

Save on taxes by staggering your pension payout:

Example: (married) couple; tax owed in Francs (not including church tax)

Payout	Retirement Savings	Tax liability Example ZG		Tax liability Example ZH		Tax liability Example SZ		Tax liability Example LU	
one-off	800 000	50 759		92 712		72 669		68 370	
staggered (*)	50 000	723		2 233		518		1 338	
	250 000	12 143		14 762		10 480		17 385	
	400 000	22 951		27 291		24 495		31 290	
	100 000	2 051	37 868	4 774	49 060	1 706	37 199	4 312	54 325
Tax savings from staggering		12 891		43 652		35 470		14 045	

* in 4 different calendar years

Calculation based on 2019 tax factors and includes federal, canton and municipal taxes