Partial, early and standard Retirement

Early retirement or partial retirement is possible from the age of 60. This information sheet is intended to inform and assist employees in preparing for retirement.

Information sheet | May 2022

General

- HR Operations needs four to five months to process a retirement.
- Employees can request a pension calculation directly from PUBLICA or have it obtained by the HR Partner by giving authority.
- Women who wish to work until the age of 65 must submit a written notification to their supervisor no later than six months before reaching the age of 64.
- SBB abonnements (Half-Fare/GA) supported/paid by ETH Zurich may continue to be used until expiry. Upon retirement, it should be noted that 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

- In the case of a lump-sum withdrawal, the request must be filed with PUBLICA in Berne no later than three months before retirement. This deadline must be met.
- If the employee is married or in a civil partnership, the partner’s signature on the request form must be notarised.
- Additional pension purchases made within the three years prior to retirement cannot be withdrawn as a lump-sum.
- Important information can be found in the PUBLICA customer magazine or on the website.

Bridging pension

- The bridging pension may be claimed under special conditions. See also 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 employees who choose a bridging pension can finance this in the form of a lifelong reduction of the pension or by buying out the reduction at different times respectively repay their share.

OASI

- Important: In the event of early retirement, it is important to ensure that employees pay OASI contributions until they 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) 26.1 in Bern.
- Further information is available at www.ahv.ch in information sheet 2.03 - Non-employed Contributions to OASI, DI and IC.
- After termination of the employment relationship due to reaching the age of 64, female employees are entitled to continue the employment relationship under the same employment conditions until they reach the age of 65 at the latest. Women who wish to work until the age of 65 must register their OASI pension with the competent office at least six months before reaching the age of 64. At the same time, a decision must be made as to whether the OASI pension is to be drawn immediately or only after a full year has elapsed.
- All employees can defer their OASI pension for at least one year. Thereafter, the OASI pension can be called up at any time at the beginning of a month. The maximum deferral is five years.
- From the regular retirement age of 64 for female employees, a monthly OASI allowance of CHF1‘400.00 is granted on the gross salary.
- For female employees, the contributions for unemployment insurance are waived from retirement age 64.
Accident insurance

• Since accident insurance coverage ends 31 days after leaving ETH Zurich, employees are required to re-insure accident coverage with the health insurance themselves.

• Continuation of the supplementary insurance with AXA Winterthur is possible upon request.

Holidays

The remaining holidays should be planned and taken early. Any days of holiday not taken for operational reasons may be paid out.

Preparatory course: "Meine Pensionierung in Sicht"

ETH Zurich offers employees and their life partners the opportunity to participate in the course "Meine Pensionierung in Sicht" (held in German), which is free of charge. Register early at www.ethz.ch/hr-kurse.

Contact

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