

How to register for deferred retirement

You can continue to work and remain insured after reaching the regular retirement age – up to the age of 70.

1.

Together with your employer, decide how you want to continue the insurance.

You can defer your retirement in the pension fund for up to five years after the regular retirement age. During this time, you continue to accumulate additional retirement assets – provided you remain in gainful employment. You have two options to choose from.

With savings contributions

(continued insurance coverage in accordance with Art. 33b BVG)

- You continue to pay in savings contributions – and your saved capital continues to earn interest.
- If you retire later, the conversion rate will increase. This means you will receive a higher pension.
- Your retirement benefits (pension or lump sum) and death benefits – such as partner pension, orphans' pension or lump-sum death benefit – continue to remain insured. However, occupational disability benefits are no longer insured from this time.
- Only administrative costs are incurred – risk costs are no longer charged.
- The division of costs remains as set out in your employer's pension plan.

Without savings contributions

(deferral of retirement benefits in accordance with Art. 13b BVG)

- You no longer pay in any savings contributions, but your saved capital continues to earn interest.
- If you retire later, the conversion rate will increase.
- Your retirement benefits (pension or lump sum) and death benefits – such as partner pension, orphans' pension or lump-sum death benefit – continue to remain insured. However, occupational disability benefits are no longer insured from this time.
- There are no risk or administrative costs.

You decide whether you want to defer your retirement completely or partially in combination with partial retirement. If you are considering partial retirement, please also complete the "Notification of regular, early or partial retirement" form on our vita.ch website and send it to us.

2.

The signed form must be received by us no later than one week before you reach regular retirement age.

By email:
vitainvest@pfs.ch

By regular mail:
**Vita Invest Collective Foundation of
Zurich Life Insurance Company Ltd
P.O. Box
8085 Zurich**

3.

Once the deferral has been processed, you will receive a new pension certificate.



Do you have any questions about this form?

The Vita Invest customer service (phone 044 628 43 43) is available to answer your questions Monday through Friday from 8.00 a.m. to 12.00 noon and from 1.00 p.m. to 6.00 p.m.



Notification of deferred retirement

1 Information about the contract and your employee

Name of the employer	
Contract number	
AHV number	
Last name	First name
Street, no	Zip code, town or city, country
Private telephone	Private email
Date of birth	

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

2 Does the level of employment and/or the annual AHV salary change?

☐ 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	

3 Continuation of occupational retirement provision

How would you like to continue your insurance?

- ☐ **With savings contributions**
You continue to pay contributions and your saved capital earns interest.
- ☐ **Without savings contributions**
Your existing saved capital is retained for you and continues to earn interest.

4 Signatures

Place and date	Employer's signature
Place and date	Employee's signature