

1.02 General



Division of pension rights for divorced couples

Position as of 1st January 2024



A brief overview

In Switzerland, the division of income between spouses is referred to as "splitting".

When a married couple gets divorced, their future entitlement to a retirement or disability pension is calculated by dividing their combined income during the years of their marriage equally between them.

This division of the spouses' combined income only takes account of calendar years in which both were insured under the OASI/DI scheme.

Income earned during the year when they got married and during the year when they got divorced is disregarded. This means that the splitting procedure is only applied if the marriage lasted for at least one full calendar year.

Here are some examples:

- A couple marries in December 2009 and gets divorced in March 2022: In this case, their income between 2010 and 2021 will be split between them.
- A couple marries in February 2021 and gets divorced in November 2022: In this case, their income will not be split.

The information contained in this leaflet applies to divorced couples who are not yet entitled to a pension. It does not matter whether the marriage was dissolved before or after the introduction of income splitting (1st January 1997).

1 When is the splitting procedure applied?

A couple's income will be split if

- the marriage is dissolved by divorce;
- both spouses have reached the reference age;
- the surviving spouse has reached the reference age or is entitled to a disability pension;
- both spouses are entitled to a disability pension; or
- one spouse is entitled to a disability pension and the other has reached the reference age.

2 What do I need to do after getting divorced?

Once you are divorced, you can request a division of income (splitting) at an OASI compensation office where you have paid OASI contributions. You can find the numbers of the compensation offices where an OASI contribution account (individual account) has been set up for you at www.ahv-iv.ch or by enquiring at an OASI compensation office.

3 Can I request a division of income on my own?

Yes. If you are divorced, you can request a division of income acting alone. However, we recommend submitting the application jointly and as soon as possible after getting divorced. This way the procedure can be completed quickly and reliably and you will avoid any delay when it comes to a subsequent pension calculation.

You can obtain the registration forms from OASI compensation offices and their branches or at www.ahv-iv.ch.

4 What happens if I don't submit a splitting application?

If you do not initiate the income-splitting process, the compensation offices will do so automatically when your pension is calculated at the latest.

5 How do I know whether the splitting process has been applied?

Once the procedure has been completed, you will receive an account overview. This will provide an overview of the income that has been registered in the individual accounts with the OASI/DI for a future pension calculation.

More information on this can be found in leaflet *1.05 – Erläuterungen zur Kontenübersicht* (Your account overview explained).

Enquiries and further information



This leaflet merely provides an overview. Individual cases can only be assessed conclusively on the basis of the relevant legislation. The compensation offices and their branches will be pleased to answer any enquiries. A list of all compensation offices can be found at www.ahv-iv.ch.

In this leaflet, the terms below describing a person's marital status also have the following meanings:

- marriage: registered partnership
- divorce: legal dissolution of a registered partnership
- widowhood: death of a registered partner

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