

If you have any questions, please contact your customer advisor:

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## Purchase – confirmation of the insured person

Name	First name		
Street			
Postcode/city/country			
Date of birth	Employee no.		
E-mail	Phone		
Marital status	<input type="checkbox"/> single	<input type="checkbox"/> married	<input type="checkbox"/> divorced
	<input type="checkbox"/> registered partnership	<input type="checkbox"/> dissolved partnership	<input type="checkbox"/> widowed

### Questions to be answered by the insured person

Are you currently able to work full time?	<input type="checkbox"/> yes	<input type="checkbox"/> no
Do you have any accrued vested benefits that you have not yet transferred?	<input type="checkbox"/> yes	<input type="checkbox"/> no
• <b>if so:</b> how much did they total at the end of the last calendar year?	CHF	
Do you have any restricted pension provision (Pillar 3a)?	<input type="checkbox"/> yes	<input type="checkbox"/> no
• <b>if so:</b> how much did it total at the end of the last calendar year?	CHF	
Have you ever made an advance withdrawal from a pension fund to finance residential property and not yet repaid it?	<input type="checkbox"/> yes	<input type="checkbox"/> no
Are you already drawing a retirement pension from a Pillar 2 pension fund or have already drawn retirement capital?	<input type="checkbox"/> yes	<input type="checkbox"/> no
• <b>if so:</b> please enclose confirmation from the pension fund in question with regard to the amount of the capital that has been paid out or used for the pension.		
Who is financing the purchase amount?	<input type="checkbox"/> the employee	<input type="checkbox"/> the employer

### For insurees with a place of residence in Switzerland only:

Have you moved to Switzerland from abroad in the last five years and never been affiliated to a Swiss pension fund?	<input type="checkbox"/> yes	<input type="checkbox"/> no
• <b>if so:</b> date of move:		

We would like to point out that your entire retirement savings will be blocked for three years following a voluntary purchase. This means that although pension fund law permits withdrawals for the financing of residential property and lump-sum withdrawals, tax implications are to be expected.

# Information on making purchases

## Legal provisions

- Persons who have made an early withdrawal of their pension fund assets to finance residential property must repay this in full prior to making a purchase. This rule applies only up to three years prior to your entitlement to receive retirement benefits. If you have made a purchase within these three years, your early withdrawals will be deducted from the purchase sum.
  - Following a purchase, the entire capital remains blocked for lump-sum payments for three years. This applies in particular to payments upon retirement, withdrawals to finance residential property, cash payments when becoming self-employed or when permanently leaving Switzerland.
  - The above limit does not apply to repurchases for the purpose of closing a gap in pension provision that arises as a result of divorce.
  - Persons who have moved to Switzerland from abroad and have never been affiliated to a Swiss pension fund 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 3 that exceed the maximum permissible amount according to the table issued by the Federal Social Insurance Office.
  - A purchase is only possible if the insuree is able to work full time.
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## Tax-related information

- According to Federal Supreme Court rulings 2C\_658/2009 and 2C\_659/2009 dated 12 March 2010, **a lump-sum withdrawal made within three years of making a purchase** is regarded as the fraudulent minimisation of taxable income, and it is for this reason that the purchase amount in question may not be deducted from taxable income.
  - The Pension Fund shall give no guarantee of the deductibility of the purchase and shall not rebook it if the Swiss Federal Tax Administration fails to recognise its deductibility.
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## Administrative information

- 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.
  - The Pension Fund shall not confirm receipt of this form until the funds have been received.
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## Confirmation of the insured person

By my signature I confirm to have answered all questions truthfully and that I have read and acknowledged the provisions and information applying thereto. The Pension Fund shall accept no liability for the event that the information provided fails to reflect the actual circumstances.

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## Signature

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Place/date

Signature of the insured person