

Pillar 3a: Catch up on missed contributions

From 2026, you will be able to retroactively make top-up payments for years with missing pillar 3a contributions. Here you will find out what you need to know before making any additional payments.



What are the advantages of retroactive top-up payments?

- Your retirement pension will get a boost, and you will build up more capital for a secure future.
- You gain flexibility: if your budget is tight in certain years, you will have the opportunity to close any corresponding gaps on a later occasion.
- You benefit from tax advantages: payments can be fully deducted from your taxable income.

What's changing?

Pillar 3a is the state-subsidized private pension provision. It not only offers tax advantages, but also excellent opportunities to build up a small fortune. This will give you financial freedom after your retirement. Anyone who did not save within pillar 3a or did not take full advantage of the maximum annual contribution, did not have the opportunity to do this afterwards.

The Federal Council of Switzerland has now changed this: Starting in 2026, retroactive pillar 3a top-up payments will now be possible. This means that for contribution years from 2025 onwards, missed payments can also be paid subsequently. There will be a maximum ten-year period within which to make retroactive payments, starting from the 2025 contribution year at the earliest.

How do pillar 3a top-up payments work?

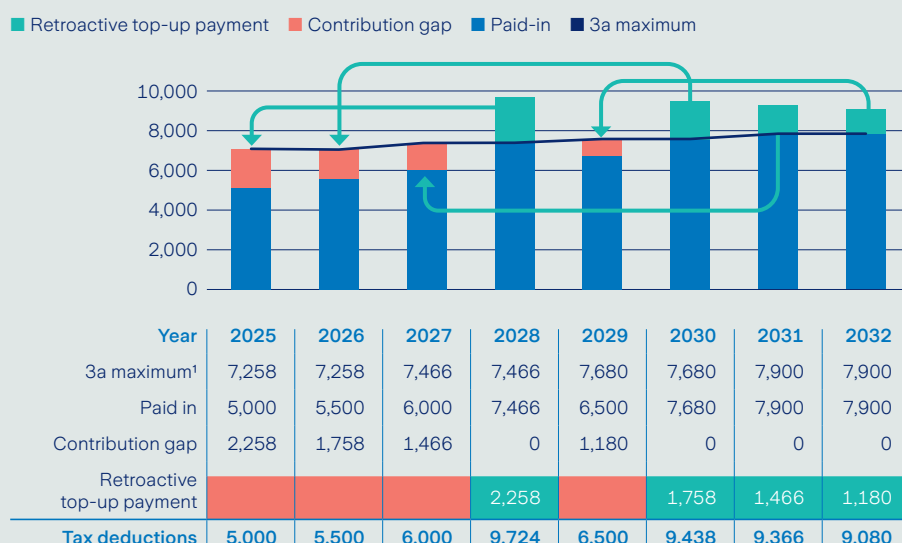
A pillar 3a top-up payment is an additional payment made to close gaps caused by missed contributions. This is possible under the following conditions:

- You have already paid the maximum amount into pillar 3a in the current year.
- No payments have been made in the year for which you wish to make a top-up payment. This means you can then retroactively pay the maximum amount that was possible for the year in which you missed the payment.

- You have already made a contribution in the year for which you wish to make a top-up payment, but it was less than the maximum possible sum. You can then pay the difference.
- The maximum payable amount is the amount for employees with a pension fund. Important: this also applies if the person making the contribution is self-employed and not affiliated with a pension fund.
- A maximum of one top-up payment can be made per missed year – retroactive contributions cannot be paid in installments. However, it is permissible to make a top-up payment for several missed years at the same time. The sum of all top-up payments may not exceed the current maximum annual contribution amount.
- The total of the current and retroactive payments can be deducted from taxable income in the current year.
- Only people who are both currently employed and who have earned an income subject to OASI contributions in the year in which payments were originally missed can make retroactive payments. Stays abroad, maternity leave or unemployment after cessation of daily sickness benefits, etc. cannot be compensated retroactively.
- In the case of early retirement (starting at 60 at the earliest), top-up payments are generally no longer permitted.



Closing contribution gaps – an example



Year	Situation
2025	Contributions paid in this year were less than the maximum possible amount. This is the first contribution gap.
2026	In 2026, the maximum was not paid in. So, no retroactive top-up payment can be made. A new contribution gap emerges.
2027	In 2027, the maximum was not paid in. So, no retroactive top-up payment can be made. A new contribution gap emerges.
2028	Since the maximum was paid in, retroactive top-up payments are possible. The contribution gap from 2025 is filled retroactively (= the oldest gap).
2029	In 2029, the maximum was not paid in. No retroactive top-up payments are possible. A new contribution gap emerges.
2030	Since the maximum was paid in, retroactive top-up payments are possible. The contribution gap from 2026 will be filled retroactively.
2031	Since the maximum was paid in, retroactive top-up payments are possible. The contribution gap from 2027 will be filled retroactively.
2032	Since the maximum was paid in, retroactive top-up payments are possible. The contribution gap from 2029 will be filled retroactively.
2033	There are no more contribution gaps.

¹ The 3a maximum amounts from 2027 onwards are assumptions.

Tips for subsequent payments into pillar 3a

- Postponing payments is only worthwhile if you expect to earn a higher income in the future. If possible, top-up payments should be made for the oldest gaps dating back a maximum of ten years.
- From a tax perspective, top-up payments are particularly worthwhile in years in which a higher tax burden is expected. If, for example, you plan to make a top up payment into the pension fund in the 2nd pillar, it is not recommendable to do this in the same year as making a retroactive payment into pillar 3a.
- In contrast to top-up 2nd pillar pension fund payments, there is no 3-year blocking period for pillar 3a. If it is no longer possible for you to make 2nd pillar pension fund payments, you rather make a top-up payment into pillar 3a instead, provided there are gaps in the previous ten years starting in 2025.

The change opens up new possibilities

Zurich will guide and help you on your path to financial freedom. We will be happy to give you comprehensive, tailored advice about your personal retirement provision and also show you tax options.

For complex tax issues, we may refer you to a tax advisor or the cantonal tax office.

Zurich Insurance Company Ltd
Hagenholzstrasse 60, 8050 Zurich
Phone 0800 80 80 80, www.zurich.ch

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