Important Information on Voluntary Contributions

Legal provisions

- Persons who have made a withdrawal to finance residential property must repay this in full prior to contributing voluntarily. This rule applies only up to three years prior to an entitlement to retirement benefits. If a voluntary contribution is made within these three years, any withdrawals made will be deducted from the purchase sum.

- Purchases made (including accrued interest) cannot be withdrawn as a capital withdrawal from the pension fund within the following three years.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Other retirement savings (not resulting from such purchases) are not affected from a pension law perspective and may be withdrawn as capital withdrawals even within the three-year blocking period.

- The above limit does not apply to repurchases for the purpose of closing a gap that arises as a result of a divorce.

- Persons who have moved to Switzerland from abroad and have never been affiliated to a Swiss pension fund
before may purchase a maximum of 20% of their insured salary per year during the first five years.

- The purchase sum shall be reduced by any assets held under Pillar 3a that exceed the maximum permissible
amount according to the table issued by the Federal Social Insurance Office.

- A voluntary contribution is only possible if the insuree is able to work full time.

Notes on tax

- 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.
- 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.

Administration notes

- The value date on which the amount is credited to the pension fund's account shall apply for the allocation to a calendar year for tax purposes. Please note that some banks have bottlenecks when processing orders towards the end of the year, which may result in the execution of orders being delayed.

- Financing a gap originating in early retirement or financing an AHV bridging pension: An additional contribution, exceeding the full regulatory benefits, is possible, if it is to cover a reduction of benefits due to an early retirement. Accordingly, it is possible to finance an AHV bridging pension for the time span of the early retirement until the regular AHV age. The amount of the yearly bridging pension can be determined by the insured person as long as it does not exceed the amount of the yearly maximum AHV pension.

This document is a translation. In the event of a dispute, the German version shall prevail.

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