SWISS MONEY COACH

The Immigrant's Guide to Not Losing Money in Switzerland

5 checks every newcomer should run before the next tax year closes.

CHF 7K

Yearly 3a deduction most immigrants miss

26

Cantons — 26 different tax realities

44

AHV years needed for a full pension

THE REALITY

Switzerland rewards the people who understand its system.

Everyone else pays the price quietly. Missed deductions, pension gaps, tax bills that did not need to be that high.



Pillar 3a

Most immigrants miss the first year entirely. That window never reopens.



AHV Gaps

Every year outside Switzerland before arrival reduces your pension permanently.



Tax Filing

Filing "safely" without claiming deductions costs thousands per year.

This guide helps you find exactly which of these applies to you — and what to do about it.

HOW TO USE THIS GUIDE

5 checks. Each takes under 3 minutes.

Work through each check in order. Answer the questions honestly. At the end of each section you'll know exactly whether this is an area you need to act on — and what the action is.

01	**Pillar 3a Status Check**	Are you contributing? Are you in the right product?
02	**AHV Gap Calculation**	How many contribution years are you missing?
03	**Tax Deduction Audit**	Which deductions are you not claiming?
04	**Pillar 2 Buy-in Check**	Do you have untapped pension buy-in capacity?
05	**Permit & Tax Status Check**	Is your tax being handled correctly for your permit?

CHECK 01 OF 05

Pillar 3a Status Check

What is Pillar 3a?

Pillar 3a is Switzerland's voluntary private pension. Every franc you contribute is deducted from your taxable income — which means it directly reduces your tax bill today, while also building your retirement pot. The annual limit in 2026 is CHF 7,056 for employees.

Your 3-question self-check:

1. **Do you have a Pillar 3a account open right now?**
   If No: open one before December 31. It takes 15 minutes online.

2. **Have you contributed this year?**
   If No: you have until December 31 to claim the deduction for this tax year.

3. **Is your 3a invested in funds, not just a savings account?**
   If savings only: you may be losing significant real returns over time.

If you answered No to any of these, Pillar 3a is your highest-priority action this year.

CHECK 02 OF 05

Your AHV Gap Calculation

AHV is Switzerland's state pension. To receive the full pension, you need 44 contribution years. If you arrived in Switzerland as an adult, you have a gap — and every missing year reduces your monthly pension by approximately CHF 55 forever.

ESTIMATE YOUR GAP

Age you arrived in Switzerland	e.g. 32
Minus: 21 (when contributions start)	
= Your gap in years	e.g. 11 years
Multiply by CHF 55	= monthly pension reduction

Example

Arrived age 33

Gap = 12 years

12 × CHF 55

= CHF 660/month less in retirement

(CHF 7,920/year, forever)

What can you do? Maximise Pillar 3a and explore Pillar 2 buy-in contributions to compensate. Book a discovery call to map this out for your specific situation.

CHECK 03 OF 05

Your Tax Deduction Audit

Go through this checklist. Every item you tick is a deduction you can claim — and may not be claiming yet.

✓	**Pillar 3a contributions**	Up to CHF 7,056	*Most impactful single deduction available.*
✓	**Commuting costs**	Cantonal cap applies	*Public transport pass, or distance-based car allowance.*
✓	**Work-related expenses**	Flat or actual	*Professional memberships, tools, work clothing.*
✓	**Home office**	If employer-approved	*Proportion of rent/mortgage if regularly working from home.*
✓	**Health insurance premiums**	Partial deduction	*A portion of your monthly premium is deductible.*
✓	**Continuing education**	Job-related only	*Courses or qualifications tied to your current role.*
✓	**Charitable donations**	Up to income limits	*Donations to recognised Swiss charities.*

Note: If you are on a B permit, your employer withholds tax at source. You can file a supplementary return to claim these deductions back.

CHECK 04 OF 05

Pillar 2 Buy-in Check

Pillar 2 is your occupational pension — the one your employer contributes to alongside you. What most immigrants don't know: you can voluntarily buy in extra contributions to fill gaps, and every franc you buy in is fully tax-deductible.

WHY IT MATTERS

If you arrived in Switzerland mid-career, your Pillar 2 account is underfunded compared to someone who worked here their whole life. The buy-in capacity can be very large — sometimes CHF 50,000 to CHF 200,000+. Each franc you buy in is deducted from taxable income that year.

HOW TO CHECK YOURS

1. Request your Pillar 2 certificate from your employer or pension fund

2. Look for the "buy-in capacity" or "Einkaufssumme" line

3. If it is above zero, speak to a financial coach before contributing — timing matters for maximum tax benefit

This is one of the most underused wealth-building tools available to immigrants in Switzerland. It is also where professional advice pays for itself many times over.

CHECK 05 OF 05

Permit and Tax Status Check

Your permit type directly affects how your tax is collected and whether you need to file. Many immigrants on B permits are overpaying because they don't know they can file a supplementary return.

MOST IMMIGRANTS

B Permit

Withholding tax deducted by employer (Quellensteuer)

If income above CHF 120K: you must file a full return. Below CHF 120K: you can file a supplementary return to claim deductions — and usually should.

SETTLED RESIDENTS

C Permit

Standard tax filing — same as Swiss citizens

File your annual tax return, claim all deductions. You're in the standard system. Make sure you are claiming everything on the checklist from Check 03.

CROSS-BORDER

G Permit

Cross-border worker — taxed at source

Cross-border taxation is complex and depends on the bilateral agreement between Switzerland and your country of residence. Specialist advice is strongly recommended.

Not sure which applies to you, or what your next step should be? That is exactly what a discovery call is for.

YOUR RESULTS

What did you find?

All clear

You're contributing to Pillar 3a, your gap is manageable, you're claiming deductions, and your tax situation is correctly handled. Brilliant — the next level is optimising your investment strategy.

1-2 issues found

Pick the highest-impact item and address it before December 31 this year. Pillar 3a and the supplementary tax return are both things you can action yourself with a little guidance.

3+ issues found

You would benefit from a structured coaching session to prioritise and sequence the fixes correctly. Some of these decisions interact — getting the order right matters.

Ready to work through this properly? Book a free 20-minute discovery call with Toni.

wa.me/41764642618 →

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You now know where to look.

The next step is figuring out what to do about it — specifically, for your situation, your permit type, and your canton.

Book your free discovery call
wa.me/41764642618

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Free · No obligation · 20 minutes