



## Application to buy into pension fund

Request for the calculation of the maximum purchase sum

Please note the **information** on the reverse of this form.

Contracting office: \_\_\_\_\_

\*Contract no.: \_\_\_\_\_

\*Policy no.: \_\_\_\_\_

\*Company: \_\_\_\_\_

Street, no.: \_\_\_\_\_

Zipcode, city: \_\_\_\_\_

### 1 Personal details

\*Last name: \_\_\_\_\_

\*First name: \_\_\_\_\_

\*Date of birth: \_\_\_\_\_

\*Street, no.: \_\_\_\_\_

\* Zipcode, city: \_\_\_\_\_

### 2 Information required

Your personal circumstances may affect the purchase sum. Please provide us with the following information so that we can calculate the maximum purchase permitted by statutory provisions. Further information and explanations regarding the questions can be found in the information sheet "Purchase of pension fund benefits".

2.1 \*Have you made a **home ownership withdrawal** and not yet paid it back?

Yes  No

2.2 \*Do you have holdings in **vested benefit policies** and/or **vested benefit accounts**?

Yes  No

Vested-benefits institution

Amount

Date

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2.3 \*Are you or have you ever been **self-employed**?

Yes  No

If so, we need more detailed information on any pillar 3a holdings.

Institution

Amount

Date

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2.4 \*Have you **settled in Switzerland from abroad** after January 1<sup>st</sup> 2006?

Yes  No

If so, date of settlement: \_\_\_\_\_

Date of first entry into a Swiss employee benefit institution (2<sup>nd</sup> pillar): \_\_\_\_\_

2.5 \*Have you **attained the age of 55** and have you already drawn or are you currently drawing **retirement benefits**?

Yes  No

If so, please enclose verification of the withdrawal benefits at the time of early retirement.

### 3 Confirmation

Your signature confirms that the information you have provided is complete and accurate, that you are currently fully capable of gainful employment and that you have taken note of the information on the reverse.

Place, date

Signature of the insured person

**Please return this form to:** Your contracting office or Swisscanto Collective Foundation, Branch office, St. Alban-Anlage 26, P.O.Box 3855, 4002 Basle

## **A Important notes**

### **Conditions**

A voluntary purchase of benefits is only possible if:

- a) your pension fund rules permit it and
- b) at the time of the purchase you are fully capable of gainful employment and
- c) advance withdrawals for residential property have been repaid in full.

No payment should be made until we have provided you with a calculation based on the information you provide. In this connection please note the procedure in section C.

For individuals who moved from abroad after 1 January 2006 and are insured for the first time by a Swiss employee benefit institution (2<sup>nd</sup> pillar), the annual purchase sum during the first five years after joining a Swiss employee benefit institution is limited to 20% of the insured annual salary.

## **B Tax aspects of a purchase**

### **Capital payment prohibition**

In the case of tax-privileged purchases, a three-year capital payment prohibition applies. After a purchase you may not withdraw benefits in capital form for the next three years. For this reason you cannot buy into your old-age savings in the last three years before your retirement (regular or early retirement) if, according to the regulations, only capital benefits are provided for or if you wish to withdraw the retirement benefit in capital form.

If the three-year capital payment prohibition is not observed, the tax authorities may consider the capital withdrawal to be an attempt to evade taxes and initiate supplementary tax proceedings. The tax authorities may view all of a person's second pillar benefit arrangements as a whole. A purchase into an employee benefit institution and a capital withdrawal from a second pension solution within the three-year period may also be viewed as tax evasion.

### **Assets held with other employee benefit institutions**

For persons insured under further pension solutions, there may be reductions in the purchase sum calculated by Swisscanto. Depending on the canton, the tax authorities require assets held with other employee benefit institutions to be taken into account. The insured person is responsible for disclosing such matters.

### **Responsibility**

In every case the insured person bears full responsibility for the tax consequences of a purchase or a capital withdrawal following a purchase. The Foundation accepts no liability in this regard.

**It is recommended to consult the tax authorities in advance.**

## **C Procedure**

In order for your maximum purchase sum to be calculated, it is important that you submit your application by the beginning of November; we shall then calculate the relevant sum and notify you of it. In order for a purchase sum to be tax-effective in the current year, it must reach us by no later than 31 December of the year in question. Purchase sums are included in your supplementary old-age savings. Any sum by which a purchase payment exceeds the maximum permissible purchase sum is repaid without interest.