

Purchase of pension fund benefits

By purchasing additional pension fund benefits, you can simultaneously increase your retirement benefits, close any contribution gaps and reduce your tax burden. In addition, you benefit from the interest earned on your capital.

1 Personal details

To identify you we need at least one of the following three pieces of information:

Name of your employer

Contract number

AHV number

We need all the following information:

Last name

First name

Street, no.

Zip code, town or city, country

Home phone number

Email

2 Desired purchase amount

You wish to transfer the following amount:

Amount in CHF

Note

If you are using online banking to make your transfer you will have to indicate your contract number under «purpose» (Verwendungszweck).

Deadline

Your purchase amount must be received by us by December 31 at the latest so that we can take your payment into account for the current fiscal year. We recommend that you transfer the amount as early as possible.

Note

Your **contract number** can be found on your pension plan or on your pension certificate.

Note

Please contact the person responsible for occupational retirement provision at your company or call our Help Point BVG on 0800 80 80 80 **if you are insured with Vita Invest, Vita InvestPlus or Vita Select.** We will be happy to inform you about the procedure and send you your personal pension certificate.

Note

Your **purchasing potential** is indicated on your pension certificate.

3

Additional information concerning the purchase

In order for us to correctly process your purchase of pension benefits, we need the following information:

Have you made an early withdrawal of pension savings to fund the purchase of residential property?

- No Yes

Please note

Before you can make a purchase you first have to repay the early withdrawal.

Have you ever been self-employed and paid into pillar 3a?

- No Yes

Please note

Your purchasing potential will be reduced by any assets from pillar 3a that exceed the legal maximum for dependent employees.



Documents required

Please enclose a copy of the current account statements for your pension accounts and a confirmation of the current cash values of your pension policies.

Have you moved to Switzerland from another country and never previously belonged to a Swiss pension plan under pillar 2?

- No Yes

When did you first join a pension plan of pillar 2?

Date

Please note

In this case, your purchase amount in the first five years after joining a Swiss pension plan may be no higher than 20% of your insured salary according to regulations.

Do you have any further claims from pillar 2, such as from a vested benefits account or a vested benefits policy?

- No Yes

Please note

Your purchasing potential will be reduced by your further claims from pillar 2.



Documents required

Please enclose a copy of the current account statements for your vested benefit accounts and a confirmation of the current cash values of your vested benefit policies.

Are you drawing or have you ever drawn retirement benefits (retirement pension and /or retirement savings capital) under an earlier pension plan?

- No Yes

Please note

Your purchasing potential will be reduced by the assets already paid out under your former pension plan.



Documents required

Please enclose a copy of your most recent pension certificate. It must clearly show your savings capital at the time of retirement.



Savings capital (retirement savings capital)

Savings capital is money paid into pillar 2 by the employer and the employee during the employee's working life. The savings capital, plus interest, is available for your pension on retirement. At least half of this is funded by the employer.

4 Important to know

If you have purchased pension fund benefits, you may not claim any benefits in the form of a lump sum for the next three years. This concerns capital payments on retirement, for instance, as well as early withdrawal to fund the purchase of residential property or the cash payment of vested benefits on leaving a position of employment.

If you have to surrender part of your pension savings to your former spouse following a divorce, you can make up for this pension shortfall at any time and without any restrictions by making a purchase.

Please note that the tax authorities might not recognize, or at least might not fully recognize the purchase for purposes of a tax deduction. For information on tax matters please contact your tax authority before making a purchase.

5 Confirmation

I confirm that I have truthfully answered all questions and have taken note of the regulations concerning purchases and of the information provided above.

Place, date	Signature
	Name of your advisor

6 What happens next?

As soon as we have received and reviewed your documents and your payment in relation to your purchase of pension fund benefits, we will issue your new pension certificate and your tax certificate.

Please send the completed and signed form by regular mail or email to:

Zurich Insurance Company Ltd
Help Point BVG
P. O. Box
8085 Zurich
bvg@zurich.ch



Do you have any questions about this form?

Help Point BVG (phone 0800 80 80 80) is available to answer your questions from 8 a.m. to 6 p.m. from Monday to Friday.