

# SWISS RETIREMENT RESIDENCE PERMIT

The Swiss Retirement Residence Permit, sometimes referred to informally as a “Swiss Retirement Visa”, offers retired foreign nationals the opportunity to live in Switzerland and enjoy a high standard of living in one of Europe’s most sought-after destinations. This route is ideal for retirees who are financially independent, have a close connection to Switzerland and who wish to enjoy the stability, safety, and natural beauty that Switzerland has to offer.

As with all types of Swiss residence permits, the rules governing retirement residence in Switzerland differ depending on whether the applicant is a citizen of an EU/EFTA member state or a non-EU/EFTA national. EU/EFTA retirees may rely on the legal pathway for residence provided by the Agreement on the Free Movement of Persons (AFMP). Non-EU/EFTA retirees must comply with the strict conditions of the Swiss Federal Act on Foreign Nationals and Integration (FNIA), which provides for a discretionary legal pathway to retirement residence for non-EU retirees who have “particular personal ties” to Switzerland.

In this guide, we explain how to retire in Switzerland with a Swiss Retirement Residence Permit, including the key eligibility requirements for EU/EFTA and non-EU/EFTA nationals, the application process, and what to expect in terms of permit type, duration, and renewals.

**To discuss your eligibility for a Swiss Retirement Residence Permit, contact our immigration lawyers in Switzerland on +41 21 588 07 70 or submit an enquiry via our website.**

## Retirement in Switzerland for EU/EFTA Nationals

EU and EFTA nationals benefit from the Agreement on the Free Movement of Persons (AFMP), which provides favourable conditions for retirees wishing to reside in Switzerland. To qualify, EU/EFTA nationals must generally show:

- **Financial Self-Sufficiency:** Sufficient financial means to support themselves and any dependent family members without recourse to Swiss social assistance;
- **Health and Accident Insurance:** Comprehensive insurance covering all risks in Switzerland;

- **Main Home in Switzerland:** An adequate apartment or house in line with Swiss standards that they will make their main residence for the majority of the year;
- **No Gainful Activity:** No longer gainfully employed, and prepared to sign a declaration that they will not undertake work in Switzerland or abroad (other than managing their own assets).

EU/EFTA nationals usually obtain a Swiss residence permit if the above basic conditions are met.

In practice, cantonal authorities will typically assess whether the EU/EFTA retiree has sufficient financial means, suitable housing and insurance coverage prior to issuing the permit.

EU/EFTA retirees who meet all the above conditions are generally issued with a five year B permit. Permits with shorter duration may also be issued, for example in the case of inadequate housing or insufficient financial means.

### **Family Members of EU/EFTA Nationals**

EU/EFTA nationals may apply for family reunification for their dependent family members, including spouses, registered partners, children and parents, regardless of their nationality. Unmarried partners may be considered in some circumstances, subject to evidencing a durable relationship. Family members are usually granted the same type and duration of residence permit as the main applicant.

## **Retirement in Switzerland for Non-EU/EFTA Nationals**

Non-EU/EFTA nationals do not benefit from the AFMP legal framework and face stricter requirements when applying for a Swiss Retirement Residence Permit. In particular, applicants must demonstrate that they are:

- **Age Requirement:** At least 55 years old at the time of application;
- **No Gainful Activity:** No longer gainfully employed, and prepared to sign a declaration that they will not undertake work in Switzerland or abroad (other than managing their own assets);
- **Financial Independence:** Financially independent, with sufficient resources to support themselves and any dependents without relying on Swiss public funds;

- **Close Links to Switzerland:** Able to show close personal and socio-cultural links to Switzerland, established through previous stays, community engagement and cultural integration (family ties are a plus, but not sufficient on their own);
- **Main Home in Switzerland:** Prepared to make Switzerland their main place of residence, typically spending the majority of the year in Switzerland and making Switzerland the centre of their life; and
- **Health and Accident Insurance:** Comprehensive insurance covering all risks in Switzerland.

There is no legal entitlement to a Swiss residence permit and cantonal administrative practices vary slightly. Retirement residence permits are discretionary and applications require careful preparation.

