

## Explanations about the use of the application

Warning: if you are or have been in receipt of a survivor's or disability pension, the result of the evaluation of your retirement pension will not be reliable. In that case, please ask for a projected pensions calculation to be made.

You will need the following information to complete the fields of the form which will enable you to obtain an evaluation of your pension:

- The dates of birth of your spouse, your ex-spouse(s), your children and yourself.
- The date of marriage(s).
- Your nationality and domicile and those of your spouse.
- The date of divorce after your previous marriage(s).
- The date of death of your deceased spouse(s).
- The gross income of your spouse, ex-spouse(s) and yourself, together with periods of domicile in Switzerland or affiliation to the optional insurance.
- An estimate of your gross income and that of your spouse between the present time and your retirement.

### How to proceed?

Click on the above tabs: "Personal data", "Spouse and ex-spouses", "Children", "Contribution periods" and complete the fields. You may at any time click on any tab to alter the information which you have entered and your data will not be lost. You may also move from one tab to another using the arrows at the bottom of the page:



If you need help to complete the fields, please refer to the explanatory texts which appear below the form in each tab.

when you have documented all the forms, click on the "Calculate" button in the "Contribution periods" tab to display the result.

## Explanations of the pension evaluation

### 1 Information about the expected pension

- 1.1 An evaluation of the pension provides information about the probable OASI pension expectation. It indicates the pension sums which may be expected upon retirement.

### 2 Limits of the pension evaluation

Reservations concerning the principle and result of the pension evaluation:

- 2.1 ■ The pension evaluation is based upon personal data at any particular time (civil status, composition of the family etc.) and on prevailing law. Changes in your personal situation or in the prevailing law may have a considerable impact on the pension entitlement or on its amount. An early calculation is therefore all the more accurate the closer it is made to the insured event (retirement).
- 2.2 ■ If you have divorced, the result of the pension evaluation can only be wholly satisfactory if full and correct particulars are entered for the ex-spouse(s) who worked or resided in Switzerland.

### 3 Pension evaluation principle

- 3.1 The calculation rules applicable for the purpose of evaluating the pension are essentially the same as those used for the normal pension calculation.
- 3.2 Pensions are calculated for the next relevant date: retirement date or, if appropriate, the spouse's retirement date.
- The pension sum(s) which can be expected upon retirement depend largely on the accuracy of the periods and income which you have entered.

### 4 Pension calculation elements

- 4.1 ■ The amount of a pension depends upon the years of contribution which can be taken into consideration, the income on which contributions have been levied and supplements for educational and assistance tasks.
- 4.2 ■ Insured persons with a full contribution period will find examples of calculation of the relevant amounts in the attached brochure pages: OASI retirement pensions and allowances for severely handicapped persons (3.01).
- 4.3 ■ Income from gainful activity earned by the spouse and ex-spouse(s) during the years of marriage are shared (splitting). One-half of the income of the other spouse is assigned to each spouse.
- In the case of the pension evaluation, the income split will be based on the relevant indications given by you.
- 4.4 ■ When calculating the pension, a supplement can be granted for each year during which the person had dependent children aged under 16. In the case of married persons, the supplement is in principle shared between the spouses during the years of their marriage.
- 4.5 ■ An assistance credit is granted to persons who have taken care of close relatives with whom they lived in a common household and who received from the OASI or DI an allowance for a medium or severe handicap. This credit is granted for each year in which these conditions are satisfied. No credit for assistance tasks can be granted for the years which already give entitlement to a credit for educational tasks.
- Note: no credit for assistance tasks is taken into account when evaluating the pension.*
- 4.6 ■ The sum of the two individual pensions of a couple may not exceed 150% of the maximum individual pension. If it exceeds this limit, the pensions will be reduced accordingly (ceiling). The ceiling limits are adjusted in the case of partial pensions.
- 4.7 ■ A person who decides to take his or her pension one or two years earlier than the ordinary retirement age will receive a reduced pension throughout the retirement period. Conversely, a person who defers his or her pension by between 1 and a maximum of 5 years, will receive a higher pension. You will find further information about early and deferred pension payments in the notes on the ["Flexible retirement age" \(3.04\) \(in French\)](#).

### 5 Information

- 5.1 The compensation schemes and their agencies will be happy to provide all appropriate information. A full list of the OASI compensation schemes will be found on the OASI/DI web pages.

### 6 Early pension calculation

- 6.1 A compensation scheme may be instructed to effect a projected/provisional pension calculation. Persons living abroad who wish to obtain an early calculation of their pension may make a written request to that effect to the Swiss compensation scheme using the [form to be downloaded here](#). Spouses are advised to make a joint application.
- 6.2 Detailed information about the early pension calculation will be found in notes 3.06 "Early pension calculation".