

# Recalculation of the old-age pension after the reference age

Position as of 1<sup>st</sup> January 2026



## A brief overview

If you keep working beyond the reference age (previously ‘the normal retirement age’) and you pay OASI contributions on your earnings, you can apply for a recalculation of your old-age pension at any time. The income you earn during this period can lead to a higher pension. However, the pension cannot not be higher than the maximum amount set out in the relevant pension scale.

If your contribution record is incomplete when you reach the reference age, you can, under certain conditions, fill these gaps with additional contributions and contribution periods that you have acquired since you reached the reference age. This can lead to a higher OASI old-age pension

The recalculation of your OASI old-age pension takes into account your earnings and any contribution periods you have acquired between the reference age and the age of 70<sup>1</sup>. You can request a pension recalculation only once and you must submit your application to the compensation office that is already paying your pension. The recalculation will affect your future OASI pension. However, any changes do not apply retroactively. You can obtain and submit the appropriate form *318.383 – Application for the recalculation of the old-age pension after the reference age* to your compensation office or its branches offices, or online at [www.ahv-iv.ch](http://www.ahv-iv.ch).

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<sup>1</sup> For women born before or on 31 December 1963: up to five years after reaching the reference age (OASI 21 reform foresees the incremental rise in retirement age from 64 to 65).

## Old-age pension recalculation in the event of a complete contribution record

### 1 Can I apply for an old-age pension recalculation even if I have no gaps in my contribution record?

Even if you have a complete contribution record when you reach the reference age which entitles you to a full pension (pension scale 44), you still have the option of applying for a recalculation with a view to benefiting from a higher pension. However, the recalculated pension cannot exceed the maximum threshold according to pension scale 44.

### 2 What income is included in the pension recalculation?

The recalculation can include the income on which you have to pay OASI contributions that you have earned from the month after you reach the reference age to the date of the pension recalculation but not beyond the month when you turn 70<sup>2</sup>. Any income you earn after the reference age is not revalued. The pension recalculation adds these earnings to the income calculated at the reference age.

Anyone who keeps working beyond the reference age must continue to pay contributions to the OASI/DI/IC schemes. However, contributions are paid only on the share of annual earnings above 16 800 francs. This contribution-exempt amount is called a 'personal allowance'. Anyone working beyond the reference age can either opt in or out of the personal allowance. If they opt out, they pay contributions on their entire earnings. (cf. leaflet 2.01 – *Salary contributions to Old-Age and Survivors' Insurance (OASI), Disability Insurance (DI) and Income Compensation Insurance (IC)*, and leaflet 2.02 – *Self-employed contributions to Old-Age and Survivors' Insurance (OASI), Disability Insurance (DI) and Income Compensation Insurance (IC)*).

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<sup>2</sup> For women born before or on 31 December 1963: up to five years after reaching the reference age (OASI 21 reform foresees the incremental rise in retirement age from 64 to 65).

### **3 Does the pension recalculation take into account liquidation proceeds realised by the self-employed person?**

Liquidation proceeds are considered as earnings and are therefore taken into account when recalculating the pension, either in full or in part depending on when these proceeds materialised:

- If the liquidation proceeds are realised in the year that the person turns either 65 or 70, the pension recalculation will take them into account pro rata with the number of months following the person's 65<sup>th</sup>, respectively preceding their 70<sup>th</sup> birthday.
- If the liquidation proceeds are realised when the person is between the ages of 66 and 69, the pension recalculation takes the entire proceeds into account, provided that the recalculation request was received after the proceeds have been realised.

### **4 Can the pension recalculation take into account additional parenting or care credits?**

No. Parenting and care credits awarded after the reference age cannot be taken into account.

### **5 Can the pension recalculation take into account income earned before 1<sup>st</sup> January 2024?**

The option of a one-time recalculation of the OASI old-age pension after the reference age was introduced on 1<sup>st</sup> January 2024 as part of the OASI 21 reform. If you have reached the reference age before this date and already draw an OASI old-age pension, you can nonetheless apply for a recalculation if you are/were still in work beyond the reference age (64 for women/65 for men) and are younger than 70 years of age on 1<sup>st</sup> January 2024.

## Recalculation of pension in the event of an incomplete contribution record

### 6 Can I fill gaps in my contribution record with contributions I have made in the years since I reached the reference age?

If you have an incomplete contribution record when you reach the reference age which entitles you to only a partial pension (pension scale 1–43), any contribution periods you have acquired from continuing to work beyond the reference age may be credited, under certain conditions, to your contribution record.