### **Family Members of Non-EU/EFTA Nationals**

Spouses, registered partners, and dependent children under 18 may join a non-EU/EFTA retiree in Switzerland, provided the retiree can demonstrate adequate financial resources for the entire family, suitable accommodation, and comprehensive health and accident insurance. Family members are usually granted the same type and duration of residence permit as the main applicant.

Given the discretionary nature of non-EU/EFTA retirement permits and canton-to-canton variations, tailored legal advice is strongly recommended before committing to retirement in Switzerland.

**To discuss your application for a Swiss Retirement Permit with one of our immigration lawyers in Switzerland, contact our Swiss immigration advisors on +41 21 588 07 70 or complete our enquiry form.**

## **Prohibition of Gainful Activity For Swiss Retirees**

Swiss Retirement Permit holders are not permitted to exercise any form of lucrative activity in Switzerland or abroad. The only exception relates to the management of one's own assets.

Retirees will be asked to sign a declaration confirming that they have actually retired from economically active life. Applicants for a Swiss Retirement Permit will also be asked to confirm that they will not engage in any gainful activity in the future, in Switzerland or abroad (with the exception of managing their own assets).

For clarity, “gainful activity” is interpreted broadly and includes a wide range of economic activities including consultancy, paid advisory roles and board/directorship functions, even if performed for entities outside Switzerland.

Community volunteering activity is permitted.

## Financial Independence: Proving Self-Sufficiency as a Retired Person

Applicants seeking to relocate to Switzerland under the Swiss Retirement Permit route must be able to demonstrate financial independence. This means having sufficient financial resources to support themselves - and any dependent family members - for the entirety of their residence in Switzerland, without recourse to public funds.

Under Swiss immigration law, financial means are considered sufficient if they exceed the threshold that would entitle a Swiss citizen and their family to receive supplementary benefits (means-tested public benefits designed to ensure that people whose income is insufficient can still cover their basic living costs). Authorities consider whether the applicant’s resources clearly exceed the level at which social assistance or supplementary benefits would become relevant, taking into account the applicant’s household size and anticipated costs in the canton (including accommodation and health insurance premiums).

The Swiss authorities must be satisfied that it is virtually certain that the applicant, as well as any accompanying family members, will not require social assistance at any point in the future. Financial self-sufficiency can be established through stable income streams, such as pension payments or investment income, or by demonstrating access to substantial liquid assets.

In situations where an applicant's personal financial resources are deemed insufficient, it may be possible for a family member who is already resident in Switzerland to provide a formal guarantee of support. However, Swiss authorities scrutinise such arrangements

carefully and will require clear evidence that the guarantor is both willing and financially capable of supporting the applicant for life.

Where a guarantor is proposed, it is prudent to prepare a structured “sustainability” file (income, assets, liabilities, housing costs, insurance costs, and a clear statement of willingness), as guarantees are often assessed rigorously.

### **Cantonal Approval: Navigating Swiss Regional Variations**

It is important to note that the grant of a Swiss Retirement Permit is discretionary. Each canton has its own approach and may impose additional requirements over and above the federal minimum thresholds. Some cantons, for example, may require applicants to demonstrate higher levels of income or capital to reflect local costs of living, including accommodation and health insurance. The cantonal authorities also retain discretion to consider broader socio-demographic factors when determining whether to approve a residence application.

At Richmond Chambers Switzerland, we can provide expert guidance to help applicants navigate the complex and often variable requirements imposed by different cantonal authorities. We can advise on the financial documentation required to evidence self-sufficiency, liaise directly with cantonal migration offices to confirm local expectations, and ensure that all aspects of the application are tailored to meet all criteria. Our bespoke support can significantly enhance the prospects of a successful application and facilitate a smooth transition to retirement in Switzerland.

Where relevant, we can also advise on canton selection strategy, including how specific cantons tend to approach retirement permits, documentation expectations, and typical points of scrutiny.

