

Receiving the Swiss Old Age pension in Australia

Summary by Carmen Trochsler, Council of the Swiss Abroad Delegate | updated July 24

01

Pension amount – can I find out how much I will get?

People wishing a pension forecast estimate have two options:

- Use of the online tool ESCAL, provided by the Swiss compensation office. The estimation of the pension is a simplified procedure based on data input by the insured person. [Link](#)
- Request for a pension forecast calculation. The estimate will be based on data provided by the insured person as well as from the examination of the individual accounts. The request needs to be sent via mail or email to the compensation office. More [here](#).

It is recommended that spouses who have worked and/or been domiciled in Switzerland submit one application per person simultaneously because the pension amount changes once both spouses are entitled to a pension.

02

Reaching retirement age – What to do?

The Swiss old age pension isn't paid automatically when you reach statutory retirement age. The Central Compensation Office (CCO) in Switzerland recommends submitting your pension claim no later than three months prior to reaching the statutory retirement age, as this will give your compensation office sufficient time to gather the information they need to calculate your pension.

The applicable form can be downloaded from the website of the COO:

- [Website](#)
- [Form for Swiss Nationals](#)

03

Annual Life Certificate – does it still need to be submitted?

Since 2022, Swiss nationals residing abroad, who are registered with the Swiss consulate, will no longer be asked to provide a life certificate, as this information will be transmitted directly from the Register of the Swiss Abroad to the Central Compensation office.

Swiss Old Age Pension recipients who are not registered with the Swiss representation will continue to be asked to submit a life certificate.

More information: <https://tinyurl.com/48bx7eby>

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Tax deduction from the ATO on Swiss pension income – How to claim?

Once you are receiving an income from the Swiss Social Insurance (AHV/AVS or IV/AI) you may be entitled to claim a deduction, to reduce the amount of tax you pay in Australia.

The deduction applies to your personal contributions towards your Swiss Social Insurance in Switzerland (including voluntary contributions made while residing outside of Switzerland). In order to allow the ATO to determine your eligibility, you will need to request a statement from the Swiss Compensation Office in Geneva (Switzerland), which certifies the total amount of your personal contribution paid into the Swiss Social Insurance.

Steps to claim a tax deduction from the ATO on Swiss Pension income :

1. Request a statement from the CCO in Geneva relating to your personal contributions into the Swiss Social Insurance. Click [here](#) for the Swiss request form.
2. The Swiss Compensation Office will check the request and send you a statement via mail that contains your personal contribution figure.
3. Submit the statement from Switzerland to the ATO along with a request to determine the deductible amount. Click [here](#) for the Australian request form.
4. The ATO will advise you on the amount you may claim as deduction in a private ruling.

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Where can I find further information and who do I contact?

Website [Central Compensation Office, Geneva, Switzerland](#)

Website [Consulate General of Switzerland, Sydney, Australia](#)

Swiss compensation Office

Av. Edmond-Vaucher 18

P.O. Box 3100

1211 Geneva 2 | Switzerland

Phone: +41 (0)58 461 91 11

e-mail: sedmaster@zas.admin.ch (state the insurance number in the subject line)

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Disclaimer

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