

## *Transferring to voluntary continued insurance from FAR or VRM*

Company

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Retirement with effect from

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Surname

First name

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Street, no.

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Postcode/City/Country

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Date of birth

SI number 756.

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Tel. no.

E-mail

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Civil status

single  
registered partnership

married  
dissolved partnership

divorced  
widowed

Does the insured person have full capacity to work?

yes

no

### **Voluntary continuation of the savings process in the event of full, early retirement**

There are schemes (e.g. Stiftung FAR or VRM) that allow employees to retire early by means of a payout or bridging pension. On a voluntary basis, insured persons already enrolled in our occupational pension scheme may continue their retirement pension up to normal retirement age.

We must receive the application for continued insurance no later than 30 days before the bridging pension claim is due to start. The bridging pension application to Stiftung FAR or VRM must have already been made.

The bridging pension application to Stiftung FAR or VRM has been made

➔ Attach copy of the application

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Place, date

Employer's stamp and signature

By signing, the insured person confirms the following:

- I would like to be transferred to voluntary continued insurance until the normal age of retirement
- I have read and agree to the provisions of the enclosed pension plan

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Place, date

Insured person's signature

## *Provisions for voluntary continued insurance for employees with a bridging pension from Stiftung FAR or VRM in the event of full, early retirement*

### **Insured salary**

No salary is insured.

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### **Savings contributions**

Stiftung FAR or VRM transfers the savings contributions in December of each year in accordance with their benefits and contributions regulations.

The savings contributions are credited to the insured person's non-mandatory retirement assets.

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### **Implementation costs**

#### FAR solution:

The implementation costs amount to CHF 500.00 per year, which will be invoiced to the insured person by Stiftung FAR. This amount may be adjusted by the occupational pension scheme from year to year with advance notice to the insured person.

#### VRM solution:

The implementation costs amount to 4% of the VRM savings contribution and are paid by Stiftung VRM.

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### **Collecting contributions**

Contributions and implementation costs are collected by Stiftung FAR or VRM.

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### **Risk benefits during voluntary continued insurance**

Invalidity and contribution exemption	not insured. As long as Stiftung FAR or VRM are still transferring the savings contributions and implementation costs to the occupational pension scheme, the savings contributions will still be credited to the insured person's retirement assets.
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Pensions for spouses, registered partners, partners and orphans	not insured
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Lump-sum death benefit	If the insured person dies, the retirement assets saved are paid out.
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### **Retirement benefits in the event of reaching normal retirement age**

Age limit	In accordance with the OPA, the first day of the month after reaching the normal, statutory age limit (currently 64 for women and 65 for men).
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Early withdrawal/deferral/semi-retirement	The retirement benefits (pension or capital) may not be withdrawn early or deferred. Semi-retirement is also not possible.
Amount of retirement benefits	<p>The insured person may choose between a pension, capital or combination of the two.</p> <p>Calculation for the retirement pension: retirement assets at the time of normal retirement multiplied by the applicable conversion rate at the time.</p>