



Ville de Lausanne

EN



Planning for your  
retirement with  
peace of mind

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# Introduction

Retirement is one of life's significant changes. The pace of life alters, and you have more time for yourself. A transition of this kind can be a source of joy but can also raise concerns. It is important to prepare carefully, especially in financial terms.

Your income in retirement will depend on how you have lived your life to date. And your journey is unique to you.

It is essential to the municipal authorities that as many residents of Lausanne as possible have access to accurate information.

This brochure will help you to:

- Understand the basics of the Swiss pension system
- Understand what income you will have
- Know which benefits you will be entitled to claim
- Know your rights and some useful addresses

You can also contact the advisers at the Social Insurance Agency (Agence d'assurances sociales) whose offices are at place Chauderon 7, 1<sup>st</sup> floor. Don't hesitate to visit them to review your situation.

We want you to be equipped to prepare for this next stage with peace of mind.

Émilie Moeschler,  
city councillor, Department of Sport  
and social cohesion



## What happens at retirement

- You receive pension payments instead of a salary
- Your income is often lower than before retirement
- Your pension is paid at the beginning of the month, rather than at the end

## The vocabulary of retirement

### Pension age (âge de référence)

The age at which you start to receive your pension. It is set out in law.

### AVS (1<sup>er</sup> pilier)

Old Age and Survivors' Insurance (Assurance Vieillesse et Survivants) - 1<sup>st</sup> pillar. This was created in 1947 to guarantee a minimum subsistence level for people in old age or if they were widowed.

### Pension fund

An institution that collects contributions under the LPP (Occupational Pensions Act), or 2<sup>nd</sup> pillar (2<sup>e</sup> pilier), to create a source of capital. This capital will then be paid upon retirement either monthly or as a single lump sum.

### Contribution

The amount each individual must pay (usually monthly) to finance social insurance.

### Pension

The income you receive each month when you retire.

### Transition benefit (rente-pont)

An allowance that covers the period between the end of entitlement to unemployment benefits and retirement.





## The Swiss pension system

The system is called a “3-pillar system” (système des 3 piliers). It refers to the three pillars that make up your retirement income. These are built up over your lifetime and depend on your career path.

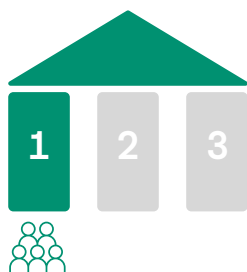
**1<sup>st</sup> pillar (AVS)**: compulsory.

**2<sup>nd</sup> pillar (LPP)**: compulsory for employees. Optional for self-employed people.

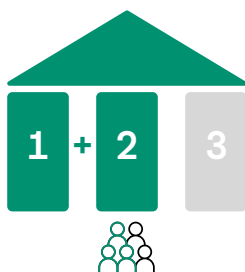
**3<sup>rd</sup> pillar**: not compulsory.

### Your income in retirement

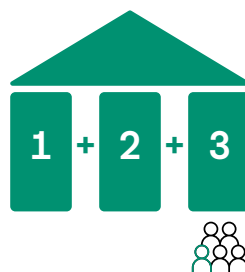
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**1<sup>st</sup> pillar**  
For everyone



**1<sup>st</sup> pillar + 2<sup>nd</sup> pillar**  
People who have paid  
contribution



**1<sup>st</sup> pillar + 2<sup>nd</sup> pillar  
+ 3<sup>rd</sup> pillar**  
People who have  
paid contribution and  
saved

# The 1<sup>st</sup> pillar (1<sup>er</sup> pilier): AVS

AVS is the basic compulsory insurance. It guarantees a minimum income in retirement, which may be increased by supplementary benefits (cf. page 14).

## Who contributes to AVS?

Everyone who lives or works in Switzerland. More specifically, AVS is funded by:

- People who work (from 1 January following their 17<sup>th</sup> birthday) and employers
- People who are not employed (from 1 January following their 20<sup>th</sup> birthday)

## The amount of pension received under the 1<sup>st</sup> pillar depends on:

- The number of years of contributions: from a minimum of 1 year to a maximum of 44 years
- Your average annual income during your career
- Your family situation (marriage, children, dependants, etc.)

