3.01 OASI benefits

OASI old-age pensions and helplessnessness allowances

Position as of 1st January 2021
A brief overview

You are entitled to an old-age pension when you reach ordinary retirement age. Ordinary retirement age is 65 for men and 64 for women.

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.

In just a few minutes, the explanatory video will show you the most important things about the calculation of the old-age pension.

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 ordinary retirement 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.
Child pensions

3  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.

4  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

5  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 by one or two years (but not by individual months) or
• late by between one and a maximum of five years.

For further information, we refer you to leaflet 3.04 – Flexible retirement.
Applying to draw a pension

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

You should submit your application roughly three to four months before reaching retirement age as it may take the compensation office some time to obtain the necessary documents and calculate the amount of your pension.

You can obtain an application form 318.370 – *Old-age pension application* from the OASI compensation offices and their branches or from the OASI website at [www.ahv-iv.ch](http://www.ahv-iv.ch).

If you are not resident in Switzerland, please consult the page entitled «Request for an old-age pension» on the Swiss Compensation Office SCO website: [www.zas.admin.ch](http://www.zas.admin.ch)

7 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 are not resident in Switzerland, please consult the page entitled «Request for an old-age pension» on the Swiss Compensation Office SCO website: [www.zas.admin.ch](http://www.zas.admin.ch)
Calculating old-age pensions

8  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 retirement age. Only then will the various factors involved in the calculations be known.

9  What are the factors involved in the calculations?
The factors involved in calculating someone’s pension entitlement are:
• the qualifying years of contributions, and
• your income from gainful employment and
• your entitlement to parental credits and care credits.

10  Under what circumstances will I receive a full pension?
You will receive a full pension (pension scale 44) if you have paid contributions continuously from 1st January of the year after you reached 20 years of age until the end of the calendar year before you reached ordinary retirement age.

11  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 in your pension by at least 1/44.

12  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 31st December 1996 during which she was insured, but did not pay any contributions.
13 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. 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).

14 What are additional months?
If prior to 1\textsuperscript{st} January 1979 you have gaps in your contribution record, or were insured or could have been insured, you will be credited with additional months:

<table>
<thead>
<tr>
<th>Where the insured person has a full contribution record from</th>
<th>Eligible for additional credits for up to</th>
</tr>
</thead>
<tbody>
<tr>
<td>20</td>
<td>12 months</td>
</tr>
<tr>
<td>27</td>
<td>24 months</td>
</tr>
<tr>
<td>34 and over</td>
<td>36 months</td>
</tr>
</tbody>
</table>

15 What does a person’s average annual income consist of?
A person’s average annual income consists of:
- average earnings,
- average parental credits, and
- average care credits.

Average earnings

16 How are a person’s average earnings calculated?
To calculate a person’s average earnings, all earnings up to 31\textsuperscript{st} 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 trend of salaries and prices (see Flate-rate revaluation factors, p. 15). 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.
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 credited without being split. As soon as the other spouse also becomes entitled to a pension, 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 during the period when only one of the spouses was entitled to an old-age pension will not be split.

Division of income takes place under the following circumstances:
- when a marriage is dissolved following divorce;
- if both spouses are entitled to an OASI or DI pension;
- if a widow or a widower is entitled to an old-age pension;

Average parental credits and care credits

What are parental credits?

You may be awarded parental credits for the years when you had children under the age of 16. The level of the parental 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. 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 parental responsibility, either the whole parental 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 (Parental credits).
19 **What are care credits?**

You may be awarded care credits for years that you spent looking after relatives requiring care who are easily accessible and are entitled to a helplessness allowance. 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 parental 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. The average amount of care credits is calculated by dividing the total amount credited by the total duration of the contributions. For further information, we refer you to leaflet 1.03 – Betreuungsgutschriften (Care credits).

