



# Preparing for retirement workshop



The first  
pillar :  
OASI  
or « AVS »

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Agence d'assurances sociales



# Reference age

## Men

65 years

## Women

Born in 1961

64 years + 3 months

Born in 1962

64 years + 6 months

Born in 1963

64 years + 9 months

Born in 1964

65 years

Transitional generation : Women born between 1961 and 1969 receive compensatory measures

i.e. Pension supplement if retirement taken at the age of reference.



## Drawing early your pension

**From 1 month to 2 years before the reference age**

**Mandatory OASI contributions** until the reference age

### **Decrease** (for life)

1 month	0,6 %
6 month	3,4 %
12 month	6,8 %
18 month	10,2 %
24 month	13,6 %

Women born in 1961 -1969 :  
Preferred reduction rates  
Drawing early at 62 years possible

Reference age

## Deferring your pension

**From 1 to 5 years after the reference age**

No pension paid during deferring

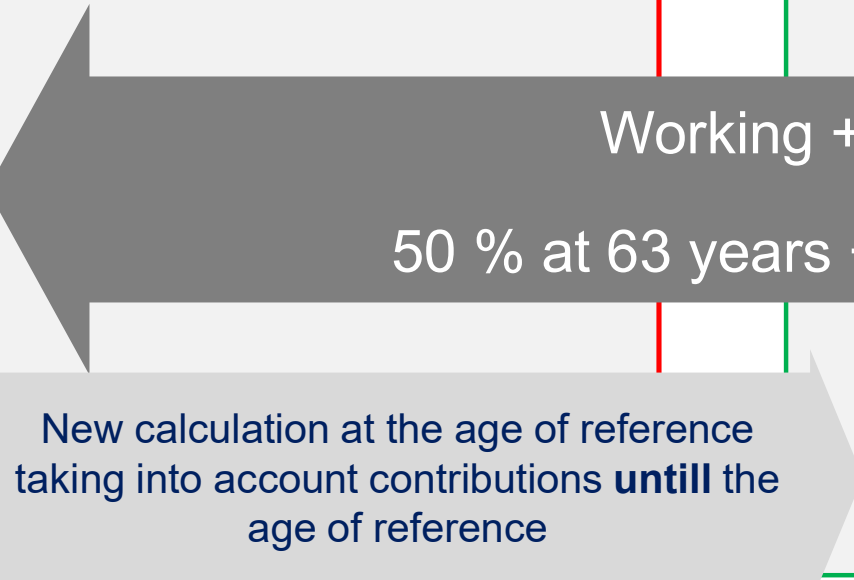
### **Increase** (for life)

