

AVS Reform

Summary of the consequences of the AHV Reform coming into force on 01.01.2024:

Since January 1 of this year, there have been many changes to the options for early or delayed retirement.

A) The most important for our customers:

- As of 01.01.2024, working retirees (dependants/employees) still have the option of contributing on their entire salary, including the monthly deductible of 1,400.00. The employer must be informed of this option before the payroll is drawn up. The AVS statements at the end of the year will now have a new column for this purpose.
- The self-employed can also waive their deductible, but must notify their AVS fund before December 31 of each year

This choice is made for an entire year, and cannot be changed during the year. However, the method can be changed each year up to the age of 70.

B) Another new feature :

Previously, the contributions of pensioners who were still active were zunally solidarity contributions, and therefore had no impact on pensions. From now on, these active pensioners can request that their pension be recalculated, taking into account the amounts contributed since age 65. This request can only be made once, and up to a maximum age of 70.

The other changes concern private situations.

If you have any questions, please do not hesitate to contact our trustee for further information at info@dsfiduciaire.ch.