

Table 1: Increase in the normal retirement age in Germany

Pension type		Year of retirement																	
		prior to 1997	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	post 2012
Old-age pension after unemployment or partial retirement	Retirement age for earliest possible retirement <b>without</b> reductions	60	60/ 61	61/ 62	62/ 63	63/ 64	64/ 65	65	65	65	65	65	65	65	65	65	65	65	65
	Retirement age for earliest possible retirement <b>with</b> reductions	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60
Old-age pension for women	Retirement age for earliest possible retirement <b>without</b> reductions	60	60	60	60	60/ 61	61/ 62	62/ 63	63/ 64	64/ 65	65	65	65	65	65	65	65	65	65
	Retirement age for earliest possible retirement <b>with</b> reductions	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60
Severe disability pension	Retirement age for earliest possible retirement <b>without</b> reductions	60	60	60	60	60	60/ 61	61/ 62	62/ 63	63	63	63	63	63	63	63	63	63	63
	Retirement age for earliest possible retirement <b>with</b> reductions	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60
Long service pension	Retirement age for earliest possible retirement <b>without</b> reductions	63	63	63	63	63/ 64	64/ 65	65	65	65	65	65	65	65	65	65	65	65	65
	Retirement age for earliest possible retirement <b>with</b> reductions	63	63	63	63	63	63	63	63	63	63	63	63	63	63	63	63	63	63/ 62½

Table 2: Reductions in the case of early retirement – Transition rules in Switzerland

Year	Women			Men		
	Year of birth	Early retirement by	Reduction	Year of birth	Early retirement by	Reduction
from 2002	1940-1941	1 year	3.40%	1938	1 year	6.80%
from 2004	1942-1947	1 year or 2 years	3.40% 6.80%	1939 and younger	1 year or 2 years	6.80% 13.60%
from 2010	1948 and younger	1 year or 2 years	6.80% 13.60%			

Source: <http://www.admin.ch/zas>