### Useful information

The minimum pension for a single person is CHF 1,260.00 per month and the maximum is CHF 2,520.00 per month. From 2026, the AVS pension will be paid 13 times a year.

## What happens in the case of divorce?

If there is a divorce, contributions are shared between the spouses.

# The 2<sup>nd</sup> pillar (2<sup>e</sup> pilier): occupational pension schemes (LPP)

If you work, both you and your employer contribute to an occupational pension fund.

When you retire, your accumulated assets may be paid either as a monthly pension or as a lump sum, depending on the rules of the specific pension fund.

## Who contributes to LPP?

- People who work from the age of 25, and employers
- You do not have to contribute if you earn less than CHF 22,680.00 per job and per year, or if your contract is for less than 3 months

## The amount of pension received under the 2<sup>nd</sup> pillar depends on:

- The number of years of contributions
- Your income
- The benefits offered by your pension fund
- Whether you have already withdrawn part of it to purchase a property

## Have you had a number of different jobs?

Each time you change jobs, your accumulated contributions are transferred to the pension fund of your new employer or placed in a vested benefits account (compte de libre-passage) until you change jobs again or retire.

### Note

This transfer is not always automatic. You should contact your pension fund to ensure that the relevant amounts are transferred.



### **Have you worked abroad?**

Your contributions will depend on the pension system in the country where you made them and the agreements it has with Switzerland (cf. pages 16-17).

### **Are you self-employed?**

It is up to you whether you contribute to the 2<sup>nd</sup> pillar.

### **You are not in gainful employment, or your earnings are low (less than CHF 22,680.00 per year and per job)**

You do not contribute to the 2<sup>nd</sup> pillar.

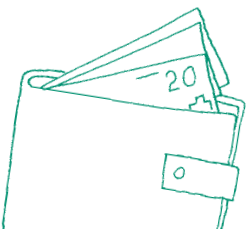
### **What happens in the case of a divorce?**

If there is a divorce, the funds in the 2<sup>nd</sup> pillar are shared between the spouses.

### **Withdrawing your 2<sup>nd</sup> pillar funds: pension, lump sum or a combination of the two?**

There are several ways of receiving the assets in your pension fund: as a monthly pension, as a one-off lump sum, or as a combination of pension payments and a capital withdrawal.

The option chosen depends on your personal situation (family circumstances, health, etc.) and on the rules of your pension fund, which can advise you on the available options.



# The 3<sup>rd</sup> pillar (3<sup>e</sup> pilier): personal savings

The 3<sup>rd</sup> pillar refers to your optional personal savings, often in the form of a life insurance or a bank account. These savings constitute a retirement fund that can be withdrawn in one or more tranches.

You choose the amount you wish to contribute each year, within an annual limit set by law. These contributions entitle you to tax benefits.

**In brief: the amount you will receive in retirement...**

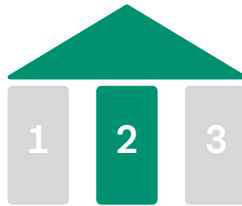
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## 1<sup>st</sup> pillar

Depends on:

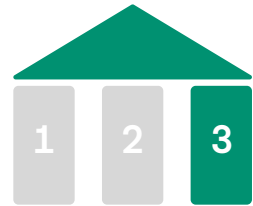
- The number of years of contributions
- The average annual income
- Your family situation



## 2<sup>nd</sup> pillar

Depends on:

- The level of contributions
- The cumulative interest earned
- Your pension fund



## 3<sup>rd</sup> pillar

Depends on:

- Your personal savings

# When can you retire?

In 2028, the pension age (âge de référence), i.e. the age at which you can draw your pension, will be 65 years for everyone.

Between now and then, the retirement age for women born between 1961 and 1963 will be gradually increased from 64 to 65.



