simple. clear. helvetia.
Your Swiss Insurer

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

Termination of employment (employee section)

Employer

Company

Contract number

Person leaving

Policy no.

Title

◯ Ms

◯ Mr

First name

Last name

Street

No.

Postcode

Place

Country

Date of birth

Marital status

since, date

E-mail

Phone

New job

Do you have a new job in Switzerland?

☑ Yes, I have a new job

◯ No, I do not have a new job

Transfer

New employee benefit institution

Employee benefit institution

Name of the employee benefit institution

Additional name

Address

Street

Number

Postcode

Place

Country

Account details of the new employee benefit institution and contract number

Note: Please enclose a copy of the payment slip (QR voucher).

◯ IBAN

◯ Account number

IBAN

Account number

Reference no.

Contract number

Details of the new employer

Name of the new employer

Address

Street

Number

Postcode

Place

Country

Documents

Documents attached:

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).

Good to know

Follow-up cove

If you leave the employee benefit institution and are not yet insured with a new employee benefit institution, you will remain insured with us for one month for the risks of death and disability. Voluntary continuation of the pension fund within the framework of the LOB is not possible with us, but can be requested from the substitute scheme. To avoid any interruption in cover, immediate registration with the substitute scheme is necessary (commencement of the insurance term from receipt of the registration by the branch office of the substitute scheme). Anyone who receives daily unemployment insurance benefits is compulsorily insured for the risks of death and disability through the substitute scheme foundation.

Termination benefit for persons under 25 years of age

If you are under 25 years of age, you were generally only insured for the risks of death and disability and are not entitled to any termination benefit. The compulsory savings process begins on 1 January of the 25th year of age.

Transfer to new employee benefit institution

If you enter into new employment after termination of your employment, your termination benefit must be transferred to your new employer's employee benefit institution, where you will continue to build up your occupational pension capital.

Opening of a vested benefit policy or vested benefits account

If you do not have a new employer after termination of your employment, the termination benefit must remain in 2nd Pillar in another form, in which case you have the following options for maintaining benefit coverage:

- Opening a vested benefits account with a vesting institution.
- Taking out a vested benefits policy (insurance solution).

Further information on freedom of choice can be found at www.helvetia.ch. If we do not receive any instructions from you within six months regarding use of the termination benefit, we will transfer it in your favour to Stiftung Auffangeinrichtung BVG, PO Box, 8050 Zurich.

Conditions for a cash payment

If any of the following reasons apply to you, the termination benefit can be paid in cash:

- You are definitively leaving Switzerland. If you leave for a country in the EU or EFTA, the LOB retirement savings may only be paid in cash in cash if you are no longer subject to social insurance obligations in the new country. Note: Payments will be made in Swiss francs (CHF). Only in countries where the local currency is EUR, GBP or USD will payments be made in the relevant local currency. Persons resident abroad are liable to withholding tax. This tax is deducted directly from the payment. Within the European Economic Area (EU) the payment is automatically made in Euro.
- You are becoming self-employed in Switzerland (full-time) and are no longer subject to the compulsory occupational benefit scheme. Please note that the application for cash payment must be submitted within one year of starting full-time self-employment.
- You are a cross-border commuter and are definitively giving up gainful activity in Switzerland/ Liechtenstein. The LOB retirement savings may only be paid in cash if the cross-border commuter is no longer subject to social insurance obligations in his/her country.
- Your termination benefit is less than the annual contribution you paid (insignificance of the termination benefit).

If you are married or living in a registered partnership, we require officially certified proof of consent from your spouse or registered partner for any cash payment.

Note: Information, documents and application for clarification of the insurance obligation can be found at www.verbindungsstelle.ch. Sicherheitsfonds BVG, Eigerplatz 2, 3000 Bern

Voluntary continuation of insurance

If you are not joining a new benefit scheme and wish to voluntarily continue your occupational benefit coverage, you have the following possibilities:

- Insured persons who leave the compulsory occupational benefit scheme can opt to continue their coveraage voluntarily through the Substitute Occupational Benefit Institution (Art. 47 LOB). For further information please contact the Substitute Occupational Benefit Institution LOB (www.aeis.ch).
- Insured persons who have reached the age of 55 and are leaving the compulsory occupational benefit scheme as a result of their employment contract being terminated can continue their basic occupational benefit coverage at the same level through their previous benefit scheme (Art. 47a LOB). It is not possible to continue coverage through a scheme which provides supplementary benefits coverage only.