



## Fact Sheet

### Retirement at UZH

*This English translation is provided for convenience purposes only. The original German text fully prevails.*

**All University of Zurich employees can take early retirement from the age of 60. All employees must retire by the age of 65 at the latest.**

#### **Courses to Prepare Employees for Retirement**

The Canton of Zurich offers courses in German on the topic: <https://lernen.zh.ch/portal/>, select “Persönliche Entwicklung” and search for courses with the term “Pensionierung”.

UZH does not contribute toward the costs of these courses. In accordance with § 9 para. e of the current UZH Continuing Education Regulations, these courses are deemed to be entirely in the private interest of the employees.

#### **Early and Partial Retirement with BVK**

Employees insured with BVK can take early retirement or partial retirement in two steps from the age of 60. Insured persons who are not yet entitled to an ordinary AHV pension when they retire can apply for a bridging subsidy from BVK. The bridging subsidy will be paid out until they reach the ordinary AHV retirement age and will amount to 75% of the maximum full AHV retirement pension. For part-time employees, the bridging subsidy will be reduced according to their employment degree. The bridging subsidy is financed 40% by the insured person and 60% by UZH as the employer. Insured persons must submit the application for this in writing to BVK before they retire respectively before their employment relationship comes to an end.

#### **Early and Partial Retirement with the VSAO Employee Benefits Scheme**

Insured persons can take early retirement from the age of 60. Until the final withdrawal of old-age benefits, and at the longest until reaching the age of 65, actively insured persons may request partial payout of the old-age benefits up to a maximum of two times if their employment degree is reduced by at least 20% of a full-time position and an employment degree of at least 20% of a full-time position remains.

#### **Drawing the AHV Retirement Pension**

The Social Insurance Office (SVA) does not pay the AHV retirement pension automatically. The employee must apply himself or herself to the SVA to draw the retirement pension, ideally five to six months before reaching AHV retirement age. You can find the form and further information about registration on the [SVA website](#) (in German).

#### **Standardization of normal retirement age (reference age) for women and men to 65 years**

The reform of the old-age and survivors' insurance (AHV 21) introduces a standard retirement age of 65 for both men and women. Since this age is the new reference point for flexible retirement, it is known as the reference age: anyone who draws their pension at 65 will receive their pension without social security deductions. Women in the transitional generation born between 1961 and 1969 will receive lifelong pension supplements provided they do not draw their pension early.

### **Want to Continue Working after the Age of 65?**

Every employee must retire at 65. Temporary continued employment is only possible in justified, exceptional cases. There is no entitlement to this. The application for this must be submitted in writing along with an explanation of the reasons from the line manager to the Human Resources Department. Where employees do continue working, new, temporary employment will be initiated on the basis of an employment order (“Verfügung”) or a contractual agreement. Continued employment is only possible without continued insurance by the pension fund. Upon reaching the normal retirement age (reference age), the employment relationship with UZH terminates automatically.

### **Association of Retired UZH Employees**

The Association of Retired UZH Employees (PVUZH) provides former employees with a platform for maintaining contact with the university and other alumni: [www.pv.uzh.ch](http://www.pv.uzh.ch) (in German).

### **Seniors' University of Zurich UZH3**

The Seniors' University of Zurich UZH3 offers an insight into a wide range of research topics across all the faculties of the University of Zurich for members and organizes a series of courses, visits to Labs or exhibitions: [www.seniorenuni.uzh.ch](http://www.seniorenuni.uzh.ch) (in German).

### **Further Information**

[SVA Zürich](#) (in German)

[BVK Personalvorsorge des Kantons Zürich](#)

[Vorsorgestiftung VSAO](#) (in German)