## Can you retire earlier or later? You can...

- Take full or partial early retirement from the age of 63
- Defer, i.e. postpone, the payment of all or part of your AVS pension, for between 1 and 5 years



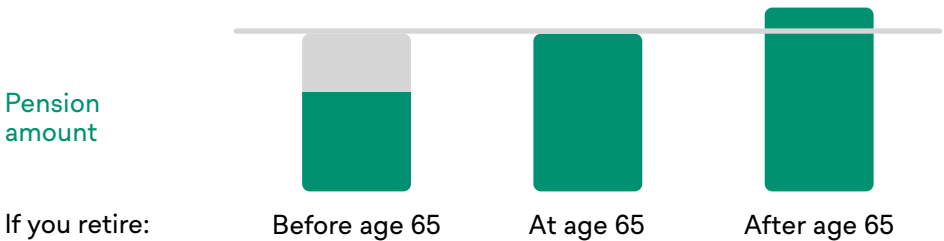
Note: this is a final decision. The consequences are as follows:

- Early retirement: a reduced AVS pension for life (reduction of up to -13.6% if you retire two years before pension age, for example, at the age of 63).
- Deferred retirement, i.e. taking your pension after the age of 65: bonus from 5.2 to 31.5%, depending on how long you defer for.
- If your employer allows it, it is perfectly possible to continue earning while receiving a pension. Contributions paid after the age of 65 can increase the amount of pension you receive.

A simulation run by your AVS fund, or the Social Insurance Agency (Agence d'assurances sociales) will help you make your decision.

### Lifetime pension amount:

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### What if you are unemployed between the ages of 63 and 65?

It is possible to get a special allowance that covers the period between the end of entitlement to unemployment benefits and retirement. This is called transition benefit (rente-pont).

# Family life and retirement

Your family situation has an impact on your retirement. For example, if you are:

- Single: you receive 100% of your pension.
- Married: your AVS pensions cannot be added together. The amount paid cannot exceed 150% of the couple's pensions in total.

Pension 1

Pension 2

Couple's pension (150% of pension 1 + pension 2)

- Cohabitation: each person receives 100% of their pension.
- Divorced before retirement: AVS contributions and LPP assets are split between the couple.
- Widowed in retirement: you receive 100% of your pension, plus a survivor's supplement.

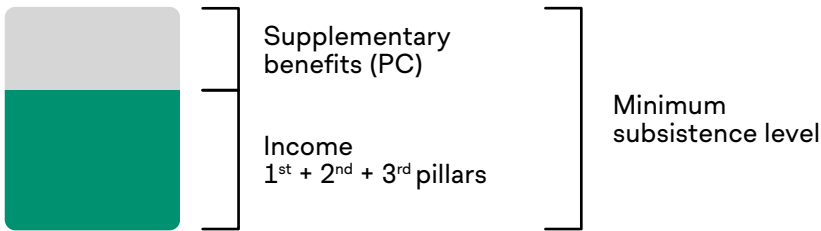


# When pension income falls short

If your income in retirement is too low, you can apply for supplementary benefits (prestations complémentaires - PC AVS).

This is not a form of a welfare assistance, but a right!

These benefits cover all or part of your essential needs, namely housing, health and food.



Do you want to know if you are entitled to supplementary benefits? Seek advice from the Lausanne Social Insurance Agency (Agence d'assurances sociales de Lausanne).

If you have questions about your residence permit, you can contact La Fraternité of the CSP Vaud.

## Useful information

You may receive assistance with paying your compulsory health insurance premiums at any time. This assistance is provided in the form of premium subsidies (subsides). You can contact the Agence d'assurances sociales for advice.

# What taxes are payable in retirement?

You continue to pay taxes in retirement.

What income is taken into account for tax purposes?

