

Have you already thought about drawing your pension?

With the introduction of the AHV 21 law revision, which has been in effect since this year, significant changes are imminent that are of great importance to all employees and employers. Particular attention should be paid to the special compensation measures for women of the transitional generation (born between 1961 and 1969), which allow a fair adjustment to the higher retirement age.

The reform underlines the immense importance of planning your retirement carefully and in good time. Targeted planning is crucial, especially if you are considering continuing to work after the reference age of 65. In this case, the withdrawal of vested benefits from the 2nd pillar offers a sensible supplement to the recalculated retirement pension. This not only opens up additional financial opportunities in old age, but can also play an important role in tax optimization. By strategically staggering your withdrawals, you can make efficient use of the progressively increasing taxation of lump-sum payments and thus minimize your tax burden.

The new regulations require a comprehensive examination of the various aspects of your retirement planning. It is essential to carefully consider both AHV pension withdrawals and 2nd pillar options and integrate them into your overall strategy. We strongly recommend that you obtain comprehensive information at an early stage and seek professional advice. Our team is ready to guide you through these new challenges and ensure that your planning is optimally tailored to your personal needs and goals.