1 year	5,2 %
1 year 8 m.	8,0 %
3 years	17,1 %
3 years 6 m.	20,5 %
5 years	31,5 %



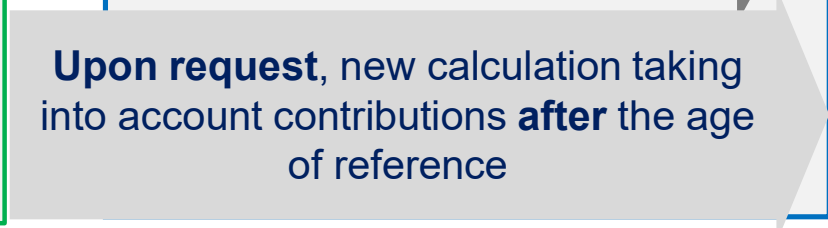
## Drawing early your pension

Partial pension  
from 20 to 80 %



## Deferring your pension

Partial pension  
from 20 to 80 %



Working + pension = OK

50 % at 63 years + 50 % à 67 years = OK



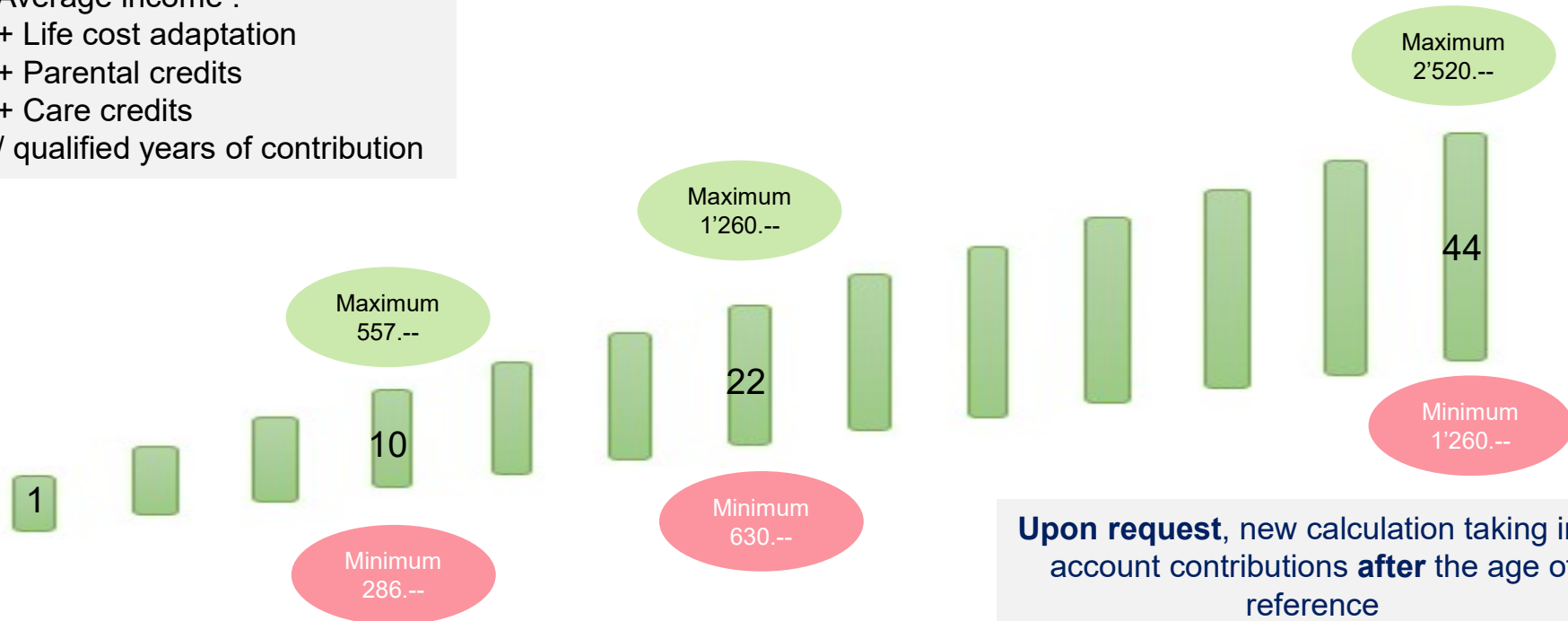
Qualifying years of contributions →

Pension scale (1, 2, 3 . . . 44)

Average income\* →

Position on the scale

Average income :  
 + Life cost adaptation  
 + Parental credits  
 + Care credits  
 / qualified years of contribution

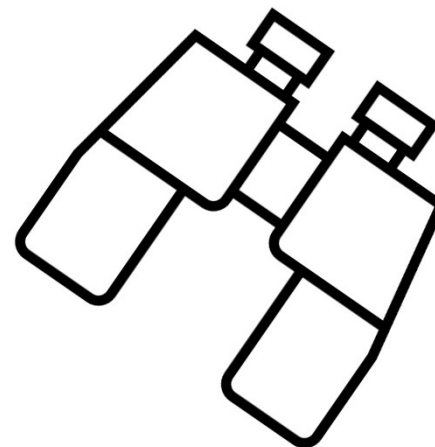


**Upon request**, new calculation taking into account contributions **after** the age of reference



# Ask for an estimate

- Reliable estimate
- Multi scenarios
- Free every 5 years






## Pension must be requested

## Fill in the form

## Hand it over

- Caisse AVS paying a pension already (*yourself or your partner*)
- Agence d'assurances sociales

**Demande de rente de vieillesse** 

**1. Identité**

1.1 Nom

Indiquer sous le nom de célibataire

1.2 Tous les prénoms

le prénom usuel en majuscules

1.3 Date de naissance  1.4 Numéro d'assuré

jj mm, yyyy 13 chiffres, inscription sans points et espaces. Le numéro AVS figure sous le code suisse d'assurance-maladie.

1.5 Sexe  
 masculin  féminin

1.6 Etat civil

célibataire

marié(e) depuis :   partenariat enregistré depuis :

veuf(veuve) depuis :   partenariat enregistré dissous par le décès depuis :

divorcé(e) depuis :   partenariat enregistré dissous judiciairement depuis :

séparé(e) judiciairement depuis :   partenariat enregistré dissous par le juge depuis :

1.7 Adresse

Rue, no  NPA, Localité

Téléphone / Portable  Courriel

1.8 Nationalité

Nationalité

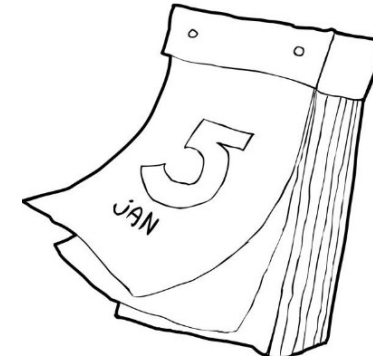
Citoyenneté suisse depuis :  Lieu d'origine / Canton

1.9 Existe-t-il une ouïeille ?  
 oui  non

Or fill it in online (link at the end)



