



Flexible retirement at Swiss Life

Options for individual and secure retirement arrangements

The retirement landscape has become increasingly flexible in recent years. Early planning and financing of retirement has been a top priority for us for years. We offer a range of options: It is possible to retire early or gradually up to the end of the 70th year.

The components of flexible retirement

- Early retirement from the age of 58
- Financing of pension gaps caused by early retirement
- AHV bridging pension
- Partial retirement between the ages of 58 and 70
- Deferred retirement until the age of 70

These retirement models, applied individually or in combination, can meet the varied needs of employees and companies.

Recommendation

Plan your retirement early. Flexible retirement from Swiss Life offers you a number of options for your retirement.

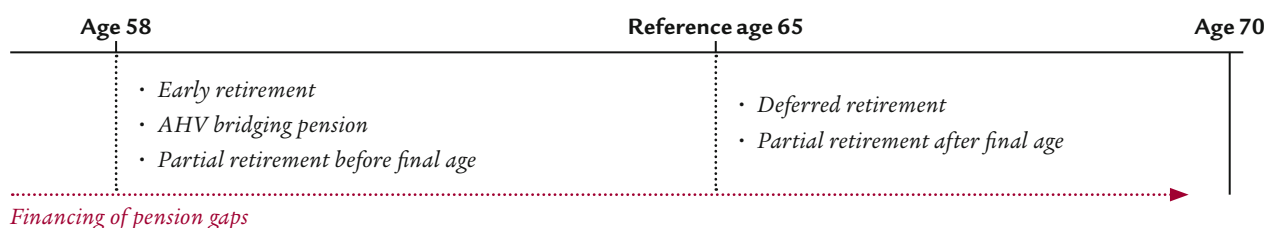
Advantages

- Gradual demand-oriented retirement enables individual transition into the third stage of life
- Free selection and combination of retirement components which can be structured as required for the benefit of employees and companies
- Possibility to compensate for reduced benefits in the case of early retirement
- Possibility for tax optimisation as purchases are tax-deductible

How it works

The pension fund regulations establish the framework conditions for flexible retirement. Within this framework, you have options to individually structure your retirement. Swiss Life supports employees and companies in finding a suitable individual form of retirement.

An overview of flexible retirement



Facts

Retirement models

Retirement at reference age	<ul style="list-style-type: none">• The statutory reference age is 65.• Retirement pension: The currently valid conversion rate is applied• Financing pension gaps through voluntary purchases• Withdrawal of retirement benefits as a pension or lump sum
Early retirement with financing of pension gaps	<ul style="list-style-type: none">• From the age of 58• Retirement pension: A lower conversion rate is applied• AHV bridging pension: Bridges the gap until payment of the AHV pension at legal reference age in full or in part• Compensation for pension and lump-sum reductions is possible through voluntary purchases• No more than the portion of the retirement benefit which corresponds to the reduction in the annual salary may be drawn.
Partial retirement before or after the reference age stipulated in the regulations	<ul style="list-style-type: none">• From the age of 58• Retirement is also possible in stages. The first partial withdrawal must amount to at least 20% of the retirement benefit.• Can be combined with other retirement models
Deferred retirement	<ul style="list-style-type: none">• After the regulatory reference age, by 70 at the latest• Maintenance of pension cover in the case of continuation of employment relationship with or without retirement credits• If leaving work due to ill-health, retirement benefits commence when employment ceases• Retirement pension: A higher conversion rate is applied• In the event of death, entitlement to a spouse's/unmarried partner's pension and orphan's benefit arises (60% and 20% of the retirement pension)• That part of the retirement savings which is not used for the spouse's pension is paid out as an additional lump sum



Further information and individual advisory service

For a personal consultation, please do not hesitate to get in touch with your advisor.



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