

## Voluntary purchase

### 1. Insured person

Company

---

Surname

First name

---

Street, no.

---

Postcode/city/country

---

Date of birth

SI number 756.

---

Tel. no.

E-mail

---

Civil status

single

married

divorced

registered partnership

dissolved partnership

widowed

### 2. Purpose of the purchase

Ordinary purchase

In the event that, before joining your current occupational pension scheme, a portion of your retirement assets were transferred to your ex-partner's occupational pension scheme following divorce:

Repurchase following divorce/legal dissolution of a registered partnership

Current outstanding amount

CHF

---

→ Please enclose the relevant statement

### 3. Details required

a) Do you currently have full capacity to work?

yes

no

→ If no: how much are you able to work as a percentage?

%

---

b) Do you have vested benefits that you have not transferred to your occupational pension scheme with us?

yes

no

→ If yes: what was the value of these benefits at the end of the last calendar year?

CHF

---

→ You must enclose your vested benefits account statements.

c) Have you ever been self-employed?

yes

no

→ If yes: do you have any Pillar 3 pension schemes or policies that were established during this time?

yes

no

→ If yes: what was the value of these benefits at the end of the last calendar year?

CHF

---

→ You must enclose your Pillar 3a benefits account statements.



Surname	First name
SI number 756.	

## B) Use of a voluntary purchase

A voluntary purchase can be used in the following order:

1. for the repayment of early withdrawals for residential property purchases
2. for the repayment of early withdrawals following divorce
3. for the purchase of retirement benefits in line with regulations
4. for buying out reductions in the event of early retirement
5. for financing a OASI bridging pension (if provided for in the relevant regulations)

## C) Notes on tax

1. In accordance with the Federal Court judgements 2C\_658/2009 and 2C\_659/2009 of 12.03.2010, a capital withdrawal within three years after a purchase qualifies as improper tax avoidance, meaning the corresponding purchase amount cannot be deducted from income for tax purposes.
2. The occupational pension scheme does not provide a guarantee of the tax deductibility of the purchase and does not carry out a retrospective reversed transaction of the purchase if the tax authorities do not recognise the tax deductibility.

## D) Administration notes

1. The value date of the credit on the occupational pension scheme account is decisive when allocating payments to a tax year for tax purposes. Please note that in some cases banks experience backlogs when processing orders at the end of the year, which may lead to delayed transfers.
2. For buying out reductions in the event of early retirement/financing a bridging pension:  
An additional purchase that is over and above the normal purchase is possible if this additional purchase compensates for any reductions resulting from early retirement. The OASI pension missing up until the start of the normal OASI age can also be settled in this way (bridging pension).  
The value of the bridging pension can be selected freely, whereby the amount may not exceed the maximum annual OASI pension.

## E) Purchase certificate for your tax declaration

A certificate of the purchase for tax purposes can only be issued if you complete this form in full (including the necessary enclosures) and send it to us. You need this certificate in order to claim tax deduction for your purchase as part of your tax declaration.

## F) Confirmation from the insured person

By signing I confirm that I have answered all questions truthfully and that I have read and acknowledge the provisions and notes. I am aware that omitting information or providing false information in point 3 "Details required" may have tax implications for which I will bear sole responsibility.

Place, date

Insured person's signature