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Changes to OASI – what these mean for the Swiss Abroad

New rules on pension provision came into force on 1 January 2024. These also have important implications for the Swiss Abroad. This article takes a closer look at the changes and explains how they could affect your future plans.

On 25 September 2022, Swiss voters approved the OASI 21 reform package to stabilise the old-age and survivors' insurance (OASI) state pension system. The aims of OASI 21 are to safeguard and maintain the level of state pension, secure the financial equilibrium of OASI in the next decade, and respond to the need for greater flexibility.

Change 1:

Harmonising the reference age

Instead of talking about the retirement age, we now refer to the reference age. This is the change that has made headlines, because the reference age for women will now be 65 – the same as for men. However, the female reference age will not be increased immediately but gradually, starting from 2025.

Female reference age transitional phase

| Year | Female reference age | Birth year |
|------|----------------------|------------|
| 2024 | 64 (no increase) | 1960 |
| 2025 | 64 and 3 months | 1961 |
| 2026 | 64 and 6 months | 1962 |
| 2027 | 64 and 9 months | 1963 |
| 2029 | 65 | From 1964 |

Change 2:

Compensation for women in the “transitional generation”

As a result of the change in the reference age, women in the “transitional generation” (born in years 1961 to 1969, who will reach the OASI reference age after the reform



OASI 21 provides more opportunities for flexible retirement, but also involves challenges. Photo: Adobe Stock, freebird7977

comes into force) will be entitled to compensation. Firstly, women in this age bracket can draw their pension from the age of 62 and receive lower reduction rates. Secondly, they will receive a lifelong monthly OASI supplement if they do not draw their pension early. The amount of the supplement will depend on the person's year of birth and their OASI contributions. Provided they have no gaps in OASI contributions, their pension supplement will be at least 12.50 Swiss francs and a maximum of 160 Swiss francs per month.

Change 3:

Greater flexibility in the choice of retirement date

It has already been possible for some time for men and women to draw their OASI old-age pension one or two years early or defer it for up to five years after the statutory retirement age. However, it was only for the

You have greater flexibility on when to draw your pension, but careful planning is necessary to work out what is best for you before you make any decision.

full pension amount. Thanks to the OASI 21 reform, it is now also possible to draw a partial pension. For example, you can withdraw 20 per cent of your old-age pension at the age of 63 and withdraw the remaining 80 per cent at the age of 65. The same applies if you wish to defer your retirement. This level of flexibility may be attractive in theory, but it also opens up numerous options that need to be considered depending on your individual circumstances.

The most important changes from 1 January 2024:

- Greater flexibility in the choice of retirement date
- Incentives to work beyond the age of 65
- Retirement age (now called the reference age) to increase to 65 for women (1 January 2025 onwards)

Change relating to voluntary OASI

If you pay contributions under the voluntary OASI scheme, a specific change now applies to you from 2024. Until now, you would have been automatically excluded from making further voluntary OASI contributions if you drew your old-age pension early. However, you can now take your pension early but continue to pay voluntary contributions until you reach the reference age. There is a good chance that these contributions and the subsequent contribution periods that you acquire will help to boost your pension when you reach the reference age.

The CCO – your central hub for information and advice

In the last 12 months, the Central Compensation Office (CCO) has adapted all its systems to work in accordance with the new statutory provisions that came into force on 1 January 2024. This applies to centralised systems like ACOR (pension calculation

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tool) as well as various registers and specialist applications used within the CCO. Our customer advisers underwent intense training to familiarise themselves with the flexible new options on pension withdrawal and on pension recalculation after the reference age, so that they can provide you with the best possible advice and support.

Practical advice

If you are considering various options (such as drawing your pension early or continuing to work) and are unsure how much your pension will be worth, we recommend that you obtain a pension forecast calculation as soon as possible via our website ([revue.link/prognosis](https://www.revue.link/prognosis)). Women born in the years 1961 to 1969 can also go on the Federal Social Insurance Office (FSIO) website and work out the date on which they reach the reference age and how much their pension supplement and reduction rate will be (see “Individuelle Abfragen” at [revue.link/individuell](https://www.revue.link/individuell); French and Italian also available).

OASI 21 provides more opportunities for flexible retirement, but also involves challenges. Which is why there are some practical things that all those affected by the changes can do in preparation. The CCO will be happy to help you in this process.

EVA GORI, COMMUNICATION, CENTRAL COMPENSATION OFFICE CCO

Further information:

Further general information on the reform to stabilise OASI (OASI 21), available in German, French and Italian: [revue.link/ahv21](https://www.revue.link/ahv21)

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| More on pensions: | revue.link/pensions |
| What is changing? | revue.link/merkblatt31 |
| OASI benefits: | revue.link/entitlements |
| Flexible pension withdrawal: | revue.link/flexibility |
| Pension forecast calculation: | revue.link/forecast |
| Pension recalculation after the reference age: | revue.link/recalculation |

Explanatory video providing a simple, easy-to-understand overview of the reform package to stabilise OASI: [revue.link/oasivideo](https://www.revue.link/oasivideo)

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Federal votes

The proposals submitted to the people are set by the Federal Council at least four months prior to the voting date.

- The next voting date is 9 June 2024. The proposals for submission to the people will be published here in the next edition of "Swiss Review", edition 3/24 May 2024.

All information on proposals submitted to the people (voting pamphlets, committees, recommendations by parliament, the Federal Council etc.) can be found at www.admin.ch/abstimmungen or in the Federal Chancellery app "VoteInfo".



Popular initiatives

The list of pending popular initiatives is available in French, German and Italian at <https://www.bk.admin.ch/> > Politische Rechte > Volksinitiativen > Hängige Volksinitiativen



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