

Emigration: What you need to consider regarding your retirement assets

If you want to emigrate from Switzerland, there are rules for obtaining your retirement assets. You will find out what you need to do and what documents are required here.

The regulatory and legal provisions applicable at the time of withdrawal apply to the withdrawal of your retirement assets. Any changes are reserved.



I am moving to an EU/EFTA country

You can withdraw the non-compulsory portion of your retirement assets. The compulsory part of your retirement assets remains in Switzerland and must be transferred to a vested benefits institution.

If you are not subject to a mandatory social security obligation in the new state of residence, you can demand the cash payment of the compulsory part of your vested benefits from your vested benefits institution at a later date. You can access the form necessary for this on the website of the BVG Guarantee Fund liaison office (www.verbindungsstelle.ch).

I am moving to a third country (not EU/EFTA)

You can withdraw your entire retirement assets.

- You are unmarried: Include a current proof of marital status (not older than 6 months).
- Cross-border commuters must provide official confirmation that they no longer have a work permit.

Restrictions on cash payment

If you made purchases into the pension fund less than three years ago, this amount, including all interest, is blocked for three years. It does not matter whether the purchase was made with Profond or another pension fund.

Once the three-year blocking period has expired, you can apply for the cash payment.

The payment of your retirement assets is subject to withholding tax. Depending on the country of departure, withholding tax can be reclaimed if a double taxation agreement exists. If you have any questions about tax liability, please contact a tax and financial specialist.

Your responsibility

You are responsible for your occupational retirement benefits. For that reason, carefully consider the advantages and disadvantages of a cash payment of your vested benefits.

In the case of a cash payment, you will be subject to immediate taxation. You will have to close the resulting gaps in your pension benefits on retirement and in the event of disability and death and bear the costs of any risk insurance (death and/or incapacity to work).

How to apply for the cash payment

1. Ask your local municipality to provide you with written confirmation of your definitive deregistration.
2. Send Profond a copy of this confirmation together with the “[Payment details for my vested benefits](#)” form. In addition, depending on your personal situation, the following documents are required:
 - You are married or live in a registered partnership: Enclose an officially certified signature from your spouse, spouse or partner. For cash payments under CHF 5000, the signature including a copy of the valid ID card of your spouse, spouse or partner is sufficient.