## **Demonstrating Personal Links to Switzerland in Retirement (Non-EU/EFTA Nationals Only)**

A key requirement for non-EU/EFTA nationals to obtain a Swiss Retirement Permit is the ability to demonstrate a close connection to Switzerland. This condition arises from the discretionary nature of the permit and the expectation, as established in both legislation and case law, that non-EU/EFTA nationals have genuine personal or socio-cultural ties to the country - beyond family affiliation. These connections may be demonstrated in several ways, including:

- Sustained engagement with Swiss society, including participation in local cultural events, community activities, or charitable initiatives;
- Ongoing relationships with local individuals or institutions, such as friendships, club memberships, and/or involvement in civic organisations;
- Demonstrated efforts to integrate, such as attending cultural or civic courses, or engaging directly with local communities.

The following criteria, while not sufficient on their own, can weigh positively in an application:

- Regular and long-term stays in Switzerland in the past, such as repeated holidays, study, professional placements, or extended visits;
- Residential property ownership or business ties;
- Speaking or learning the locally spoken national language in the selected commune of residence;
- Close family ties with Swiss nationals or residents - such as parents, children, or siblings.

Article 28 of the Federal Act on Foreign Nationals and Integration (FNIA) in conjunction with Article 25(2) of the Ordinance on Admission, Residence and Employment (OASA), refers to “particular personal ties with Switzerland.” However, Swiss courts have interpreted this requirement to mean that the connection must be with Switzerland itself - not merely with relatives residing in the country. Case law confirms that links must extend beyond familial relationships and encompass independent personal socio-cultural integration.

In this context, travel history and entry/exit evidence, language course enrolments, club memberships, volunteering records, correspondence evidencing sustained engagement, and carefully drafted personal statements that show continuity over time can materially improve credibility.

At Richmond Chambers Switzerland, we work closely with our non-EU/EFTA clients to build strong, well-evidenced cases that meet the expectations of cantonal migration authorities. We assess each applicant’s personal circumstances to identify and document all relevant connections to Switzerland. Our team provides strategic guidance on gathering supporting evidence, drafting personal statements, and liaising with local authorities to address cantonal preferences.

For clients who are not yet able to satisfy the personal connection test, we can advise on alternative pathways with a view to applying once a sufficient link has been established. For high-net-worth individuals, another option may be to pursue the [lump-sum taxation route](#), which provides a recognised basis for residence without the need to demonstrate personal ties.

Whether you are a non-EU/EFTA national with longstanding links to Switzerland or you are in the process of deepening your engagement, we can help present your case in the most compelling and compliant manner.

## Main Home in Switzerland: Transferring the Centre of Your Interests

All applicants for the Swiss Retirement Permit must be prepared to establish Switzerland as their principal place of residence. This means transferring the *centre of their personal and economic interests* to Switzerland and residing in the country for a substantial part of each year.

Applicants must ensure that Switzerland is effectively their main home. Factors considered may include:

- Spending at least 183 days per calendar year in Switzerland;
- Location of primary residence and daily life;
- Place where key social and familial relationships are maintained;
- Management of financial affairs and healthcare arrangements.

If, over time, it becomes apparent that the applicant has not genuinely established their centre of life in Switzerland, the cantonal authorities may cancel or refuse to renew the residence permit. The commitment to reside primarily in Switzerland must therefore be real, consistent, and demonstrable.

At Richmond Chambers Switzerland, we can advise on how best to structure your relocation, including the timing of your move, property arrangements, and practical steps to demonstrate the shift of your main residence. Our comprehensive guidance will ensure that your application is not only compliant at the time of submission, but also sustainable in the long term for permit renewals.

# Application Process for a Swiss Retirement Residence Permit

The process of applying for a Swiss Retirement Residence Permit varies depending on nationality:

**EU/EFTA nationals** usually follow a simplified procedure, registering with the local commune of residence and providing evidence of financial resources, adequate housing, proof of retirement, and health and accident insurance.