- 1<sup>st</sup> pillar (AVS) and 2<sup>nd</sup> pillar (LPP) pensions
- 3<sup>rd</sup> pillar is taxed as income at the point of retirement and as capital afterwards

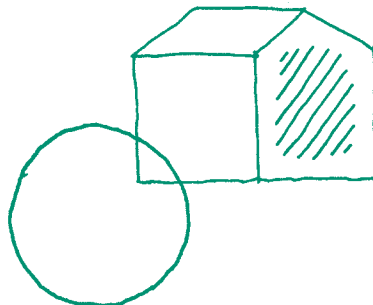
Some deductions may still apply (health insurance, medical expenses, etc.)

Supplementary benefits (PC AVS) are not subject to taxation.

A tax adviser can help you optimise your tax return and avoid errors. For example, the AVIVO and the Ville de Lausanne offer assistance with completing your tax return.

## Note

In the first year of your retirement, you will still have to pay the tax due for your final year of employment. Remember to set aside some money for that!



# Work or retirement abroad

Have you spent part of your life outside Switzerland or are you planning to retire abroad? Conditions will depend on the agreements in place between Switzerland and other countries.

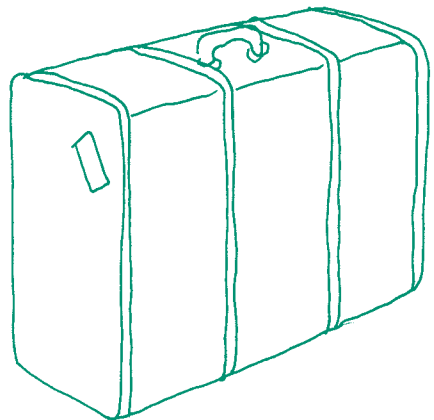
## Have you spent part of your life abroad?

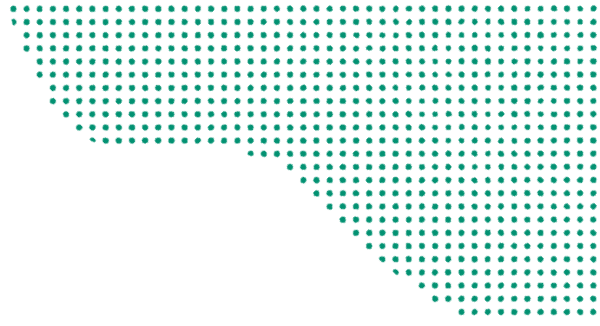
Have you lived in a European country (EU/EFTA) and are entitled to a pension? Each country will pay the pension due at the statutory retirement age in the country concerned.

You must inform the AVS office and declare this information when submitting your application for a Swiss pension. The AVS office in Switzerland will assist you with the formalities.

For countries outside the EU/EFTA, contact the Swiss Compensation Office (Caisse Suisse de Compensation - CSC) in Geneva. It will inform you about the relevant procedures.

The Agence d'assurances sociales can also provide information on the formalities involved.





## Are you thinking of retiring abroad?

You must complete certain formalities if you wish to retire abroad:

- Inform your AVS office and your pension fund
- Find out about the procedures to follow for a residence permit, health insurance and tax

## Payment of pension abroad

- 1<sup>st</sup> pillar (AVS): if you have the Swiss nationality or come from an EU/EFTA country, your pension can be paid anywhere in the world. For other countries, it will depend on whether any agreements with Switzerland are in place.
- 2<sup>nd</sup> pillar: your pension can be paid anywhere in the world
- 3<sup>rd</sup> pillar: it will depend on your insurance policy

### Note

PC AVS can only be paid to people who are resident in Switzerland.

# Steps to prepare for retirement

## At any time

You can apply for compulsory health insurance subsidies.

## From age 40: pension forecast

You can request a forecast of your 1<sup>st</sup> pillar pension from the Agence d'assurances sociales free of charge.