**Pension rates**

20 **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 income:

<table>
<thead>
<tr>
<th></th>
<th>Minimum of CHF / month</th>
<th>Maximum of CHF / month</th>
</tr>
</thead>
<tbody>
<tr>
<td>Old-age pension</td>
<td>1 195.–</td>
<td>2 390.–</td>
</tr>
<tr>
<td>Child pension</td>
<td>478.–</td>
<td>956.–</td>
</tr>
</tbody>
</table>

21 **Why is there a cap on the pensions of married couples?**

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. This cap does not apply if the couple’s joint household has been dissolved by a court decision.

The caps for complete pensions amount to:

<table>
<thead>
<tr>
<th></th>
<th>CHF / month</th>
</tr>
</thead>
<tbody>
<tr>
<td>Married couples</td>
<td>3 585.–</td>
</tr>
<tr>
<td>Child’s pension</td>
<td>1 434.–</td>
</tr>
</tbody>
</table>

22 **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

23 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.

24 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

25 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 (Benefits to supplement the OASI and DI schemes) and 5.02 – Ihr Recht auf Ergänzungsleistungen zur AHV und IV (Your right to benefits to supplement the OASI and DI schemes).

If you are not resident in Switzerland, you are not entitled to supplementary benefits.

Helplessness allowance

26 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 one year 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 239 francs
- Moderate 598 francs
- Severe 956 francs

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 retirement age, you will receive an OASI helplessness allowance equal to the same amount.

If you are not resident in Switzerland, you are not entitled to a helplessness allowance.

**OASI personal assistance allowance**

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

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

However, if you were already receiving a DI personal assistance allowance before reaching retirement age or before taking early retirement, you will be granted an OASI personal assistance allowance, although the amount may not exceed the amount you were receiving previously.

If you are not resident in Switzerland, you are not entitled to an OASI personal assistance contribution.
**Sample calculations**

**28 One spouse is entitled to a pension**

A woman born on 17th April 1957 is entitled to take her old-age pension as from 1st May 2021. The woman has been married to the same husband since 1980. 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 1981 and 1983). 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 1978 until the start of her pension entitlement and therefore has a full contribution record of 43 years. She is therefore 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 1978 up to and including 2020 | CHF 1 090 000.– |
| The enhancement performed by applying the relevant factor of 1.060 (first IA entry in 1978) results in an enhanced total income of | CHF 1 155 400.– |
| This enhanced total income is divided by the total contribution period (43 years) to obtain the average earnings which amount to | CHF 26 870.– |

| 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 | CHF 9 004.– |
| 18 x 43 020 francs ÷ 43 years ÷ 2 | |

| The average annual income and the pension are calculated as follows: |
| Average earnings | CHF 26 870.– |
| Average parental credits | CHF 9 004.– |
| Average annual income (rounded up to table value, see p. 14) of | CHF 37 284.– |
| As of 1st Mai 2021, the woman’s monthly old-age pension amounts to | CHF 1 692.– |
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 August 1956, is also entitled to an old-age pension from 1st September 2021. The two old-age pensions are now recalculated applying the division of income. The husband also paid OASI contributions without interruption from 1977 until the start of his pension entitlement 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:

<table>
<thead>
<tr>
<th></th>
<th>Wife</th>
<th>Husband</th>
</tr>
</thead>
<tbody>
<tr>
<td>Earnings before split</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1978 to 1980)</td>
<td>CHF 25 000.–</td>
<td>CHF 120 000.–</td>
</tr>
<tr>
<td>(1977 to 1980)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Split earnings for the period of the couple’s marriage (1981 to 2020)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Wife’s income</td>
<td>CHF 532 500.–</td>
<td>CHF 532 500.–</td>
</tr>
<tr>
<td>Husband’s income</td>
<td>CHF 920 000.–</td>
<td>CHF 920 000.–</td>
</tr>
<tr>
<td>Total income from 43 contribution years from 1978 to 2020</td>
<td>CHF 1 477 500.–</td>
<td></td>
</tr>
<tr>
<td>Total income from 44 contribution years from 1977 to 2020</td>
<td>CHF 1 572 500.–</td>
<td></td>
</tr>
<tr>
<td>The enhancement performed by applying the relevant factor of 1.060 for the wife (first IA entry in 1978), and 1.072 for the husband (first IA entry in 1977) results in an enhanced total income of</td>
<td>CHF 1 566 150.–</td>
<td>CHF 1 685 720.–</td>
</tr>
<tr>
<td>This updated total income is divided by the relevant contribution period (43 years for the wife and 44 years for the husband) to obtain the average earnings which amount to</td>
<td>CHF 36 422.–</td>
<td>CHF 38 312.–</td>
</tr>
</tbody>
</table>
The average for the parental credits is calculated as follows:

<table>
<thead>
<tr>
<th></th>
<th>Wife</th>
<th>Husband</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of years x triple minimum pension divided by the annual contribution period split between two members</td>
<td>18 x 43 020 francs ÷ 43 years ÷ 2</td>
<td>18 x 43 020 francs ÷ 44 years ÷ 2</td>
</tr>
<tr>
<td></td>
<td>CHF 9 004.–</td>
<td>CHF 8 800.–</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th></th>
<th>Wife</th>
<th>Husband</th>
</tr>
</thead>
<tbody>
<tr>
<td>Average earnings</td>
<td>CHF 36 422.–</td>
<td>CHF 38 312.–</td>
</tr>
<tr>
<td>Average parental credits</td>
<td>CHF 9 004.–</td>
<td>CHF 8 800.–</td>
</tr>
<tr>
<td>Average annual income (rounded up to table value)</td>
<td>CHF 45 888.–</td>
<td>CHF 47 322.–</td>
</tr>
</tbody>
</table>

As the table in the Appendix shows, the (full) old-age pension amounts to

<table>
<thead>
<tr>
<th></th>
<th>Wife</th>
<th>Husband</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>CHF 1 855.–</td>
<td>CHF 1 874.–</td>
</tr>
</tbody>
</table>

Because of the pension cap, the resulting pensions are as follows:

<table>
<thead>
<tr>
<th>Cap formula</th>
<th>Wife’s pension x 150 % of maximum amount</th>
<th>Wife’s pension + husband’s pension</th>
<th>Husband’s pension x 150 % of maximum amount</th>
<th>Husband’s pension + wife’s pension</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wife</td>
<td>CHF 1 855.–</td>
<td>CHF 1 783.–</td>
<td>CHF 1 874.–</td>
<td>CHF 1 802.–</td>
</tr>
</tbody>
</table>

Appendix

- Table of full pensions (scale 44)
- Table of enhancement factors
**OASI/DI pensions from 1st January 2021**

### Scale 44: Full monthly pensions

<table>
<thead>
<tr>
<th>Parameter</th>
<th>Old-age and disability pension</th>
<th>Old-age and disability pension for widows/ widowers</th>
<th>Survivors’ pensions and benefits for dependants</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1/1</td>
<td>1/1</td>
<td>1/1</td>
</tr>
<tr>
<td>Relevant average annual income</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Up to 14340</td>
<td>1195</td>
<td>1434</td>
<td>956</td>
</tr>
<tr>
<td>15774</td>
<td>1226</td>
<td>1471</td>
<td>981</td>
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<td>17208</td>
<td>1257</td>
<td>1509</td>
<td>1006</td>
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<tr>
<td>18642</td>
<td>1288</td>
<td>1546</td>
<td>1031</td>
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<td>22944</td>
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<td>25812</td>
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<td>1956</td>
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* Amounts also apply to double orphans’ pensions and whole double child pensions.
Flat-rate enhancement factors dependent on occurrence: Occurrence of insured event in 2021

<table>
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<th>First IA entry*</th>
<th>Enhancement factor</th>
<th>First IA entry*</th>
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*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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