

Normal, early and partially early retirement

Information sheet is intended to inform and assist employees in preparing for retirement.

January 2024

General

- Please contact HR Consulting or your line manager six to eight months before you retire. HR Administration also needs this advance notice to organise the administrative aspects of your retirement.
- As part of the flexible retirement options, you can draw your ETH retirement pension early or partially early after reaching the age of 60.
- At ETH Zurich, the normal retirement age is 64 years for women and 65 years for men currently (according to the Federal Personnel Act, BPG Art. 10 and AHVG Art. 21). The reform to stabilise the OASI (reform AHV 21) gradually increases the reference age for women (formerly retirement age) to 65. As of 2028, the same reference age of 65 will apply to both women and men. Transitional regulations apply to women born between 1961 and 1964. They include a gradual increase in the OASI reference age:

Born in	Reference age
1961	64 years + 3 months (starting on 1.1.2025)
1962	64 years + 6 months (starting on 1.1.2026)
1963	64 years + 9 months (starting on 1.1.2027)
1964 and younger	65 years (starting on 1.1.2028)

Women born between 1961 and 1969 also benefit from lifelong supplements to their OASI pension or from lower reduction rates when drawing their OASI pension early. Also, they can draw their OASI pension early after reaching the age of 62. For all younger women (1970 and upwards), the early withdrawal age for the OASI pension rises to 63.

- Women born in or before 1964 who wish to continue working at ETH Zurich until the age of 65 must notify their line manager and HR partner in writing and no later than six months before reaching the reference age of their entitlement.

- SBB abonnements (Half-Fare/GA) supported or paid by ETH Zurich may continue to be used until expiry. Please note that upon retirement, ETH Zurich can only cover the costs of such abonnements if the employment lasts at least six months after the renewal date.

Lump-sum withdrawal from the pension fund

- You can request a pension certificate and a pension calculation online or via your contact person at the Publica Pension Fund at any time. Please note that the provisions of the current regulations apply.
- Please note that you must file your request for [retirement pension](#)¹ and / or [lump-sum withdrawal](#)² with Publica no later than three months before retirement. This deadline must be met.
- If you are married or in a civil partnership, you must obtain your spouse's written consent with a certified signature on the lump-sum withdrawal request form.
- Buy-ins made during the three years prior to retirement cannot be withdrawn as a lump sum.
- Please refer to www.publica.ch for additional information and forms.

Bridging pension for early retirement / partial retirement from the pension fund

- In case of early retirement or partial retirement, the bridging pension may be claimed under special conditions (see Art. 42a PVO-ETH).
- If the level of employment is 100%, the amount of the bridging pension corresponds to the simple maximum OASI pension. For part-time employees, the bridging pension is adjusted according to the average level of employment.
- The modalities relating to bridging pensions (e.g. forms of repayment) must be clarified with [Publica](#).

¹ Anmeldung Altersleistungen (in German) on <https://www.publica.ch/de/meine-vorsorge/lebensereignisse/pensionierung>

² Merkblatt Kapitalauszahlung der Altersleistung (in German) on <https://www.publica.ch/de/meine-vorsorge/lebensereignisse/pensionierung>

OASI pension

- You must register your OASI pension yourself no later than six months before you retire. Use the online [application for an OASI pension \(form no. 318.370\)](#)³.
- Please note that if you retire early, it is important to ensure that you pay OASI contributions until you reach the ordinary retirement age so that there are no gaps in benefits. Calculations of the amount of OASI contributions can be requested from the Federal Compensation Office (EAK) in Berne.
- The contributions you pay if you continue to work after reaching the reference age are calculated based on the part of your income that exceeds CHF 1400 per month. This allowance can be waived under certain conditions in order to improve your pension or close contribution gaps. Employees must notify HR Administration of this waiver in advance (before the salary is paid).
- For further information, please refer to www.ahv.ch

Accident insurance

- Accident insurance coverage ends 31 days after leaving ETH Zurich. You are required to re-insure accident coverage with your health insurance.
- It is possible to continue the supplementary accident insurance with AXA Winterthur. Please fill in the form [Change to individual accident insurance of AXA \(in German\)](#)⁴.

Holidays / overtime

Please take your holidays and redeem your overtime before your last day at ETH. Please plan accordingly and discuss your plans with your line manager at an early stage. In exceptional cases and only for operational reasons, unused holiday days and / or overtime may be reimbursed.

Preparatory course (recommendation)

ETH Zurich offers you and your life partners the possibility to participate in the free course «Meine Pensionierung in Sicht» (in German).

Contact

If you have any questions, please do not hesitate to contact your HR partner.

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³ Online form Nr. 318.370 on <https://www.ahv-iv.ch/en/Leaflets-forms/Forms/Benefits-of-AHV>

⁴ Change to individual accident insurance of AXA (in German) on <https://ethz.ch/staffnet/en/employment-and-work/downloads.html>