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Your Swiss Insurer

**Postal address**  
Helvetia Insurance  
P.O. Box 99  
8010 Zurich

## Capital option

### Employer

Company

Contract number

### Employee

Policy no.

Title

- ☐ Ms  
☐ Mr

First name

Last name

Street

No.

Postcode

Place

Country

Date of birth

Marital status

E-Mail

### Capital option

**Note:** When the retirement capital is paid out, all claims to any benefits, in particular survivors' pensions and retired person's children's pensions, lapse proportionately.

Instead of a statutory old-age pension, I apply for the following on my retirement

- ☐ retirement capital  
☐ a part of the retirement savings...  
  
☐ ...as a percentage.  
☐ ...as a one-time capital payment.  
☐ ...as an annual partial pension.

Percentage of the full retirement benefit

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Amount of one time capital payment in CHF

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Annual partial pension of CHF

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**Note:** The part of the retirement savings, which is not needed for the annual pension, will be paid out as a one-time capital payment.

## Tax-related issues

The tax authorities may consider a capital withdrawal to be circumvention if voluntary purchases were made within three years of the capital withdrawal. The tax authorities may look at someone's pillar 2 relationship as a whole and generally do not recognise the deductibility of voluntary purchases made during this period. This can lead to an additional tax assessment.

Retirement benefits may be drawn in the form of a lump sum in three steps at maximum. This also applies if the salary earned with one employer is insured with several employee benefits institutions. One step includes all withdrawals of retirement benefits in the form of a lump sum within a calendar year.

The insured person is, in all events, responsible for the tax consequences of a capital withdrawal. The Foundation accepts no liability in this respect.

**It is recommended to clarify the situation prior to the capital withdraw with the relevant tax authority.**

☐ I hereby confirm that I have taken note of the tax information.

## Next steps

Capital withdrawals require the approval of the spouse or registered partner. The hence together with the announcement of the payment of the retirement benefits will request the necessary signature, which must be officially certified. For unmarried persons, we will require an original proof of civil status.

## Data protection

All personal data will be processed in accordance with the current legislation:

For compulsory occupational benefits, the data protection regulations of LOB (Art. 85a ff. LOB) apply. The provisions of the FADP apply in addition. The FADP applies to purely supplementary occupational benefits (for information e.g. identity and contact details of responsible persons, processing purposes, etc. please see [www.helvetia.ch/privacy](http://www.helvetia.ch/privacy)).