

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

Termination of employment from the age of 58

Unless you have a new job and are older than 58, please make a selection:

- ☐ I am looking for a job or am registered as unemployed.
- ☐ I have a new job outside Switzerland.

Note: If you wish to receive your retirement benefit, your employer must notify us of your early retirement. Please contact your employer, so that the necessary steps can be taken. Upon receipt of the aforementioned notification from your employer, we will notify you in writing of the retirement benefits due. Thank you.

Benefit

I would like to open a vested benefits policy or vested benefits account or transfer my termination benefit to an existing vested benefits institution.

- ☐ Please transfer my termination benefit to open a vested benefits account with the Swisscanto Vested Benefits Foundation.

Please select the cantonal bank paying interest to which your vested benefits will be transferred:

- ☐ Appenzeller Kantonalbank (CH50 0076 3605 0331 1590 1/ Vtr.-Nr. 610000)
- ☐ Banca dello Stato (CH63 0076 4105 0247 L000 C/ Vtr.-Nr. 620000)
- ☐ Banque Cantonale Neuchâteloise (CH43 0076 6000 Z352 0721 9 / Vtr.-Nr. 710000)
- ☐ Glarner Kantonalbank (CH89 0077 3805 0333 8570 7 / Vtr.-Nr. 630000)
- ☐ Graubündner Kantonalbank (CH12 0077 4151 2901 8700 0 / Vtr.-Nr. 640000)
- ☐ Schaffhauser Kantonalbank (CH69 0078 1585 0330 0010 3 / Vtr.-Nr. 670000)
- ☐ Schwyzer Kantonalbank (CH33 0078 2005 5645 2610 1 / Vtr.-Nr. 680000)
- ☐ St. Galler Kantonalbank (CH04 0077 7000 0200 0008 3 / Vtr.-Nr. 650000)
- ☐ Thurgauer Kantonalbank (CH08 0078 4102 0060 7000 0 / Vtr.-Nr. 690000)
- ☐ Urner Kantonalbank (CH38 0078 5000 0839 4273 2 / Vtr.-Nr. 700000)

Further information and the current interest rates of the cantonal banks can be found at www.swisscanto-fzs.ch.
The following regulations of the Swisscanto Vested Benefits Foundation apply:

- [Pension Regulations](#)
- [Investment Guidelines](#)
- [Cost Regulations](#)

- ☐ Please transfer my termination benefit to the vesting institution named below so that a vested benefits account or vested benefit policy can be set up.

Required documents: Please enclose a copy of the opening application with the payment slip (QR voucher).

Name

Bank/post office (name, address)

IBAN

☐ Enter additional vested benefits institution

Name

Bank/post office (name, address)

IBAN

I would like a cash payment...

☐ ... because I am becoming full-time self-employed and am no longer subject to the compulsory occupational benefit scheme.

Required documents: Please provide us with the confirmation of the AHV compensation office. Your relevant OASI compensation fund can be found at www.ausgleichskasse.ch. You can attach the documents as a file at the end of this form.

Note: Please note that the application for cash payment must be submitted within one year of starting full-time self-employment.

☐ ... because I am definitively leaving Switzerland/Liechtenstein.

Required documents: Please enclose the certificate of deregistration from the municipality (Switzerland/Liechtenstein) and the confirmation that the social security obligation of the security fund in Bern has been clarified. If the person is moving to a country outside the EU/EFTA, proof of the social security obligation is not required.

You can obtain the relevant form directly from www.verbindungsstelle.ch. You can attach the documents as a file at the end of this form.

Note: A payment 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.

☐ ... because I am a cross-border commuter and am definitively giving up my gainful activity in Switzerland/Liechtenstein.

Required documents: Please enclose confirmation of the clarification of the social security obligation from the Security Fund, Bern.

You can obtain the relevant form directly from www.verbindungsstelle.ch. You can attach the documents as a file at the end of this form.

☐ ... because my termination benefit is less than my annual contribution (insignificance of the termination benefit).

Voluntary continuation of insurance from age 55

- ☐ I am interested in continuing my current benefit coverage and paying all contributions in accordance with Art. 47a of the LOB.

Note: This option is not possible in the supplementary benefit scheme (exclusive cadre foundation).

Note: This option is valid only if you are already 55 and are leaving the compulsory occupational benefit scheme as a result of your employment contract being terminated. Non è possibile far proseguire il rapporto assicurativo nel caso in cui la persona assicurata non sia più assoggettata all'AVS (ad es. frontalieri).

By selecting this option you are confirming that you fulfil all these conditions.

In order for you to take advantage of this option this form must be received by the foundation **no less than 30 days after the date on which your employment contract ends**. You will then be sent all the documentation you need to complete to continue your occupational benefit coverage according to Art. 47a LOB.

We also require **a copy of the notice of termination provided to you by your employer**. You can upload the documents as a file here.

Comments if the vested benefit is split between two foundations

Payment details

Bank/post office, name, branch

Postcode, place

☐ IBAN

☐ Account number

IBAN

Account number

Reference no.

SWIFT/BIC code

Account holder

Name

First name

Street and number

Postcode, place

Is a transfer of residence abroad planned?

☐ No

☐ Yes

By when?

Tax related aspects of cash payments

The tax authorities may regard the capital withdrawal as circumvention if purchases were made within three years of any capital withdrawal. The tax authorities may consider all the 2nd Pillar pension arrangements of a person as a whole and generally do not recognise the deductibility of purchases made during this period. This may lead to a supplementary tax procedure. The insured is in any case responsible for the tax consequences of the capital withdrawal.

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

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).

By signing below, the insured person confirms that they wish to maintain benefit coverage in the form described above, that they have taken note of the information on the last page of this form and that in the case of payment in cash (other than marginal termination benefit), they are no longer subject to the obligatory occupational benefit scheme.

For single, divorced or widowed persons, a confirmation of marital status is mandatory for payment in cash.

Place and date

Signature of the insured person

In the event of a cash payment, an original officially-certified signature of the spouse or registered partner, as the case may be, is mandatory. Certification must be carried out by a notary, the certification office of the municipality or state chancellery of the place of residence or Canton or an equivalent official body. Signing must take place in the presence of the person certifying the signature. A signed passport or identity card must be produced.

Place and date

Signature of spouse or registered partner

Official certification of the signature of your spouse or registered partner in the original:

Good to know

Follow-up cover

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.servisa.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 leaving Switzerland permanently. If you leave for a country in the EU or EFTA, the LOB retirement savings may only be paid 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). 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 coverage 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.