

OASI Old-age Pensions and Helplessness Allowances

Position as of 1st January 2026



A brief overview

You are entitled to an old-age pension when you reach the reference age. For men, it is 65. For women, it is currently 64 but from 1st January 2025 it will rise by three-month increments every year. During the transition phase, the reference age for women born between 1960 and 1964 will be as follows:

Year	Reference age	Year of birth
2025	64 years + 3 months	1961
2026	64 years + 6 months	1962
2027	64 years + 9 months	1963
2028	65 years	1964

From 2028, the reference age will be 65 for both women and men.

To be entitled to an old-age pension, you need to have a minimum of one full year of contribution credits.

One full year of contributions will be credited to you, if

- you have paid contributions for one year in total, or
- your working spouse has paid twice the minimum contribution for at least one year, or
- you are entitled to parental or care credits.

This short video explains how OASI old-age pensions are calculated:
www.ahv-iv.ch/r/calculatingpension

Beginning and end of entitlement

1 At what point do I become entitled to an old-age pension?

Entitlement to an old-age pension begins on the first day of the month after you reach the reference age.

2 When does my entitlement to an old-age pension end?

Entitlement to an old-age pension ends at the end of the month in which the recipient dies.

13th OASI retirement pension

From 2026, all OASI retirement pension claimants will receive an additional monthly pension payment. This extra monthly pension ('13th pension') will be paid out at the end of the given calendar year (December).

3 Who is entitled to a 13th OASI retirement pension?

Anyone who is entitled to an OASI retirement pension in December of the given calendar year receives a 13th OASI pension. The amount is added to the OASI retirement pension owing for December. Survivors', disability and child pensions will continue to be paid 12 times a year.

4 How much is the 13th OASI retirement pension?

- The 13th OASI retirement pension corresponds to one-twelfth of the total OASI retirement pension payments you have received during the given calendar year.
- The amount is rounded to the nearest Swiss franc.
- As OASI retirement pension amounts may change over the course of the year, the amount that the 13th pension will take can only be determined in December.

Child pensions

5 When am I entitled to child pensions?

If you are entitled to a pension, you will also be entitled to child pensions for your children

- until they turn 18, or
- until they have completed their education or training, provided they are still under 25.

Drawing an old-age pension early rules out entitlement to a child pension. If you defer your old-age pension, you will not receive any child pensions during the deferral period.

6 Will I also be entitled to a child pension for foster children?

You are also entitled to a child pension for foster children provided that you are not receiving remuneration for providing foster care. No child pension is paid for children fostered after the foster parent became entitled to an old-age or disability pension. An exception is made for children of your spouse.

Flexible pension payment

7 Is it possible to bring forward or defer my old-age pension?

Flexible pension payment rules mean you can begin drawing your old-age pension

- early: from the age of 63 (or from the age of 62 for women born between 1961 and 1969) and by individual months or years
- late: by between one and five years after reaching the reference age (you may cancel the deferral of your old-age pension on a monthly basis before the maximum deferral period ends).

For further information, we refer you to leaflet *3.04 – Flexible retirement*.

This short video explains the flexible retirement rules:

www.ahv-iv.ch/tr/flexiblepension

Applying to draw a pension

8 When do I need to apply for my old-age pension?

It may take the compensation office some time to obtain the necessary documents and calculate your pension. It is therefore recommended that you submit your application around three to four months before you reach the reference age. If you wish to bring forward your pension, you need to apply prior to the date on which you intend to take early retirement.

The application form *318.370 – Old-age pension application* can be obtained and submitted online at www.ahv-iv.ch or from the compensation offices and their branches.

This short video explains how you can apply for an OASI old-age pension: www.ahv-iv.ch/rl/pensionapplication

If you do not live in Switzerland, please go to the Swiss Compensation Office (SCO) website www.zas.admin.ch. Click on the heading 'Individuals' and select 'Request for an old-age pension' from the menu.

