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Planning your retirement: Your check-list

Step by step into a new phase of life. It is worth approaching retirement with great care because the decisions you make now will have long-term consequences. With the right planning, you can ensure that you enjoy your retirement without worry.

The first step: plan early

From your 50th birthday up to no later than five years before your retirement

☐ **"I know when I want to retire from working life."**
Address your goals and wishes at an early stage. Are you planning early retirement, a partial retirement, or a deferral? Do you want to emigrate? Or are you attracted by a new venture?

☐ **"I have drawn up my budget."**
Whether you can enjoy your retirement without financial worries depends primarily on your long-term expenses. It is best to critically and realistically review the costs of your everyday life while you are still in active employment. Additional leisure time, longer trips, or rising healthcare costs may mean that you do not necessarily need less money after retirement. Prepare an overview of your future income and expenses as well as your financial situation. Obtain a pension forecast from OASI. And review your occupational pension insurance certificate. Can any contribution gaps still be closed?

☐ **"I have considered the possible withdrawal options for my pension fund assets."**
Whether you choose a lump-sum withdrawal or a lifelong pension: Both options have advantages and disadvantages. Decide whether you want to draw everything as a pension or have part of it paid out.

☐ **"I have reviewed my legal situation."**
Consider how you would like to organise your estate and how you can safeguard yourself legally. Provide your loved ones with security through a will, a marriage contract, or an inheritance contract. Clarify whether your pension fund requires a beneficiary's declaration for your partner. Check whether an advance healthcare directive and a power of attorney are right for you.

☐ **"I need professional support to make decisions."**
If you need support with your analysis and the resulting decisions, find a trusted partner such as your bank, your trustee, or your financial planner for a personal retirement planning discussion.

The specific step: Retirement is approaching

No later than six months before retirement

☐ **"I have given notice in due time."**
Clarify whether and in what form you need to terminate your employment, and keep an eye on your notice period.

☐ **"I have considered the form of withdrawal."**
- Capital option: As Asga does not have a deadline for notification regarding a lump-sum capital withdrawal, you can take this decision up until the time of retirement. With the withdrawal of all or part of the lump sum, any entitlement to benefits from Asga lapses to the corresponding extent.
- Pension option: You wish to receive a monthly pension after your retirement. Since 1 January 2026, a five-year capital protection period has applied. If a person receiving a retirement pension or a disabled person's retire ment pension dies within the first five years after retirement, an additional lump-sum death benefit becomes payable.
- Pension and capital: You may opt for a mixed form.

Bitte beachten Sie die folgende Seite.

☐ **“I have applied for my OASI retirement pension in due time.”**
Notify your OASI branch of your retirement no later than three months before your last working day so that your first pension is paid on time.
In the case of early retirement without drawing an OASI pension, you must register as a non-employed person to avoid contribution gaps.

The steps after the big step

After your retirement

☐ **“I have my budget under control.”**
Are your income and expenses within your budget? Adjust your planning if your goals your personal situation or the legal framework change.

☐ **“If I retired early I have applied for my OASI pension in due time.”**
Do not forget that when you reach retirement age, a corresponding application must be submitted to your OASI branch. This can easily be overlooked when you are already enjoying retirement to the full.

This information sheet only provides an overview, and the information contained herein does not constitute a legal claim. The legal and regulatory provisions are exclusively authoritative for the assessment of individual cases.

If you have any questions, please do not hesitate to contact us: T +41 71 228 52 52, info@asga.ch