



**Compensatory measures  
The one-off credit system**

Age	Linear reduction 3.6% p.a.	Entitlement as % of retirement capital
25	0.0%	0.00%
26	0.0%	0.00%
27	0.0%	0.00%
28	0.0%	0.00%
29	0.0%	0.00%
30	0.0%	0.00%
31	0.0%	0.00%
32	0.0%	0.00%
33	2.8%	0.43%
34	6.4%	0.98%
35	10.0%	1.54%
36	13.6%	2.09%
37	17.2%	2.65%
38	20.8%	3.20%
39	24.4%	3.75%
40	28.0%	4.31%
41	31.6%	4.86%
42	35.2%	5.41%
43	38.8%	5.97%
44	42.4%	6.52%

Age	Linear reduction - 3.6% p.a.	Entitlement as % of retirement capital
45	46.0%	7.07%
46	49.6%	7.63%
47	53.2%	8.18%
48	56.8%	8.74%
49	60.4%	9.29%
50	64.0%	9.84%
51	67.6%	10.40%
52	71.2%	10.95%
53	74.8%	11.50%
54	78.4%	12.06%
55	82.0%	12.61%
56	85.6%	13.17%
57	89.2%	13.72%
58	92.8%	14.27%
59	96.4%	14.83%
60	100.0%	15.38%
61	100.0%	15.38%
62	100.0%	15.38%
63	100.0%	15.38%
64	100.0%	15.38%
65	100.0%	15.38%

**Entitlement**

- Immediate credit / increase in retirement capital as at 1 January 2018
- Full entitlement to 15.38% of retirement capital from age 60
- Linear reduction of 3.6% p.a. before age 60 (0.3% per month)
- Example of an insured person aged 50:
  - Retirement capital of CHF 300,000
  - Entitled to a one-off credit of 64% (100% - 10 x 3.6%)
  - Thus entitled to CHF 29,350 (300,000 x 15.38% x 64%)