**Non-EU/EFTA nationals** must undergo a more detailed and discretionary process, which involves several stages, each of which must be approached with care and thorough preparation. While the exact requirements and procedures may vary between cantons, the general process typically includes the following steps:

## 1. Preliminary Assessment

Before submitting an application, it is advisable to discuss your case with an immigration lawyer to ensure that you are aware of the specific requirements for obtaining a retirement residence permit in the canton of your choice.

## 2. Document Preparation

Applicants must gather a comprehensive set of supporting documents. The exact requirements will depend on the facts of the case and the practice of the cantonal authority. However, documents typically include:

- Valid passport or national identity document;
- Evidence of financial independence (e.g. pension statements, investment income, or bank assets);
- Documentation demonstrating strong personal ties to Switzerland;
- Confirmation of absence of criminal record;
- Evidence of accommodation in the canton (e.g. property lease or purchase agreement).

## 3. Application Submission



The complete Swiss Retirement Residence Permit application must be submitted either to the relevant cantonal migration authority or to the competent Swiss representation in the applicant's home country or country of legal residence. Incomplete or inconsistent applications may delay the process or result in rejection.

#### **4. Cantonal Assessment**

The cantonal authorities will review the application and may request further documentation. The assessment will include a review of financial self-sufficiency, connection to Switzerland, and the applicant's intent to establish their main home in the country.

#### **5. Decision and Permit Issuance**

If the Swiss Retirement Residence Permit application is approved, the applicant will be granted a residence permit - usually a B Permit - allowing them to reside in Switzerland as a retired person.

At Richmond Chambers Switzerland, we guide our clients through every stage of the Swiss Retirement Permit application process, from liaising with the relevant cantonal authorities and preparing robust supporting documentation, to managing the submission and follow-up of the application. Our tailored assistance helps minimise delay, reduce risk, and increase the likelihood of a successful outcome.

## **Swiss Retirement Residence Permit Type, Duration and Pathway to a C Settlement Permit**

EU/EFTA retirees are commonly issued a B (EU/EFTA) permit with a validity of five years. In some cases, authorities may require earlier revalidation where financial resources appear uncertain.

Non-EU/EFTA retirees admitted under the discretionary retirement route are often issued a B permit on a shorter renewable basis (frequently one or two years initially), with renewals dependent on continued compliance.

Over time, holders of a B Permit may become eligible to apply for permanent residence (**C Permit**). Eligibility generally arises after five or ten years of continuous residence in

Switzerland, depending on the applicant's nationality and their level of integration, including language proficiency.

Eligibility for a C permit is not automatic and depends on continuous lawful residence (including at least 183 days per calendar year in Switzerland) and integration (the requirements can vary depending on nationality and canton).

At Richmond Chambers Switzerland, we assist clients not only in securing their initial B Permit, but also in maintaining their compliance year after year, positioning them for a successful transition to long-term settlement in Switzerland.

## Accompanying Family Members

Family members of Swiss retirement residence permit holders are generally able to accompany the principal applicant to Switzerland.

For retirees from EU or EFTA countries, various dependents including spouses, registered partners and dependent children under the age of 21 are entitled to join the retiree in Switzerland, regardless of their own nationality. The retiree must demonstrate that they possess sufficient financial resources to support their family in Switzerland without recourse to the Swiss welfare system. They must also provide proof of suitable accommodation and comprehensive health and accident insurance coverage. Unmarried partners may be considered in some circumstances, provided they can show evidence of a durable and committed relationship. Family members are usually issued the same category of residence permit as the retiree and for the same duration, ensuring that the family can remain together in Switzerland under a single legal framework.

For retirees from outside the EU/EFTA, spouses, registered partners and dependent children under the age of 18 may qualify for residence. As with EU/EFTA nationals, the retiree must demonstrate that they possess sufficient financial resources to support their family in Switzerland without recourse to the Swiss welfare system. They must also provide proof of suitable accommodation and comprehensive health and accident insurance coverage. Where these conditions are met, family members are usually granted the same type and duration of permit as the main applicant.