Additional contribution years can be credited to your incomplete contribution record if you meet the following two conditions:

1. The income you earn after the reference age amounts to at least 40 % of the average undivided, non-revalued earnings (excluding parenting and care credits) at the reference age. The comparison is based on total earnings, even if part of these earnings were not subject to contributions (application of the personal allowance for individuals working beyond the reference age). In contrast, the pension recalculation takes into account only those earnings on which contributions were paid.
2. The annual contribution paid on earnings must be at least equal to the minimum annual contribution (2025: 530 francs).

You will find more information on the personal allowance available to individuals who continue to work beyond the reference age in leaflet 2.01 – *Salary contributions to Old-Age and Survivors' Insurance (OASI), Disability Insurance (DI) and Income Compensation Insurance (IC)*, and leaflet 2.02 – *Self-employed contributions to Old-Age and Survivors' Insurance (OASI), Disability Insurance (DI) and Income Compensation Insurance (IC)*.

### 7 Does the pension recalculation take account of contribution periods even though I am insured for only part of the year?

If you are insured for only part of the year after you reach the reference age (e.g. if you are cross-border commuter or you emigrate), your total earnings (excluding the personal allowance) are compared with the average undivided, non-revalued earnings (excluding parenting and care credits) at the reference age. If your earnings reach the 40 % threshold and the OASI contributions you have paid are at least equal to the minimum annual

contribution, the pension recalculation can take into account the whole year even if you had not lived without interruption in Switzerland during that year.

However, the recalculation cannot include in full those years when you reached the reference age and the age of 70, or the year when you submitted your pension recalculation application. To check that your earnings meet the 40 % threshold, the income you earned in the relevant months is converted to an annual income. Nonetheless, if your earnings meet the 40 % threshold, the recalculation will take into account the income earned during the relevant months. The pension recalculation also includes one additional contribution year for every 12-month period.

## **8 Can the pension recalculation take into account earnings even if I do not meet the conditions for the crediting of additional contribution periods?**

Yes. Even if you meet none of the conditions or only one of the two (see Section 5), the pension recalculation can still take into account earnings on which you have paid contributions. However, the recalculated pension must not exceed the maximum partial pension amount (pension scale 1–43).

## **Application procedure**

### **9 When should I apply for a pension recalculation?**

You are free to choose when to apply. However, it is important to remember that you can apply only once for a pension recalculation and you must be between the reference age and the age of 70 at the time of your application. If possible, you should submit your application to the compensation office that already pays your pension about three to four months before the date when you would like to receive your recalculated pension.

The earliest that the recalculated pension can be paid out is the month following your application. Any changes in the pension amount cannot be applied retroactively.

You can obtain and submit form *318.383 – Application for the recalculation of the old-age pension after the reference age* to your compensation office or its branches, or online at [www.ahv-iv.ch](http://www.ahv-iv.ch).

## **10 I have deferred my old-age pension. Is my pension automatically recalculated when I begin drawing it?**

No. The pension recalculation after the reference age has no connection with the withdrawal of your deferred pension (cf. leaflet 3.04 – *Flexible retirement*). If you defer all or part of your pension and continue to work beyond the reference age, you must submit your application for a pension recalculation separately, using the following form: 318.383 – *Application for the recalculation of the old-age pension after the reference age*.

## **11 Can a survivor's pension also be recalculated?**

If you continue to work beyond the reference age and in the event of your death your old-age pension is replaced by a survivor's pension, the individuals entitled to the survivor's pension can apply for a pension recalculation if you had not already done so before your death.

## **Effects of the recalculation on the spouse's old-age pension**

### **12 Is income earned after the reference age divided between spouses?**

No. Income earned after the reference age is no longer split between the spouses.

### **13 Is there a cap on the recalculated pension?**

Given that income acquired after the reference age is no longer split, the recalculation of one spouse's old-age pension does not lead to a recalculation of the other spouse's pension. However, the pension cap of both pensions will be reviewed. The total amount of the two individual pensions must not be more than 150 % of the maximum pension amount. If the total pension amount exceeds this threshold, each pension will be reduced accordingly. If one spouse does not have a complete contribution record and is therefore not entitled to a full OASI pension, the applicable maximum pension amount and pension cap will be lower.

## Sample calculations

### 14 Old-age pension recalculation in the event of a complete contribution record

A woman born on 3 January 1960 has been entitled to a pension of 2 038 francs since 1<sup>st</sup> February 2024. The reference age is still 64. She has a full contribution record of 43 years and is therefore entitled to a full pension (pension scale 44). The average annual income relevant for calculating the pension is 57 330 francs at the reference age. The woman continues to work beyond the reference age and earns 2 600 francs per month. She has waived the personal allowance.

The woman stops working completely on 30 June 2027 and applies to her compensation office on 25 June 2027 for a recalculation of her pension from 1<sup>st</sup> July 2027.

