

simple. clear. helvetia.  
Your Swiss Insurer

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

## 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 at least partially capable of working and gainful employment?

- ☐ Yes  
☐ No

### Purchase application

I would like the following purchase calculation:

- ☐ Regulatory purchase  
☒ Purchases for early retirement

## Conditions for purchases for early retirement

**Note:** Up to 3 months before early retirement only partial purchase is possible. No earlier than three months prior to early retirement, the insured person may offset in full any existing pension shortfall. If a full purchase is made, the retirement benefit can no longer be drawn as capital. Please note the further information under "Good to know".

Contributions to make purchases for early retirement are only possible

1. within the scope of your ability of working and earning; ;
2. if the regulatory purchase option has been completely exhausted;
3. if advance withdrawals made for the purchase of residential property have been recovered or termination benefits received after divorce have been contributed in full.

**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. A payment may only be made once we have sent you the relevant calculation based on your details. Purchase payments which exceed the maximum purchase sum will be refunded without interest.

I am planning an early

- ☐ Full retirement
- ☐ Partial semi-retirement

what percentage?

- 
- ☐ With age
- ☐ At the date

Age

---

Date

---

**Note:** Consequences of continued employment beyond early retirement age:

By making purchases for early retirement, you confirm your intention to effectively withdraw from working life at the defined early retirement age. We will consider this information accordingly. If you remain gainfully employed beyond this age, the total regulatory benefit at the time of your actual retirement may not exceed that at the normal retirement age **by more than 5%**. Funds raised in excess of this amount go to the pension fund.

- ☐ I hereby confirm that I have taken note of the above notice regarding the consequences of continued employment beyond the early retirement age.

## 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

**Use in the event of transfer following divorce**

How do you wish to use the purchase?

- ☐ Regulatory purchase/Purchases for early retirement  
☐ Repayment of transfer following divorce

**Use in the event of advance withdrawal for residential property and transfer following divorce**

How do you wish to use the purchase?

- ☐ Repayment of advance withdrawal for residential property  
☐ Repayment of transfer following divorce

**Note:** Please note that the tax-related consequences can vary depending on the use. **It is strongly recommended that prior clarification be obtained from the relevant tax authority.**

Do you have assets in vested benefits policies and/or vested benefits accounts or with one of your former employee benefit institutions?

- ☐ Yes  
☐ No

**Note:** Savings held with vesting institutions (vested benefits policies and accounts) must be taken into account for the calculation of the purchase sum. This also applies to benefit scheme assets that, for particular reasons, have remained with a former employee benefit institution (e.g. in the case of persons who still have some of their assets insured with the previous employee benefit institution owing to continued insurance in accordance with Art. 47a LOB).

Vested benefits institution/Employee benefit institution	Amount	Date
_____	_____	_____
Vested benefits institution/Employee benefit institution	Amount	Date
_____	_____	_____
Vested benefits institution/Employee benefit institution	Amount	Date
_____	_____	_____
Vested benefits institution/Employee benefit institution	Amount	Date
_____	_____	_____
Vested benefits institution/Employee benefit institution	Amount	Date
_____	_____	_____
Total savings held with vested benefits institutions/employee benefits institutions		

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
_____	_____	_____

Institution	Amount	Date
Institution	Amount	Date

Total savings in Pillar 3a

Have you moved from abroad in the last five years?

- ☐ Yes  
☐ No

**Note:** For persons who have moved from abroad since 1 January 2006 and are insured for the first time in a Swiss employee benefit institution (Pillar 2), the annual purchase sum is limited to 20% of the insured annual salary in the first five years since joining a Swiss pension fund.

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.

## 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)).