9 Where should I submit my application for an old-age pension?

- As an employee, or as a self-employed or non-employed person, you need to apply to the compensation office that was receiving your contributions before you became entitled to a pension. Your employer will be able to give you their address.
- If you are married and your spouse is already entitled to a pension you will need to apply to the compensation office that is paying your spouse's pension.
- If you have not paid any contributions, you will need to apply to the cantonal compensation office in the canton where you live or to its local branch office.
- If your contribution record includes periods of insurance cover in Switzerland and in one or more EU or EFTA countries, a single application for benefits in your country of residence will trigger the application procedure in all the countries involved.
- If you do not live in Switzerland, please go to the Swiss Compensation Office (SCO) website www.zas.admin.ch. Click on the heading 'Individuals' and select 'Request for an old-age pension' from the menu.

Calculating old-age pensions

10 When can my old-age pension be calculated?

In general, it will not be possible to arrive at a binding calculation of your old-age pension until you reach the reference age as not all of the factors that affect your pension calculation will be known before then.

11 What are the factors involved in the calculations?

The factors involved in calculating your pension entitlement are:

- your qualifying years of contributions, and
- your income from gainful employment (including income received during the early payment period), and
- your entitlement to parenting credits and care credits.

Any income earned after you have reached the reference age may be included in the recalculation of your pension after the reference age. Under certain conditions, additional contribution periods acquired after the reference age may also be counted if you have gaps in your contribution record (see leaflet 3.08 – *Recalculation of the old-age pension after the reference age*).

12 Under what circumstances will I receive a full pension?

You will receive a full pension (pension scale 44) if, at the reference age, you have the same number of contribution years as others born in the same year as you, i.e. if you have no gaps in your contribution from the age of 20 until the end of the calendar year before you reach the reference age.

13 Under what circumstances will I receive a partial pension?

Your contribution record will be incomplete if you do not have the same number of years of contributions as others born in the same year as you. In this case, you will receive a partial pension (pension scale 1-43). One missing contribution year will normally result in a reduction of at least 1/44 in your pension. Given that early pension withdrawal typically means that the person has an incomplete contribution record, only a partial pension will be paid out early.

14 Is a woman's contribution record credited for the years of her marriage or widowhood in which she did not pay any contributions?

When calculating a woman's contribution record, she will be credited for the years of her marriage or widowhood prior to 31 December 1996 during which she was insured, but did not pay any contributions.

15 What are youth years?

Youth years are contribution periods between the ages of 18 and 20. Any contributions you pay before the age of 20 can be used to fill subsequent gaps in your contribution record. If your contribution record is incomplete due to the early withdrawal of your pension, youth years will not be taken into account in advance, i.e. at the start of the early payment period. Youth years will only be included in the calculation of your pension when you reach the reference age. In both instances, however, this is possible only if the contributions for the gaps in question can no longer be claimed owing to the statute of limitations (five years).

16 What does a person's average annual income consist of?

A person's average annual income consists of:

- average earnings,
- average parenting credits, and
- average care credits.

Average earnings

17 How are a person's average earnings calculated?

To calculate a person's average earnings, all earnings up to 31st December of the year preceding the entitlement to a pension are added together. Income earned during a person's youth will be taken into account only if it can be used to fill subsequent gaps in the contribution record.

Each person's earnings are recorded in his or her "individual account" (IA).

Earnings may date from years when salary levels were lower. A person's total income is therefore revalued in line with the average salary and price trends (see table 'Flat-rate revaluation factors' at the end of the leaflet). The total income revalued in this way is divided by the number of years and months, which can be credited. The result is the person's average earnings.

18 What is meant by division of income?

Division of income is also referred to as “splitting”. Income earned by spouses during the calendar years of their marriage is split, with 50 % of each spouse’s income being credited to the other.

In the case of a married couple, if one spouse is entitled to a pension, but the other spouse is not yet entitled to a pension, their incomes will be initially credited without being split. As soon as the other spouse reaches the reference age, both pensions will be recalculated on the basis of their income before their marriage, which will not be split, and their income during their marriage which will be split. Income arising after the period when only one of the spouses was entitled to an old-age pension will not be split. The same rule also applies to income earned after the reference age.