#### Pension entitlement from 1<sup>st</sup> February 2024 (reference age)

|  |     |          |
|--|-----|----------|
| Relevant average annual income (rounded up to the closest value shown in the table)<br>(43 contribution years) | CHF | 57 330.– |
| Monthly old-age pension (pension scale 44)   | CHF | 2 038.–  |

#### Old-age pension recalculation as of 1<sup>st</sup> July 2027

|  |     |             |
|--|-----|-------------|
| Total income (revalued) at reference age<br>(43 contribution years)          | CHF | 2 450 000.– |
| 2024 – additional earnings (Feb–Dec)   | CHF | 28 600.–    |
| 2025 – additional earnings (Jan–Dec)   | CHF | 31 200.–    |
| 2026 – additional earnings (Jan–Dec)   | CHF | 31 200.–    |
| 2027 – additional earnings (Jan–June)  | CHF | 15 600.–    |
| Total income   | CHF | 2 556 600.– |
| New average annual income<br>(43 contribution years)                         | CHF | 59 456.–    |
| rounded up to the closest value shown in the table                           | CHF | 60 480.–    |
| Monthly old-age pension from 1 <sup>st</sup> July 2027<br>(pension scale 44) | CHF | 2 117.–     |

## 15 Old-age pension recalculation in the event of an incomplete contribution record

A man born on 21 December 1958 has been entitled to a partial pension (pension scale 39) of 2 067 francs since 1<sup>st</sup> January 2024. The average annual income relevant for calculating the pension is 79 380 francs at reference age. He continues to work beyond the reference age and initially earns 2 600 francs per month, then 2 000 francs per month from 2028. He has waived the personal allowance.

The man stops working completely on 31 December 2028 and applies to his compensation office for a recalculation of his pension from 25 February 2029.

| Pension entitlement from 1 <sup>st</sup> January 2024 (reference age)                                       |     |          |
|---|-----|----------|
| Relevant average annual income (rounded up to the closest value shown in the table) (39 contribution years) | CHF | 79 380.– |
| Monthly old-age pension (pension scale 44)  | CHF | 2 067.–  |
| Average undivided and non-revalued income at reference age (excl. parenting and care credits)               | CHF | 75 000.– |
| 40% as reference value for crediting additional contribution years (cf. Section 5)                          | CHF | 30 000.– |

## Review of possibility for the pension recalculation to credit additional contribution years and income

|                                    |     |          |
|------------------------------------|-----|----------|
| 2024 – Total income (Jan–Dec)      | CHF | 31 200.– |
| 40% condition met                  |     |          |
| Minimum contribution condition met |     |          |
| 2025 – Total income (Jan–Dec)      | CHF | 31 200.– |
| 40% condition met                  |     |          |
| Minimum contribution condition met |     |          |
| 2026 – Total income (Jan–Dec)      | CHF | 31 200.– |
| 40% condition met                  |     |          |
| Minimum contribution condition met |     |          |
| 2027 – Total income (Jan–Dec)      | CHF | 31 200.– |
| 40% condition met                  |     |          |
| Minimum contribution condition met |     |          |
| 2028 – Total income (Jan–Dec)      | CHF | 24 000.– |
| 40% condition <u>not</u> met       |     |          |
| Minimum contribution condition met |     |          |

The pension recalculation can take into account four additional contribution years. However, it can include income over five years.

### Old-age pension recalculation as of 1<sup>st</sup> March 2029:

|   |    |
|---|----|
| Contribution years at reference age   | 39 |
| Crediting of additional contribution years due to gainful employment beyond reference age | 4  |
| Contribution years included in pension recalculation                                      | 43 |

|  |     |             |
|--|-----|-------------|
| Total income (revalued) at reference age (39 contribution years) | CHF | 3 077 100.– |
| 2024 – additional earnings                                       | CHF | 31 200.–    |
| 2025 – additional earnings                                       | CHF | 31 200.–    |
| 2026 – additional earnings                                       | CHF | 31 200.–    |
| 2027 – additional earnings                                       | CHF | 31 200.–    |
| 2028 – additional earnings                                       | CHF | 24 000.–    |
| Total income   | CHF | 3 225 900.– |

|  |     |          |
|--|-----|----------|
| New average annual income (43 contribution years)  | CHF | 75 021.– |
| rounded up to the closest value shown in the table | CHF | 75 600.– |

|   |     |         |
|---|-----|---------|
| Monthly old-age pension (partial pension; pension scale 43 now applies) from 1 <sup>st</sup> March 2029 | CHF | 2 266.– |
|---|-----|---------|

## 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](http://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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