



Pillar 3a: Maximum tax deductions for the 2027 tax year – increase in deduction limits

In 2027, employed and self-employed persons affiliated with an occupational pension fund may contribute a maximum of CHF 7'373 to Pillar 3a and deduct this amount for tax purposes. Compared with 2026, this represents an increase of CHF 115. Employed and self-employed persons who are not affiliated with an occupational pension fund may contribute up to 20 per cent of their net earned income; the maximum amount will increase to CHF 36'864 in 2027, CHF 576 more than in 2026. The new maximum deduction amounts also constitute the applicable contribution limits and apply from 1 January 2027.

Who is eligible to contribute to Pillar 3a?

Employed and self-employed persons earning income in Switzerland that is subject to Old-Age and Survivors' Insurance (OASI/AHV) contributions are eligible to contribute to Pillar 3a. Spouses are each independently entitled to make contributions to Pillar 3a, provided that both earn income in Switzerland that is subject to OASI/AHV contributions. Persons who continue to work beyond the statutory retirement age

and earn income subject to OASI/AHV contributions may continue to make contributions for up to five years beyond the statutory retirement age.

Since 1 January 2026, individuals have been able to close contribution gaps arising in 2025 or later by making retrospective buy-in contributions to Pillar 3a. Such buy-ins may be made retrospectively for up to ten years. Among other

requirements, the individual concerned must have earned income in Switzerland subject to OASI/AHV contributions both in the year of the buy-in and in the year in which the contribution gap arose, and must have paid the full ordinary annual contribution in the year of the buy-in. In addition to the ordinary contribution, one buy-in per year is permitted up to the amount of the so-called “small contribution”. Retrospective buy-in contributions are fully deductible from taxable income, in the same way as ordinary contributions.

Please note that a retrospective buy-in is not permitted if retirement benefits have already been drawn from Pillar 3a. We recommend having your personal circumstances reviewed in advance.

Tax treatment

Contributions to Pillar 3a must be declared in the individual tax return and may be deducted from taxable income up to the statutory maximum amounts. The contribution certificates issued by the bank or insurance company serve as proof of payment and must be enclosed with the tax return.

Grant Thornton Switzerland/Liechtenstein will be pleased to assist you as a trusted point of contact for any questions. We look forward to hearing from you.



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