

Pension planning the easy way - with our valuable checklist

Retirement is a major step and needs to be planned well. Our checklist will help make sure that nothing gets overlooked. Step by step, we'll guide you into a worry-free retirement.



Until the age of 50

- ☐ **Optimize your investment strategy:** Use the long-term investment horizon until you retire to update your savings goals and strategy. Read more about this in the article [“Assets in Switzerland by age”](#)
- ☐ **Make regular contributions:** In order to avoid pension gaps, it's a good idea to regularly pay into all three pillars.

Age 50 to 55

- ☐ **Review your assets:** Get an overview of your assets and debts.
- ☐ **Set up a budget:** Plan your expenses for when you're retired – [Find tips in our blog!](#)
- ☐ **Close pension gaps:** Analyze potential gaps due to part-time work or longer breaks from work and close them if possible.
- ☐ **Optimize taxes to save:** Use Pillar 3a or additional pension fund buy-ins.
- ☐ **Assess home ownership:** Check affordability in old age.

- ☐ **Prepare or update documents:** Advance care directive, living will, marriage or inheritance contract.
- ☐ **Get advice:** Get professional help for your financial planning if needed.

Five years before retirement

- ☐ **Decide when you'll retire:** Determine your retirement date.
- ☐ **Choose your payout option:** Decide on a monthly pension, a lump-sum payout or a combination of the two.
- ☐ **Observe deadlines:** Review the provisions of your pension fund and regulations for Pillars 2 and 3.
- ☐ **Update your investment strategy:** Lower your risk by gradually switching to safer investments.
- ☐ **Change your focus:** Prioritize preserving your assets rather than accumulation.
- ☐ **Review your financial planning:** Ensure full overview of purchases, expenses and pension provision.

One year before retirement

- ☐ **Make your last contribution:** Maximize Pillar 3a and secure tax advantages.
- ☐ **Prepare a financial plan:** Set up final financial planning for your pension:

Six months before retirement

- ☐ **Apply for OASI pension:** Submit your written application to the compensation office no later than three months before you retire.
- ☐ **Notify your pension providers:** You should also notify your pension fund and Pillar 3 providers well in advance.
- ☐ **Review deferred retirement:** If you plan to start receiving your pension at a later date, you must also notify OASI and your pension fund.

After retirement

- ☐ **Adjust accident cover:** Include under health insurance cover.
- ☐ **Update your financial planning:** Adapt budget and investments to new circumstances.

