

# Early retirement and partial retirement

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

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

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

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

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

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

## 1 Personal details concerning the insured person

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

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

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

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

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

\*Civil status at retirement: \_\_\_\_\_

\*Is the insured person fully capable of working or earning?  Yes  No

**If not, the form Notification of Incapacity to Work must also be submitted.**

\*Are there any preretirement rules from a collective labor agreement to be applied?  Yes, the following: \_\_\_\_\_

No

## 2 Information concerning the retirement

\*Is an early retirement required? \_\_\_\_\_

Yes  No

\*Is a partial retirement required<sup>1</sup>? \_\_\_\_\_

Yes  No

\*Date of the early retirement respectively the partial retirement, date: \_\_\_\_\_

If yes, further employment to: \_\_\_\_\_ % with an annual salary of CHF: \_\_\_\_\_

<sup>1</sup>Note: A partial retirement is only possible if designated in the regulations.

## 3 Explanations

- a) With a semi-retirement a maximum of three retirement steps are possible, whereby each step must equal at least 25 %. Semi-retirement must be accompanied by a corresponding reduction in the number of working hours and the basic salary. There must be a period of at least one year between two retirement steps. The pension fund regulations are authoritative resp. remain reserved in any case.
- b) An insured person fully capable of employment can reduce pension shortfalls benefits with regard to a planned early retirement in whole or in part with voluntary contributions.

The insured person has to apply for the contribution prior to the retirement using the form "Purchase for early retirement".

- c) If a change of the type of benefits is requested (i.e. partial or full capital option retirement benefit or full retirement pension) please use the form "capital option"
- d) Semi-retirement with capital benefits may be viewed by the tax authorities as abusive and may be offset by them. The tax consequences in connection with (partial) capital withdrawals are always borne by the insured person. The Foundation accepts no liability in this regard. **We recommend that you check with your tax authority in advance.**

Place, date

Stamp, signature of the company

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