



YEAR	OVERALL INDEX VALUE	SUB-INDEX VALUES			OVERALL INDEX GRADE	INDEX RANKING
		Adequacy	Sustainability	Integrity		
2009	–	–	–	–	–	–
2010	75.3	73.1	71.8	83.5	B+	2 nd of 14
2011	72.7	70.4	67.7	83.5	B	3 rd of 16
2012	73.3	71.3	67.9	84.1	B	5 th of 18
2013	73.9	72.6	69.0	82.9	B	4 th of 20
2014	73.9	71.9	69.7	83.1	B	5 th of 25
2015	74.2	73.9	68.4	82.9	B	5 th of 25
2016	68.6	60.5	67.4	83.5	B	6 th of 27
2017	67.6	60.2	64.7	83.3	B	8 th of 30

Switzerland's Retirement Income System comprises an earnings-related public pension with a minimum pension; a mandatory occupational pension system where the contribution rates increase with age; and voluntary pension plans which are offered by insurance companies and authorised banking foundations.

**Reminder:* Each year, the Index undergoes some small changes. These changes include questions being added, removed or altered, as well the addition or removal of nations participating in the Index. Although the effects of these changes are very minimal, some of the information in this table can be impacted. A more detailed outline of these changes can be found in Chapter 3 of the Full Report for each edition.

The 2017 Report's Policy Recommendations

The overall index value for the Swiss system could be increased by:

- Introducing a requirement that part of the retirement benefit must be taken as an income stream
- Reversing the preferential tax treatment of lump sum payments in comparison to pension payments
- Increasing the state pension age over time
- Increasing the rate of home ownership
- Reducing pre-retirement leakage by further limiting access to funds before retirement.

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