

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.

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d) Prior to joining your current occupational pension scheme, did you instruct an early withdrawal in order to purchase residential property that you have not yet repaid? yes no

Current outstanding amount

→ Please enclose the relevant statement.

CHF

e) Are you receiving a retirement pension from another pension fund or have you already drawn retirement capital? yes no

→ If yes: please send confirmation from the occupational pension scheme regarding the capital paid out and/or used for pension benefits.

f) Is this voluntary purchase to be financed by a transfer from a Pillar 3a policy? yes no

g) Who is financing the purchase? my employer I myself

h) **Only for those resident in Switzerland:**

Have you moved from abroad within the last five years? yes no

→ If yes: have you previously been insured through a Swiss occupational pension scheme in the past? yes no

→ Please enclose a copy of your insurance certificate or statement of termination benefits.

→ Date of arrival in Switzerland:

Voluntary purchases within the last three years prior to retirement are paid out as retirement pensions. They may not be drawn as capital.

4. Important information about voluntary purchases

A) Legal provisions

1. If an early withdrawal was instructed in order to purchase residential property for personal use, this must be fully repaid before any purchase.
2. Purchases made (including accrued interest) cannot be withdrawn as a capital withdrawal from the pension fund within the following three years. This applies, for example, to capital withdrawals upon retirement or under the home ownership promotion scheme. Other retirement savings (not resulting from such purchases) are not affected from a pension law perspective and may be withdrawn as capital withdrawals even within the three-year blocking period.
3. Purchases for the purposes of the repayment of early withdrawals following a divorce can, as a basic principle, be actioned at any time if the insured person has full capacity to work.
4. Individuals who have moved from abroad and are not as yet a member of a Swiss occupational pension scheme may purchase a maximum of 20% of their insured salary each year during the first five years.
5. The purchase amount reduces by the value of any Pillar 3a benefits that exceed the largest possible range according to the Federal Social Insurance Office's table.
6. A purchase is only possible if an individual has full capacity to work.
7. If the insured person has made contributions towards early retirement but does not take early retirement, the additional benefits from the purchase are forfeited in favour of the occupational pension scheme, provided the retirement benefits would not be more than 5% higher in value than those of an insured person who has not made contributions towards early retirement.

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 following divorce
2. for the repayment of early withdrawals for residential property purchases
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. According to tax practice and Federal Supreme Court rulings 2C_658/2009 and 2C_659/2009 of March 12, 2010, any capital withdrawal from the occupational pension plan – on a consolidated basis, i.e. including all second pillar arrangements and vested benefits accounts – within three years of a voluntary purchase results in the purchase being denied tax deductibility, even retroactively. The three-year blocking period is calculated to the exact day
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