## From age 50: preparation and planning

- Draw up a budget and estimate your needs in retirement based on your plans (such as housing and activities).
- Check your contributions to the 1<sup>st</sup> pillar with the Agence d'assurances sociales.
- Request projections of your 2<sup>nd</sup> pillar from your pension fund.
- Check your assets with the 2<sup>nd</sup> Pillar Central Office (Centrale du 2<sup>e</sup> pilier), Fonds de Garantie LPP in Berne, [www.sfbvg.ch](http://www.sfbvg.ch)
- Think about how you want to draw your 2<sup>nd</sup> pillar pension when you retire: as a monthly pension, a single lump sum or a combination of the two (your decision will depend on your personal situation and the rules of your pension fund).

## Five years before retirement: strategic decisions

- Decide on when you want to retire: before, at or after pension age.
- Prepare your budget for retirement.

## 63 years

- Option of taking full or partial early retirement.



### Between 3 and 6 months before you retire

- Complete a pension claim form and send it to your AVS office or the Agence d'assurances sociales (form also available online: [www.avs-ai.ch/fr/formulaires](http://www.avs-ai.ch/fr/formulaires)).
- Contact your pension fund to request a forecast of your 2<sup>nd</sup> pillar pension.

### Three months before retirement

- Confirm your departure to your employer by registered letter.
- Your employer will inform the pension fund of your retirement date.

### At retirement age

- Choose a pension or lump sum for your 2<sup>nd</sup> pillar pension depending on the options provided by your pension fund and your personal situation.
- Set aside enough money to cover your taxes in the first year.

### During retirement

- Your monthly 1<sup>st</sup> pillar and 2<sup>nd</sup> pillar pensions will be paid at the beginning of each month.
- If you have decided to take your 2<sup>nd</sup> pillar pension as a lump sum, it will be paid during the first month of your retirement.
- Inform the fund of any changes (civil status, home address, etc.)

### Useful information

A detailed brochure "Préparer sa retraite : Guide pratique pour une transition économique réussie" is available, in French only, on the website [www.lausanne.ch/preparation-retraite](http://www.lausanne.ch/preparation-retraite)

# Welfare and other benefits for seniors living in Lausanne

## Do you want information about your retirement? It's free!

Agence d'assurances sociales Lausanne

Place Chauderon 7, 1001 Lausanne

021 315 71 17 - [www.lausanne.ch/aas-contact](http://www.lausanne.ch/aas-contact)

With or without an appointment.

## Physical and sporting activities

Lausanne offers a wide range of activities. Explore the numerous programmes and classes available free of charge or for a small fee.

[www.lausanne.ch/sport](http://www.lausanne.ch/sport)

## Budgeting and avoiding over-indebtedness

Help with debt and over-indebtedness.

UNAFIN - Unité d'assainissement financier

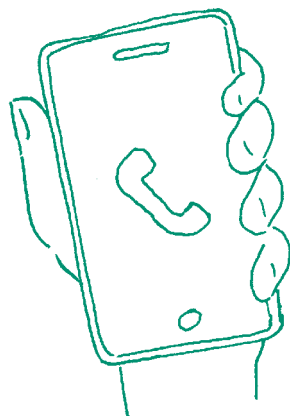
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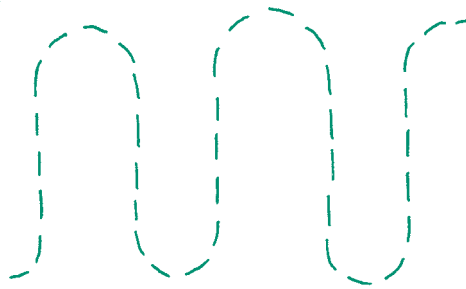
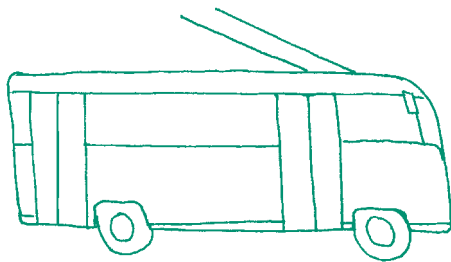
## Culture

Discounted entry to municipal museums.

Free for recipients of PC AVS/AI.