It is important to note that the exact requirements for retirement permits including family reunification may vary depending on individual circumstances, and cantonal authorities may exercise discretion in their interpretation and application of the rules. Retirees

seeking to relocate to Switzerland with their families are therefore strongly advised to obtain tailored legal advice. An experienced immigration lawyer can help navigate the relevant legal framework, assess eligibility, and guide applicants smoothly through the process and maximise the chances of success.

## Advantages of the Swiss Retirement Residence Permit

Switzerland offers retirees a range of compelling benefits:

- **Exceptional quality of life** in a safe, stable, and well-organised society.
- **Access to world-class healthcare** and excellent public infrastructure.
- **Family reunification opportunities**, allowing retirees to live with their spouse or partner and dependent children (under 18 for non-EU/EFTA nationals and under 21 for EU/EFTA nationals).
- **Long-term residence prospects**, with the potential to apply for a Settlement C Permit.
- **Stunning natural environment**, from the Alps to lakes and vibrant cultural cities.

## Challenges of the Swiss Retirement Permit for Non-EU/EFTA Applicants

While EU nationals benefit from relatively straightforward procedures, non-EU/EFTA retirees should be aware of the additional challenges:

- **High financial thresholds**, often exceeding the social welfare minimums communicated officially.
- **Requirement to prove genuine personal ties to Switzerland**, which can be difficult without prior long-term engagement.
- **Cantonal discretion**, leading to variation and a degree of unpredictability in outcomes.
- **Administrative complexity**, with detailed supporting documentation required and consular visa processing for most non-EU/EFTA nationals.

At Richmond Chambers Switzerland, we help our clients overcome these challenges by offering clear, strategic advice tailored to their personal circumstances. We work closely with cantonal authorities, prepare comprehensive applications, and assist clients in building the strongest possible case to support their residence in Switzerland.

## Swiss Retirement Permit FAQs

### Can I work remotely while living in Switzerland on a retirement permit?

Any form of gainful activity is problematic under the Swiss retirement permit route, including any work performed for overseas entities. Careful analysis is required before you commence any activity.

### How much money do I need to retire in Switzerland?

There is no nationally defined minimum amount. Instead, the authorities assess whether your financial resources are clearly sufficient to ensure that you will not become eligible for social assistance for the entire duration of your stay in Switzerland. This assessment takes into account factors such as household size and cantonal cost variations, particularly housing and health insurance costs.

### Do I need to buy property in Switzerland?

Property ownership is not a requirement. For non-EU/EFTA retirees it may support the wider narrative of ties and relocation intent, but it does not replace the need to evidence strong personal links to Switzerland and long-term financial sustainability.

### Will I need to live in Switzerland all year?

You should expect to make Switzerland your main home and demonstrate that Switzerland is the centre of your life. Under a Swiss residence permit, all foreigners are expected to spend at least half of the year in the country. Authorities may assess your factual residence pattern and centre-of-life factors over time.

## How Richmond Chambers Switzerland Can Assist

Whether you are a non-EU/EFTA national or an EU/EFTA national, navigating the Swiss Retirement Permit application process can be complex. At Richmond Chambers Switzerland, we specialise in guiding clients through the Swiss immigration system with a focus on clarity and efficiency.

Our professional service for Swiss Retirement Permit applicants typically includes:

- **Eligibility Assessment:** We will review your financial resources, ties to Switzerland, and overall eligibility for a Swiss Retirement Visa.

- **Document Preparation:** Our team will assist you in gathering and organising the necessary documentation for your Swiss Retirement Permit application.
- **Cantonal Requirements:** Requirements vary slightly from canton to canton. We will advise on specific cantonal requirements, so you can make an informed decision on your canton of destination.
- **Ongoing Support:** From initial inquiries to the final approval, we will provide ongoing support to ensure your Swiss Retirement Permit application is processed smoothly.

We can also advise on risk areas that commonly cause delay or refusal, including the credibility of your centre-of-life plan, the structure and sustainability of financial evidence, and the presentation of personal ties (where required).

## Contact Our Immigration Lawyers in Switzerland

For professional advice and expert assistance with an application for a Swiss Retirement Residence Permit, contact our immigration lawyers in Switzerland on +41 21 588 07 70 or complete our enquiry form below.