Division of income takes place under the following circumstances:

- 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 spouse has reached the reference age or dies;
- one spouse is entitled to an old-age pension when they reach the reference age and the other spouse dies before reaching the reference age

Average parenting credits and care credits

19 What are parenting credits?

You may be awarded parenting credits for the years were insured with the OASI scheme and when you had children under the age of 16. They can be taken into account until you reach the reference age. The level of the parenting credit corresponds to three times the minimum annual pension. In the case of married couples, the credit is divided equally between the two spouses during the calendar years of their marriage. However, these credits are only split between the parents if they were awarded between 1st January following the 20th birthday and 31 December preceding the date on which the first spouse reaches the reference age. The average amount of parental credits is calculated by dividing the total amount credited by the total duration of the contributions.

In the case of divorced parents and parents who are not married to each other, but who exercise joint parenting responsibility, depending on a ruling by the court, or a decision by the child and adult protection authority (KESB), or by prior agreement between the parents, either the whole parenting credit will be awarded to one parent or half will be awarded to each parent, depending on the care given. For further information, we refer you to leaflet 1.07 – *Erziehungsgutschriften (Parenting credits)*.

20 What are care credits?

You may be awarded care credits for years that you spent looking after relatives requiring care who live within easy reach of you and are entitled to a helplessness allowance provided that you were insured with the OASI scheme during that period. Cohabiting partners who have shared a household for at least five years are treated the same as relatives. There is no entitlement to care credits for years in which parenting credits can be awarded. The level of the care credit corresponds to three times the minimum annual pension. In the case of married couples, the credit is divided equally between the two spouses during the calendar years of their marriage. However, these credits are only split between the parents if they were awarded between 1st January following the 20th birthday and 31 December preceding the date on which the first spouse reaches the reference age. The average amount of care credits is calculated by dividing the total amount credited by the total duration of the contributions.

The application for the counting of care credits for the previous year must be submitted annually to the compensation office in the canton where the care recipient lives (Form 318.270 – *Anmeldung für die Anrechnung von Betreuungsgutschriften* (application for the counting of care credits)).

For further information, we refer you to leaflet 1.03 – *Betreuungsgutschriften (Care credits)*.

Pension rates

21 What are the current pension rates?

For those with full contribution records, the amount of the ordinary full pension is as follows, depending on their average annual income:

	Minimum CHF/month	Maximum CHF/month
Old-age pension	1 260.–	2 520.–
Child pension	504.–	1 008.–

22 What is the pension supplement for women in the transition generation?

Women of the transition generation (those born between 1st January 1961 and 31st December 1969) who do not draw their old-age pension early receive a supplement to their pension. The amount they receive depends on the relevant average annual income, the applicable pension scale and the woman's birth year.

23 How is the cap on the pensions of married couples applied?

The sum of the two individual pensions received by a married couple must not exceed 150 % of the maximum pension. If this maximum amount is exceeded, the two individual pensions are reduced accordingly. If one spouse is not entitled to a full pension due to gaps in their contribution record, the relevant maximum pension amount and the pension cap will be lower. A pension cap does not apply if the couple's joint household has been dissolved by a court decision or if one spouse draws an old-age pension and the other spouse has a degree of invalidity that is less than 50 % or if one spouse withdraws part of their pension early which may lead to couple's pension falling below the pension cap as a result. The pension supplement for women in the transition generation is not subject to the pension cap.

The caps for full pensions (complete contribution record) amount to:

	CHF/month
Married couples	3 780.–
Child pension	1 512.–

24 Is there also a cap on child pensions?

The child pensions accompanying the spouses' individual pensions are also capped. This also applies if both a child pension and an orphan's pension are being paid in respect of a child.

