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Retirement

In Switzerland, the retirement age is 65 for men and 64 for women. From 2024, the retirement age of 65 will apply to everyone.

You will receive an old-age pension if:

- You have made contributions to the AHV (🔗 this insurance covers the old-age pension as well as widow's, widower's and orphan's pensions) and IV (🔗 this insurance pays for integration measures or cash benefits for subsistence if you become disabled) for at least 12 months
- you have lived in Switzerland and your working spouse has paid at least twice the minimum contribution
- you can be credited with education or care credits for at least one year

You will receive the old-age pension on the 1st day of the month in which you reach retirement age. Entitlement to the old-age pension expires at the end of the month in which the pensioner dies.

Registration of the old-age pension

It is recommended that you register 3-4 months before reaching retirement age. This also applies to an early withdrawal.

You can register online: [Application form for old-age pension](#)

Explanatory film in other languages

- 🔗 Old-age pension application 🌐 englisch
- 🔗 Demande de rente de vieillesse 🌐 français
- 🔗 Richiesta di una rendita di vecchiaia 🌐 italiano

Calculate the old-age pension

The calculation of the ordinary old-age pension is based on:

- the contribution years
- Your earned income
- the care and education credits

An uninterrupted contribution period leads to a full AHV pension. **This full pension means a monthly amount of at least CHF 1225 and a maximum of CHF 2450.** The amount depends on your average income.

The contribution period is considered to be complete if contribution periods can be credited continuously from 1 January after the 20th birthday until the time of pension entitlement.

How much will your AHV pension be?

For insured persons residing in Switzerland and abroad

- 🔗 Online pension estimation

Video in other languages

- 🔗 Calculating the old-age pension (2023) 🌐 englisch
- 🔗 Calcul de la rente de vieillesse (2023) 🌐 français
- 🔗 Calcolo della rendita di vecchiaia (2023) 🌐 italiano







Flexible withdrawal of the old-age pension

You can draw the old-age pension flexibly, for example:

- you can draw the old-age pension 1-2 years earlier. You will then receive a reduced old-age pension for the duration of your entire pension.
- can also defer the old-age pension for 1-5 years. You will then receive an increased old-age pension for the duration of your entire pension.

Further information can be found here: [Leaflet on flexible pensions](#)

Explanatory film in other languages

-  Flexible withdrawing of the retirement pension (2023)  [englisch](#)
-  Retraite flexible de la rente de vieillesse (2023)  [français](#)
-  Riscossione flessibile della rendita di vecchiaia (2023)  [italiano](#)

Payment of the old-age pension

Unlike salary payments, the old-age pension is always paid in advance.

SVA St. Gallen ([? Social Insurance Institution of the Canton of St. Gallen](#)) always transfers the monthly benefits on the 4th working day of the month. The amount should be credited to your post office or bank account the following day.

Kinderrenten: Supplementary pension for pensioners with children

If you have children, you will receive parenting credits. If you are entitled to a pension, you are entitled to children's pensions for your sons and daughters:

- until they have reached the age of 18
- until they have completed their first chance of education
- but no later than the age of 25

During the early withdrawal of the old-age pension, there is no entitlement to children's pensions.

The entitlement to children's pensions also applies to foster children.

You will not receive child pensions for foster children whom you have taken into care until after retirement. An exception is the children of the spouse.








 [Information and forms of the SVA St. Gallen](#)

Advice and support for senior citizens

Pro Senectute


Pro Senectute advises senior citizens and their caregivers.

Pro Senectute's specialist offices provide advice on topics such as finances, pensions, health, lifestyle, housing and care. The consultations are free of charge and confidential.

-  [Preparing for retirement](#)
-  [Financial Advice](#)
-  [Testament Calculator](#)
-  [Advice on how to shape your life in old age](#)
-  [Advice on social security law, inheritance law, adult protection law](#)
-  [Advice on the housing situation](#)
-  [Health Counseling](#)

Health guide "Getting older in Switzerland"

This health guide is intended for older migrants and their relatives. You will find information on how to prepare for retirement and for the time afterwards.

-  [Të jesh i moshuar në Zvicër \(albanisch\)](#)  SQ_AL  PDF, 1984 kB
 -  [Ostariti u Švicarskoj \(bosnisch kroatisch serbisch\)](#)  HR_HR  PDF, 1990 kB
 -  [Älter werden in der Schweiz \(deutsch\)](#)  DE  PDF, 1947 kB
 -  [Viellir en Suisse \(français\)](#)  FR  PDF, 1966 kB
 -  [Invecchiare in Svizzera \(italienisch\)](#)  IT  PDF, 2205 kB
 -  [A Terceira Idade na Suíça \(portugiesisch\)](#)  PT  PDF, 2000 kB
 -  [Envejecer en Suiza \(spanisch\)](#)  ES  PDF, 1965 kB
 -  [İsviçre'de yaşlanmak \(türkisch\)](#)  TR_TR  PDF, 1979 kB
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[Forms of the SVA St.Gallen](#)

[Calculating supplementary benefits - SVA St.Gallen](#)

Contact points

Find the right contact point, advice or authority in your area: [Contact points](#)