3a: without a second income, the tax deduction is particularly effective.
- ☐ Check gaps on your AHV/AVS account statement. Every missing year reduces your pension by about 2.3%.
- ☐ Keep a workload above the entry threshold so that 2nd pillar insurance stays intact.
- ☐ Check the order of beneficiaries in the regulations and decide who will receive the assets.
- ☐ Check your cover in the event of incapacity to work: without a second income, a loss of earnings hits immediately.
- ☐ For AHV/AVS salaries above CHF 136,080, check out 1e pension plans.
- ☐ Draw up a lasting power of attorney so that it is clear who decides in an emergency.

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PENSION ASSETS FOR HOME BUYING

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|---|---|
| ☐ How much capital do I really need, and how much of it from my pension savings? | ☐ What shortfall will a lump-sum withdrawal entail and how do I offset it? |
| ☐ Would pledging be a better solution than a withdrawal? | ☐ Can the required capital be drawn primarily from pillar 3a? |

PENSION PLANNING FOR BUSINESS OWNERS

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| ☐ How much coverage does the family actually need? | ☐ Am I compulsorily insured by the legal form of my company? |
| ☐ What does the existing pension fund provide in the event of death or disability? | ☐ How is the company structured and is continuity guaranteed in the event of an emergency? |
| ☐ What additional options does the 3rd pillar offer? | ☐ What does my family need to maintain their standard of living if something were to happen to me? |
| ☐ How do I build pension assets outside the company? | |

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45 – 55 years: take control of tax

High earners have more options. From an annual salary of CHF 136,080, a 1e solution adds a free choice of investment strategy. And anyone who staggers buy-ins over several years breaks the tax progression, year after year.

THE STEPS YOU SHOULD PLAN ONCE YOU REACH 50+

- ☐ Annual review of your insurance certificate.
- ☐ Make contributions to your pillar 3a. Missed contributions can be purchased retrospectively for the first time as of 2026.
- ☐ Check out buy-ins into the 2nd pillar and stagger them over several years.
- ☐ Draw up a withdrawal plan for the various pension assets.
- ☐ Adapt the investment strategy to the withdrawal time.

AS AN EMPLOYER

- ☐ Are elective plans with real customisation options on offer?
- ☐ Are the risks of death and disability adequately covered?
- ☐ How transparent is the solution for those counting on it?
- ☐ Is the interest rate of the pension fund competitive?



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55 – 65 years: lump sum or pension? The mix is the deciding factor

Now is when decisions are made that cannot be undone. And for anyone leaving earlier, whether through a sabbatical, dismissal or a return from abroad, the question of vested benefits arises.

VESTED BENEFITS WHEN EXITING A PENSION FUND

- ☐ Check where and in how many accounts your actuarial capital is held.
- ☐ Be pro-active when leaving, otherwise your retirement account will end up with the Substitute Occupational Benefit Institution.
- ☐ Choose a solution consciously: vested benefit account for short time periods, an investment portfolio for more flexibility.
- ☐ Adapt the investment strategy to the investment horizon.
- ☐ Split capital between two accounts when changing jobs.
- ☐ Ensure protection against disability and death.



LUMP SUM AND/OR PENSION: DECISION-MAKING AID

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| ☐ Inflation: how can your income retain its purchasing power over a period of 20 to 30 years? | ☐ Family insurance: what will remain for your partner or heirs in the event of your death? |
| ☐ Investment options: how will the withdrawn capital be invested and managed? | ☐ Life expectancy: how does this influence the weighting of pension and lump sum? |
| ☐ Personal goals: how much predictability do you need; how much flexibility would you like? | ☐ Tax: what are the tax effects of pensions and lump sums and can the withdrawal be staggered? |

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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.



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