[www.lausanne.ch/culture](http://www.lausanne.ch/culture)





## Lifelong learning

### IT courses

Are you nervous or uncomfortable with computers or your mobile phone?

Several classes are available in Lausanne. A list can be found at

[www.lausanne.ch/seniors](http://www.lausanne.ch/seniors)

### Basic skills development

Do you need to consolidate your basic skills? French classes, reading and writing in French, arithmetic, office software, digital tools, etc.

[www.lausanne.ch/cifea](http://www.lausanne.ch/cifea)

## Transport

Public transport subsidies (zones 11, 12 and the Zones foraines district):

- On retirement: half-price annual season ticket
- PC AVS/AI recipients: annual season ticket for CHF 80.00

[www.lausanne.ch/rabais-tl](http://www.lausanne.ch/rabais-tl)

Other benefits are available, particularly for people with reduced mobility:

[www.lausanne.ch/seniors](http://www.lausanne.ch/seniors)

# Useful addresses

## Agence d'assurances sociales Lausanne

Place Chauderon 7  
1001 Lausanne  
021 315 71 17  
[lausanne.ch/aas-contact](http://lausanne.ch/aas-contact)

## AVIVO

Place Chauderon 3  
1003 Lausanne  
021 320 53 93  
[avivo-vaud.ch](http://avivo-vaud.ch)

## Caisse cantonale vaudoise de compensation

Rue des Moulins 3  
1800 Vevey  
021 964 12 11  
[caisseavsvaud.ch](http://caisseavsvaud.ch)

## Caisse suisse de compensation (CSC)

Avenue Edmond-Vaucher 18  
1211 Genève  
058 461 91 11  
[ecdc.zas.admin.ch](http://ecdc.zas.admin.ch)  
[zas.admin.ch/fr](http://zas.admin.ch/fr)

## Caritas Vaud (carte culture)

Chemin de la Colline 11  
1007 Lausanne  
021 317 59 80  
[caritas-regio.ch/fr](http://caritas-regio.ch/fr)

## Centrale du 2<sup>e</sup> pilier – Fonds de garantie LPP

Organe de direction  
Case postale 1023  
3000 Berne 14  
031 380 79 71  
[info@zentralstelle.ch](mailto:info@zentralstelle.ch)  
[sfbvg.ch/fr](http://sfbvg.ch/fr)

## La Fraternité / CSP Vaud

Place Marc-Louis-Arlaud 2  
1003 Lausanne  
021 560 60 98  
[csp.ch/vaud](http://csp.ch/vaud)

## Mouvement des aînés Vaud

Place de la Riponne 5  
1005 Lausanne  
021 320 12 61  
[mda-vaud.ch](http://mda-vaud.ch)

## Office de l'assurance-invalidité pour le canton de Vaud

Avenue du Général-Guisan 8  
1800 Vevey  
021 925 24 24  
[aivd.ch](http://aivd.ch)

## Info Seniors Vaud

Espace Riponne  
Place de la Riponne 5  
1005 Lausanne  
021 641 70 70  
[infoseniorsvaud.ch](http://infoseniorsvaud.ch)

## Programme Âge et Migration

Entraide protestante suisse (EPER)  
Route des Plaines-du-Loup 55  
1001 Lausanne  
021 613 40 70  
[eper.ch/age-et-migration](http://eper.ch/age-et-migration)

## Programme AvantAge

Rue du Maupas 51  
1004 Lausanne  
021 711 05 24  
[programme-avantage.ch](http://programme-avantage.ch)

## Pro Senectute

Rue du Maupas 51  
1004 Lausanne  
021 646 17 21  
(cours, activités et bénévolat)  
021 323 04 23  
(service social)  
[vd.prosenectute.ch/fr](http://vd.prosenectute.ch/fr)





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**Ville de Lausanne**

Délégation aux seniors  
[www.lausanne.ch/seniors](http://www.lausanne.ch/seniors)

Bureau lausannois pour les immigrés (BLI)  
[www.lausanne.ch/bli](http://www.lausanne.ch/bli)