

## Purchase application

### 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

Are you fully capable of working and gainful employment?

- No  
 Yes

### Purchase application

I would like the following purchase calculation:

- Regulatory purchase  
 Purchases for early retirement

## Conditions for a regulatory purchase

A voluntary purchase is only possible if

1. Your pension fund regulations provide for this;
2. you are fully capable of working and gainful employment at the time of the purchase;
3. advance withdrawals made for residential property have been repaid in full.

A payment may only be made once we have sent you the relevant calculation based on your details. Please also note the procedure under «Good to know».

## Questions on purchasing benefits

We ask that you provide the following information so that the maximum purchase sum can be calculated in line with the legal requirements. Further information and explanations on these matters can be found in the information sheet 'Purchase of pension fund benefits'.

Have you made advance withdrawals to purchase residential property and not yet paid them back?

- Yes  
 No

**Note:** Voluntary purchase may only be made after home-ownership advance withdrawals have been repaid.

Have you not yet fully repaid any transfer due to divorce?

- Yes  
 No

Do you have any savings in vested benefits policies and/or vested benefits accounts?

- Yes  
 No

Vested benefits institution	Amount	Date
_____	_____	_____
_____	_____	_____
_____	_____	_____

Are you or have you ever been self-employed?

- Yes  
 No

In the case of an existing or former self-employed status, we need more details about any savings in Pillar 3a.

Institution	Amount	Date
_____	_____	_____

Institution	Amount	Date
Institution	Amount	Date

Have you moved from abroad in the last five years?

- Yes  
 No

Date of moving to Switzerland

Date of first joining a Swiss employee benefit institution (Pillar 2)

Have you already received retirement benefits or are you receiving retirement benefits now?

- Yes  
 No

**Note:** Please enclose with this purchase application a certificate confirming your vested benefits at the time of early retirement.

Documents attached:

## Tax-related issues

### Capital payment prohibition

There is a three-year capital payment prohibition on making a purchase. For the following three years, benefits may not be drawn in the form of a lump sum. This refers to retirement benefits, advance withdrawals for home ownership and cash payments upon termination of employment.

Otherwise, the tax authorities may consider a capital withdrawal as a circumvention and initiate a supplementary tax procedure because they can consider all 2nd pillar benefit arrangements of a person as a whole.

### Tax deductibility

For the purchase sum to be relevant in terms of tax in the current year, it must reach us on or before 31 December of that year. When deciding whether or not a purchase can be deducted from taxes, the tax authorities consider all benefit arrangements and assets of an insured person. We calculate the purchase sum on the basis of the information in our possession and cannot guarantee that this information – in particular affiliation with other pension institutions – is complete and that the purchase will be permitted for tax deduction.

### Responsibility

In each case the insured person bears the tax-related consequences associated with purchases or capital withdrawals after purchases have been made. The Foundation accepts no responsibility in this regard.

**It is strongly recommended that prior clarification be obtained from the relevant tax authority.**

- I hereby confirm that all information given is truthful and I have taken note of the tax-related aspects of a purchase.

## **Good to know**

### **Procedure**

To determine your maximum purchase sum, the application must be submitted by the beginning of November. Based on this, we calculate the maximum purchase sum and inform you of the amount. For a purchase sum to become tax-effective in the current year, it must reach us by 31 December of the year at the latest. Purchase payments which exceed the maximum purchase sum will be refunded without interest.