## 4 months before...



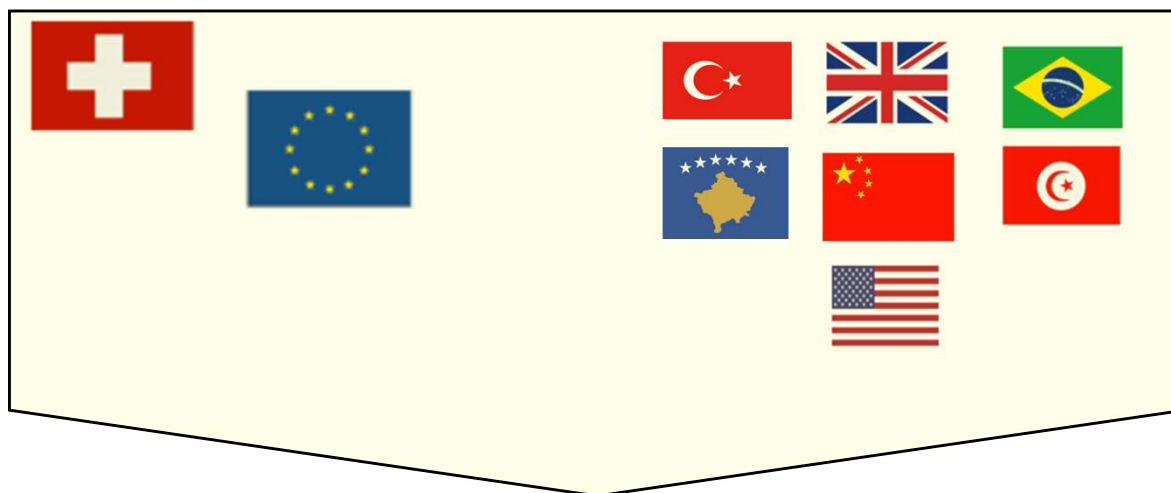
- The age of reference
- The first pension paid if drawing early
- The age of reference if deferring