Widowed recipients of old-age pensions

25 Does the amount of the pension change after the death of the spouse?

After the death of the spouse entitled to a pension, the amount of the pension changes for the following reasons: the cap imposed while the deceased spouse was alive ceases to apply. In addition, a 20 % widow(er)'s supplement is added to the resulting pension. However, this supplement is only paid up to the amount of the maximum old-age pension.

26 What pension do I receive as a widow or widower?

If widows or widowers also qualify for a survivor's pension, they will receive the latter if it amounts to more than the old-age pension.

Supplementary benefits

27 When am I entitled to supplementary benefits?

If you are receiving an old-age pension and are living in modest financial circumstances, you will, under certain conditions, be entitled to supplementary benefits.

For more on this topic, we refer you to leaflet *5.01 – Ergänzungsleistungen zur AHV und IV ((OASI and DI supplementary benefits)* and *5.02 – Ihr Recht auf Ergänzungsleistungen zur AHV und IV (Entitlement to OASI and IV supplementary benefits)*.

You are not entitled to supplementary benefits if you live abroad.

Helplessness allowance

28 When am I entitled to an OASI helplessness allowance?

If you are receiving an old-age pension or supplementary benefits and live in Switzerland, you will be able to claim an OASI helplessness allowance if:

- you are slightly, moderately or severely incapacitated,
- your incapacitation has lasted for at least six months without interruption,
- you do not qualify for a helplessness allowance from the compulsory accident insurance or military insurance schemes.

A person is considered to be incapacitated if he or she continuously has to rely on the help of others to perform everyday tasks (getting dressed, personal hygiene, eating, etc.) or is in need of constant care or personal supervision.

The following allowances are paid depending on the degree of incapacitation:

- Slight 252 francs/month
- Moderate 630 francs/month
- Severe 1 008 francs/month

You are entitled to an OASI helplessness allowance (slight degree) only if you live at home.

The helplessness allowance is not linked to income or assets.

If you have already been receiving a DI helplessness allowance before reaching the reference age, you will receive an OASI helplessness allowance equal to the same amount. You also remain entitled to an DI helplessness allowance if you take part of your old-age pension early. However, you lose this entitlement if you defer receipt of your old-age pension. You will also forfeit your acquired right to a DI helplessness allowance.

You are not entitled to a helplessness allowance if you live abroad.

OASI personal assistance allowance

29 When am I entitled to an OASI personal assistance allowance?

You cannot gain entitlement to an OASI personal assistance allowance in conjunction with the payment of an old-age pension.

However, if you were already drawing a DI personal assistance allowance before reaching retirement age or before taking early retirement, you will be granted an OASI personal assistance allowance. Please note that in such instances the amount may not exceed the amount you were receiving previously. Please note that you will lose this entitlement if you defer your OASI pension.

You are not entitled to an OASI personal assistance allowance if you live abroad.

Sample calculations

30 One spouse is entitled to a pension

A woman born on 17th February 1962 is entitled to take her old-age pension as from 1st September 2026. The woman has been married to the same husband since 1984. Since her husband is not yet entitled to a pension, her pension will initially be calculated on the basis of her own income which will not be split. The couple have two children (born in 1986 and 1988). The woman is therefore entitled to 18 years of parental credits. For the period of their marriage these credits are split between the two spouses.

The woman paid OASI contributions without interruption from 1983 until she reached the reference age and therefore has a full contribution record of 43 years. This means that she is entitled to a full pension (pension scale 44).

The average earnings are determined on the basis of the individual accounts and are calculated as follows:

Total income from 43 contribution years from 1983 up to and including 2025	CHF	1 090 000.–
The enhancement performed by applying the relevant factor of 1,025 (first IA entry in 1983) results in an enhanced total income of	CHF	1 117 250.–
This enhanced total income is divided by the total contribution period (43 years) to obtain the average earnings which amount to	CHF	25 983.–

The average for the parental credits is calculated as follows:

Number of years x triple annual minimum pension divided by the contribution period split between two 18 x 45 360 francs ÷ 43 years ÷ 2	CHF	9 494.–
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The average annual income and the pension are calculated as follows:

Average earnings	CHF	25 983.–
Average parental credits	CHF	9 494.–
Average annual income (rounded up to table value, see p. 16) of	CHF	36 288.–
Monthly old-age pension	CHF	1 719.–
Pension supplement for women in the transition generation (see Section 22)	CHF	80.–
Woman's total monthly old-age pension 1 st September 2026	CHF	1 799.–

31 Both spouses are entitled to a pension

The starting position is the same as in the previous example. However, the husband, who was born on 2nd September 1961, is also entitled to an old-age pension from 1st October 2026. The two old-age pensions are now recalculated applying the division of income.

The husband also paid OASI contributions without interruption from 1982 until he reached the reference age and therefore has a full contribution record of 44 years. This means that he is entitled to a full pension (pension scale 44).

The average earnings are determined on the basis of the individual accounts and are calculated as follows:

	Wife		Husband	
Earnings before split (1983 to 1984)	CHF	25 000.–		
(1982 to 1984)			CHF	120 000.–
Split earnings for the period of the couple's marriage (1985 to 2025)				
Wife's income	CHF	532 500.–	CHF	532 500.–
Husband's income	CHF	920 000.–	CHF	920 000.–
Total income from 43 contribu- tion years from 1983 to 2025	CHF	1 477 500.–		
Total income from 44 contribu- tion years from 1982 to 2025			CHF	1 572 500.–
The revaluation performed by applying the relevant factor of 1,025 for the wife (first IA entry in 1983), and 1,035 for the husband (first IA entry in 1982) results in an enhanced total income of				
	CHF	1 514 438.–	CHF	1 627 538.–
This updated total income is divided by the relevant contribu- tion period (43 years for the wife and 44 years for the husband) to obtain the average earnings which amount to				
	CHF	35 219.–	CHF	36 990.–

The average for the parental credits is calculated as follows:

	Wife	Husband
Number of years x triple minimum pension divided by the annual contribution period split between two		
18 x 45 360 francs ÷ 43 years ÷ 2	CHF 9 494.–	
18 x 45 360 francs ÷ 44 years ÷ 2		CHF 9 278.–

The average annual income and the pension are calculated as follows:

	Wife	Husband
Average earnings	CHF 35 219.–	CHF 36 990.–
Average parental credits	CHF 9 494.–	CHF 9 278.–
Average annual income (rounded up to table value) of	CHF 45 360.–	CHF 46 872.–
As the table in the Appendix shows, the (full) old-age pension amounts to	CHF 1 915.–	CHF 1 935.–
Pension supplement for women in transition generation (see Section 22)	CHF 80.–	

Because of the pension cap, the resulting pensions are as follows (from 1st September 2025):

Capping formula	Wife	Husband
Husband's pension x 150 % of the maximum amount		
Husband's pension + Wife's pension		
CHF 1 935.– x CHF 3 780.–		
CHF 1 935.– + CHF 1 915.–		CHF 1 900.–
Wife's pension x 150 % of the maximum amount		
Wife's pension + Husband's pension		
CHF 1 915.– x CHF 3 780.–		
CHF 1 915.– + CHF 1 935.–	CHF 1 880.–	
Pension supplement for women in transition generation (see Section 22)	CHF 80.–	
Total monthly pension from 1 st Oct. 2025	CHF 1 960.–	CHF 1 900.–

