

# Payments into the pillar 3a retirement savings scheme from 2026: what you need to know

Starting in 2026, missed contributions to pillar 3a retirement savings scheme may be made up retroactively under certain conditions. This option applies only to gaps beginning with the 2025 contribution year. As with regular contributions, these payments remain tax-deductible. [Learn more about the applicable conditions here:](#)

## Who can make payments and for what amount?

### Employees

Difference between the maximum permitted amount and the contribution actually paid for the years for which the payment was to have been made, but no more than the Savings 3 contribution for the current year for employees who are affiliated with a pension fund ("minor" Savings 3 contribution).

(Example: in 2025, CHF 5,000.00 was paid in. The maximum amount would have been CHF 7,258.00. The maximum payment for 2025 in 2026: CHF 2,258.00)

### Self-employed persons

Difference between the maximum permitted amount and the contribution actually paid for the years for which the payment was to have been made, but no more than the Savings 3 contribution for the current year for employees who are affiliated with a pension fund ("minor" Savings 3 contribution).

(Example: in 2025, CHF 5,000.00 was paid in. The maximum amount would have been CHF 15,000.00. The maximum payment for 2025 in 2026: CHF 7,258.00 as the actual difference of CHF 10,000.00 is higher than the current "minor" annual contribution in 2026.\*)

## Conditions for the payment

A payment may be made if the person

1. has not contributed the maximum permitted amount each year in the last ten years prior to the current year. **IMPORTANT: Contribution gaps will only be taken into account as of 2025. No payments may be made for contribution gaps from previous years.**
2. was eligible to make a payment in the year for which the payment is to be made. This means that in the year of the contribution gap, the individual must have earned income subject to AHV contributions or received daily allowances from the unemployment insurance scheme.
3. has already paid in the maximum permitted amount in the current fiscal year.
4. has not made a payment so far for the relevant year for which the contribution gap is to be closed.
5. has not yet withdrawn any assets from pillar 3a for age-related reasons.

The payment is only permitted if all five conditions are met.

\* Assuming that the maximum possible contribution to pillar 3a for gainfully employed persons affiliated with a pension fund in 2026 is CHF 7,258.00.

### May payments be made in instalments over several years?

**Only one payment** is permitted for each year with a contribution gap. However, gaps from multiple years may be covered with a single lump-sum payment.

### How must a payment be requested?

To request a payment, an application form must be completed. This form will be available from your client advisor starting 1 January 2026. The application must include the following information: The application for a payment must be submitted using an application form, which can be obtained from your customer advisor as of 1 January 2026. The following **details** must be provided in the application:

- The exact amount of the requested payment
- The years for which the payment is to be made, including the amount allocated to each tax year
- Details of any contributions already made for the specified years, including payment dates

In addition, please **confirm** the following:

- You have already paid in the maximum amount to a 3a account in the current year (purchase year).
- In the years for which you wish to make a payment you have already earned income subject to AHV.
- For the year(s) for which the payment is to be made you have not yet made any payment.
- You have not yet withdrawn any retirement savings from pillar 3a.

Once we receive your application, we will review it. Provided all the conditions are met, the application will be approved. You will then receive a confirmation letter from us, requesting you to transfer the payment amount within a specific period.

If the application cannot be approved, you will receive a letter from us with the reasons why the payment was refused.

### IMPORTANT

- The payment amount must be received in good time in the current fiscal year (until no later than the morning of the last bank working day in the calendar year). Otherwise, the amount will be returned and cannot be recognised as a valid contribution. In this case, a new application for a payment in the new fiscal year must be submitted.
- Payments submitted without prior review and approval of the application will be returned immediately.