

Buying into the pension fund

A voluntary purchase into your pension fund brings numerous benefits: You increase your old-age pension, while at the same time reducing your tax burden, and filling any gaps in your pension provision. What is more, generally you will benefit from an attractive return on your retirement capital.

A

Personal details

Please complete all the details below:

Name of your employer _____

Social security number (AHV number) _____

Surname _____ First name _____

Street/no. _____ Postcode/town _____

E-mail _____

B

Further information about your buy-in

Please answer the following questions so that we can calculate your individual buy-in potential:

1. Have you made an early withdrawal from your termination benefits under the home ownership scheme which you have not paid back?

No

Yes

Early withdrawal in the amount of:

CHF _____ as of [. . .]



Note

You can only make voluntary buy-ins after you have paid back any early withdrawals for home ownership.

2. Do you have claims under the 2nd Pillar, for example one or more vested benefits policies and/or one or more vested benefits accounts?

No

Yes

The pension assets total:

CHF _____ as of [. . .]



Documents

Please enclose a copy of the current account statements of your vested benefits account(s) and/or a confirmation of the current surrender values of your vested benefits policy(ies).

3. Do you have one or more Pillar 3a tied pension plan products into which you paid contributions in the past?

- No Yes The pension assets total:
CHF _____ as of [_ . _ . _ . _ . _ . _ . _ . _ . _]



Documents

Please enclose a copy of the current account statements of your 3a account(s).



Note

Your buy-in potential is reduced by any Pillar 3a assets that exceed the legally stipulated maximum amount for those who are not self-employed.

4. a) Have you moved to Switzerland from abroad within the last five years?

- No Yes When did you move here? As of [_ . _ . _ . _ . _ . _ . _ . _ . _]



Note

If you have moved to Switzerland from abroad and have never belonged to a Swiss pension fund before, you may pay buy-in amounts of up to a maximum of 20% of your insured annual salary each year for the first five years.

b) Were you previously insured with a Swiss pension fund?

- No Yes



Documents

If yes: Please enclose your insurance certificates and/or termination statements.

5. Are you already receiving an old-age pension from a Pillar 2 pension fund and/or have you already received retirement savings capital?

- No Yes How much is your annual old-age pension?
CHF _____ since [_ . _ . _ . _ . _ . _ . _ . _ . _]

What was the retirement capital used to calculate the old-age pension?

CHF _____ as of [_ . _ . _ . _ . _ . _ . _ . _ . _]

What amount of retirement savings capital did you withdraw?

CHF _____ as of [_ . _ . _ . _ . _ . _ . _ . _ . _]



Note

Your potential buy-in amount is reduced by the credited assets from a retirement pension that has already started.



Documents

Please enclose a copy of your last pension certificate. This must show your retirement capital at the time of retirement.

C

Important to know

If you had to transfer part of your pension assets to your spouse after a divorce, you can close this pension gap at any time and without restriction by making a buy-in.

If you have made a buy-in, you are not permitted to withdraw the resulting benefits from the Foundation as a lump-sum again during the next three years.

Please note that part or all of your buy-in may not be recognized as a deduction by the tax office. Please inquire at your tax office about the tax situation before making the buy-in.

For your deposit to be considered for the current tax year, the buy-in amount must reach us by **mid-December**, but no later than 31 December (value date).

D

What to do next

Please print out the completed form, sign it and send it to us by post or e-mail by **10 December at the latest**, together with any necessary enclosures.

After receiving the form we will determine your individual potential buy-in and send you a binding buy-in calculation including the bank transfer details. As soon as you have received it, you can order the bank transfer.

Please note that deposits cannot be processed without a previously submitted buy-in form.

The stated buy-in amount does not have to be paid in one payment. Rather, it may be advisable to spread the purchases over several years so that you benefit optimally from tax relief.

E

Confirmation

I confirm that I have answered all questions truthfully and completely and have taken note of the regulations on buy-ins, the information on the site www.profond.ch/Einkauf, and the information provided above. Profond accepts no liability if the information provided does not reflect the actual facts.

Place, date

Signature