# International agreements

## NATIONALITY



Agreement **OK**

**NO**  
agreement



## Pension request

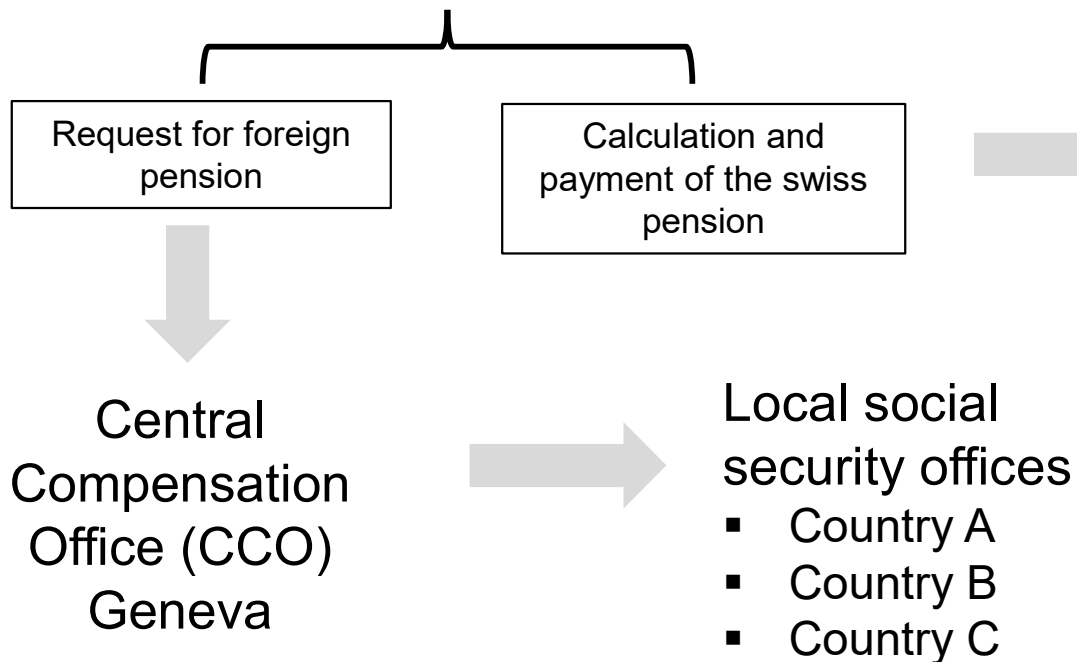
Nationalities CH – UE - AELE



**Agence  
assurances  
sociales**



**Caisse AVS**





## Pension request

Countries with social agreement



**Agence  
assurances  
sociales**

**Caisse AVS**

Calculation and  
payment of the swiss  
pension

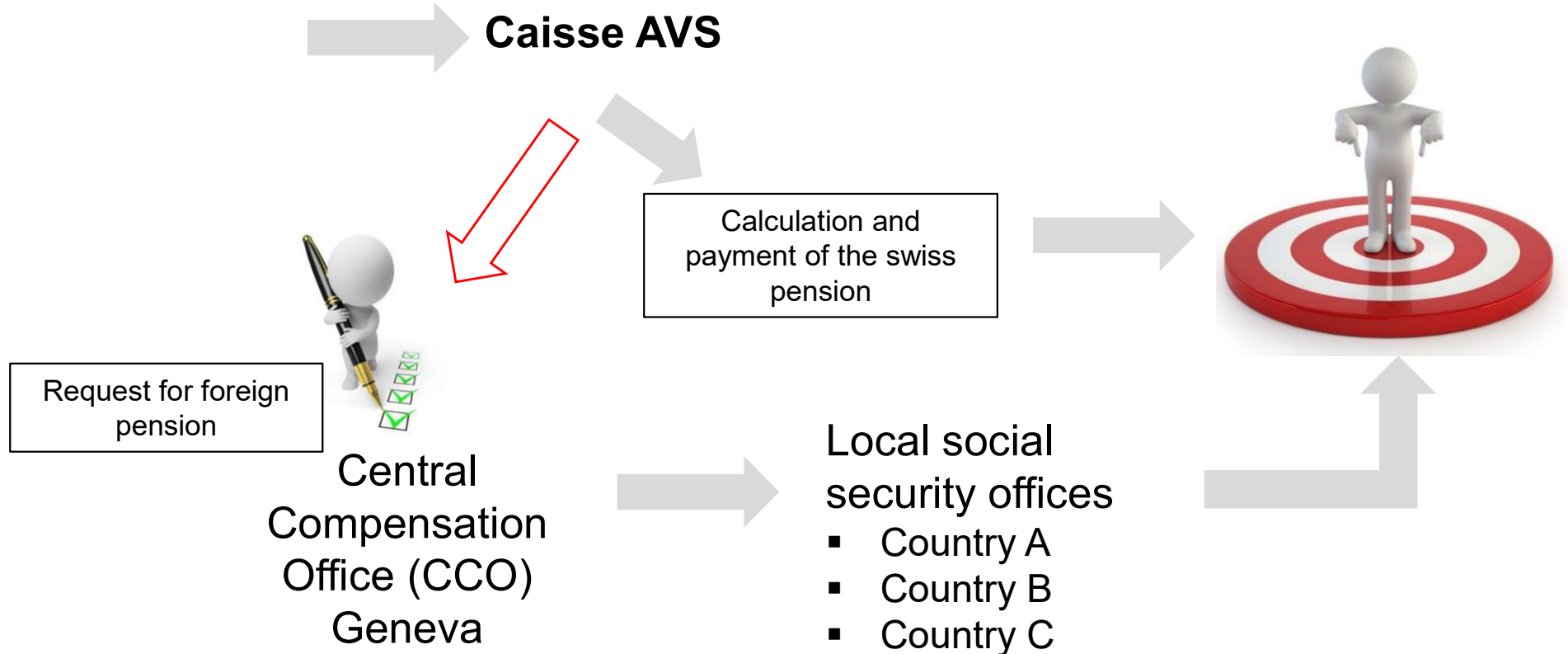


Request for foreign  
pension

Central  
Compensation  
Office (CCO)  
Geneva

Local social  
security offices

- Country A
- Country B
- Country C





## Pension request

Countries without social agreement



**Agence  
assurances  
sociales**



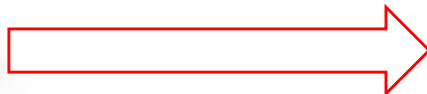
**Caisse AVS**



Calculation and  
payment of the swiss  
pension



Request for foreign  
pension



On your own to contact the  
local social security offices



## Leaving abroad



Pension paid all over the world



Refund of OASI contributions



## Contact us !



Agence d'assurances sociales  
Place Chauderon 7  
1001 Lausanne

With or without appointment

 021 315 71 17

 [www.lausanne.ch/aas-contact](http://www.lausanne.ch/aas-contact)



### Heures d'ouverture

Lu Ma Me Ve	Jeudi
08h30 – 11h45	Matin fermé
13h00 – 16h30	13h00 – 16h30



# Useful links

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

Our pages (french content)

[www.avs-ai.info](http://www.avs-ai.info)

Mémentos and official forms AVS/AI

[www.zas.admin.ch](http://www.zas.admin.ch)

Central compensation office (CCO)  
Avenue Edmond-Vaucher 18 – CP 3100  
1211 Genève 2

058 461 91 11

For the request of foreign pension if social agreement with your home country

Refund of OASI contributions

Leaving Switzerland





Thank you for your  
attention !

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