Appendix

- Table of full pensions (scale 44)
- Table of revaluation factors

Scale 44: Full monthly pensions**Amounts in francs**

Parameter	Old-age and disability pension	Old-age and disability pension for widows/widowers	Survivors' pensions and benefits for dependants			
			Widows/widowers	Supplementary pension	Orphans' and child pension	Orphans' pension 60%*
up to 15 120	1 260	1 512	1 008	378	504	756
16 632	1 293	1 551	1 034	388	517	776
18 144	1 326	1 591	1 060	398	530	795
19 656	1 358	1 630	1 087	407	543	815
21 168	1 391	1 669	1 113	417	556	835
22 680	1 424	1 709	1 139	427	570	854
24 192	1 457	1 748	1 165	437	583	874
25 704	1 489	1 787	1 191	447	596	894
27 216	1 522	1 826	1 218	457	609	913
28 728	1 555	1 866	1 244	466	622	933
30 240	1 588	1 905	1 270	476	635	953
31 752	1 620	1 944	1 296	486	648	972
33 264	1 653	1 984	1 322	496	661	992
34 776	1 686	2 023	1 349	506	674	1 011
36 288	1 719	2 062	1 375	516	687	1 031
37 800	1 751	2 102	1 401	525	701	1 051
39 312	1 784	2 141	1 427	535	714	1 070
40 824	1 817	2 180	1 454	545	727	1 090
42 336	1 850	2 220	1 480	555	740	1 110
43 848	1 882	2 259	1 506	565	753	1 129
45 360	1 915	2 298	1 532	575	766	1 149
46 872	1 935	2 322	1 548	581	774	1 161
48 384	1 956	2 347	1 564	587	782	1 173
49 896	1 976	2 371	1 580	593	790	1 185
51 408	1 996	2 395	1 597	599	798	1 197
52 920	2 016	2 419	1 613	605	806	1 210
54 432	2 036	2 443	1 629	611	814	1 222
55 944	2 056	2 468	1 645	617	823	1 234
57 456	2 076	2 492	1 661	623	831	1 246
58 968	2 097	2 516	1 677	629	839	1 258
60 480	2 117	2 520	1 693	635	847	1 270
61 992	2 137	2 520	1 710	641	855	1 282
63 504	2 157	2 520	1 726	647	863	1 294
65 016	2 177	2 520	1 742	653	871	1 306
66 528	2 197	2 520	1 758	659	879	1 318
68 040	2 218	2 520	1 774	665	887	1 331
69 552	2 238	2 520	1 790	671	895	1 343
71 064	2 258	2 520	1 806	677	903	1 355
72 576	2 278	2 520	1 822	683	911	1 367
74 088	2 298	2 520	1 839	689	919	1 379
75 600	2 318	2 520	1 855	696	927	1 391
77 112	2 339	2 520	1 871	702	935	1 403
78 624	2 359	2 520	1 887	708	943	1 415
80 136	2 379	25 20	1 903	714	952	1 427
81 648	2 399	2 520	1 919	720	960	1 439
83 160	2 419	2 520	1 935	726	968	1 452
84 672	2 439	2 520	1 951	732	976	1 464
86 184	2 460	2 520	1 968	738	984	1 476
87 696	2 480	2 520	1 984	744	992	1 488
89 208	2 500	2 520	2 000	750	1 000	1 500
90 720 and over	2 520	2 520	2 016	756	1 008	1 512

* Amounts also apply to double orphans' pensions and whole double child pensions.

**Flat-rate revaluation factors dependent on occurrence:
Occurrence of insured event in 2026**

First IA entry*	Enhancement factor	First IA entry*	Enhancement factor
1977	1,090	2002	1,000
1978	1,079	2003	1,000
1979	1,067	2004	1,000
1980	1,056	2005	1,000
1981	1,045	2006	1,000
1982	1,035	2007	1,000
1983	1,025	2008	1,000
1984	1,016	2009	1,000
1985	1,007	2010	1,000
1986	1,000	2011	1,000
1987	1,000	2012	1,000
1988	1,000	2013	1,000
1989	1,000	2014	1,000
1990	1,000	2015	1,000
1991	1,000	2016	1,000
1992	1,000	2017	1,000
1993	1,000	2018	1,000
1994	1,000	2019	1,000
1995	1,000	2020	1,000
1996	1,000	2021	1,000
1997	1,000	2022	1,000
1998	1,000	2023	1,000
1999	1,000	2024	1,000
2000	1,000	2025	1,000
2001	1,000		

*The first individual account entry that can be considered as decisive for calculating the pension must not be earlier than in the calendar year when the person turns 21.

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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