

Notification of regular, early or partial retirement

1.

Get informed and discuss the matter with your employer

Obtain information about the possibilities together with advantages and disadvantages of a regular, early or partial retirement. More information is available at vita.ch/retirement, alternatively you can arrange a consultation with our retirement advisors on 0800 80 80 80. There you'll also find information about how to close any retirement provision gaps arising in connection with a planned early retirement.

Discuss your retirement plans with your employer.

2.

Determine the degree of your partial retirement

If you decide to take partial retirement, you can do so in up to three steps. In each step, your workload and salary must be reduced by at least 20% of a full-time workload.

We recommend that you contact your tax authority for advice on the tax implications of a partial retirement.

3.

Annuity or lump-sum?

As a rule, you will receive your retirement benefits in the form of an annuity. However, you can also withdraw all or part of it as a lump-sum. The amount of your pension at the time of retirement can be found on your pension certificate.

Please note when drawing an annuity

You can only withdraw your retirement benefits as an annuity if your pension plan allows annuities and the annuity is higher than 10% of the minimum AHV retirement pension.

Vita Plus pension plans are typically not intended for withdrawal as an annuity.

In case of a lump-sum withdrawal please regard the following

If you have made purchases into the pension fund within the last three years prior to retirement, the benefits resulting from those purchases may not be withdrawn as a lump-sum.

With a lump-sum capital withdrawal, all claims as well as claims from possible dependents with respect to the Collective Foundation are satisfied. In the case of partial retirement the entitlement to benefits is deemed settled proportionally to the degree of the partial retirement.

You require a current confirmation of your marital status that was not issued **more than three months** prior to retirement. Or the signature of your spouse or registered partner.

4.

Please complete the form and return it to us no later than one week (three months at the earliest) before the planned retirement by email or regular mail:

pension@zurich.ch

Zurich Switzerland
Scanning BVG
P. O. Box
8085 Zurich

5.

You will receive a confirmation from us



Questions about notification of retirement?

The Benefits department of Zurich Group Life can be contacted by e-mail at pension@zurich.ch or by telephone from Monday to Friday from 8 a.m. to 5 p.m. on +41 44 629 08 85.



Notification of retirement

1 Information about the contract and your person

Name of the employer	
Contract number	
Last name	First name
Street, no	Zip code, town or city, country
Private telephone	Private email
Date of birth	Marital status <input type="radio"/> single <input type="radio"/> married <input type="radio"/> divorced <input type="radio"/> widowed <input type="radio"/> registered partnership <input type="radio"/> dissolved partnership
AHV number	

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

◀ If you are single, divorced, widowed or in a dissolved partnership, we require a current civil status certificate (no older than three months).

Are you fully able to work?

Yes | No

Are you planning to move abroad?

No | Yes

Date of move abroad
New foreign address

◀ Should you currently be partially or completely unable to work, please get in touch with us so that we can discuss your retirement situation.

2 Type of retirement

Date of retirement (day/month/year)

Are you planning partial retirement?

No | Yes

Previous level of employment as a % of 1 FTE	New level of employment as a % of 1 FTE
New relevant AHV annual salary in CHF	Partial retirement step <input type="radio"/> No. 1 <input type="radio"/> No. 2 <input type="radio"/> No. 3

3 Paying out of retirement benefits

How do you wish to receive your retirement benefits?

As an annuity
 As a lump sum

both

Proportion of pension in CHF (relating to annual pension) or as a percentage
--

Proportion of lump sum in CHF or as a percentage
--

Where do you wish the benefits to be paid?

Name and address of the bank
IBAN No.

◀ The account **must** be in your name.

4 If drawn as an annuity

How do you wish it to be paid out?

Monthly in advance Quarterly in advance

Are you entitled to a retired persons' children's pension?

No Yes

▶ Required documents

- Family identity document
- Education confirmation

◀ You are entitled to a retired persons' children's pension if your pension plan includes coverage for a retired persons' children's pension. In addition, your children must be in education at the time of your retirement or partial retirement and must not have reached the age of 25.

5 Payment as a lump-sum (or partially as a lump-sum)

Have you made voluntary contributions to your occupational pension plan in the three years prior to retirement?

No Yes

Are you married or living in a registered partnership?

No Yes

▶ Required documents

Confirmation of marital status

Confirmation from spouse or registered partner

Place and date	Spouse's signature
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Does the lump-sum capital withdrawal amount to more than CHF 50,000?

No Yes

Confirmation of authenticity of spouse's or registered partner's signature

Place and date	Notary's signature
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◀ The retirement benefit amount can be found on the pension certificate.

◀ The authenticity of the signature of your spouse/registered partner must be officially authenticated by a notary on presentation of your passport, identity card or foreign identity card. You are responsible for the authentication costs. **The authentication may not be more than three months old at the time of your retirement or partial retirement.**

Have you already drawn retirement savings capital from another pension fund?

Capital withdrawals within a calendar year count as one partial withdrawal step.

No Yes

When did you draw the retirement savings capital?

Date

6 In the event of early, deferred or partial retirement

The employer confirms the above information in so far as it relates to the employment relationship. The employer also confirms having duly reported any and all changes (e.g. changes in wages or marital status). Changes may not be made retroactively after settlement of the payment.

Place and date

Employer's signature

7 Employee's signature

Place and date

Signature