



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 044 628 43 43. You can also find out here about how to close any possible retirement provision shortfalls 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 have decided on partial retirement, you may do this in one to three partial steps. With every step the workload and remuneration must be reduced by at least 20% of the full working week.

We recommend that you contact your tax authority for information regarding the tax implications of working in partial retirement.



3. Annuity or lump-sum?

As a rule, you will receive your retirement benefits as a monthly annuity at the end of each month. You may, however, draw all or some of the benefits as a lump sum. The pension amount at the time of retirement can be found on your pension certificate.

Please note when drawing an annuity

You can only draw 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.

Please note when drawing a lump-sum capital withdrawal

If you have purchased pension fund benefits in the last three years prior to retirement, you may not draw this benefit 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. If you are entering partial retirement, these claims will be deemed proportionately settled.

You require current confirmation of marital status (**no older than three months**) and 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:

vitainvest@pfs.ch

Vita Invest Collective Foundation of
Zurich Life Insurance Company Ltd
P. O. Box
8085 Zurich



5. You will receive a confirmation from us



Questions about notification of retirement?

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 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.

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 both
 As a lump sum

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

In what form would you like the balance of your individual performance account (iVFR) to be paid out?

- as a supplemental pension annuity
 as regular disbursements from your individual pension account

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

- No | Yes

▶ **Required documents**

- Family identity document
- Confirmation of enrollment in a vocational training program

◀ You are entitled to a retired persons' children's pension if your pension plan includes coverage for a retired persons' children's pension. To qualify, your children must be enrolled in their first vocational training program and be less than 25 years of age at the time of your retirement or partial retirement.

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
----------------	--------------------

◀ In the event of withdrawal entirely as a lump sum, the individual value fluctuation reserve will likewise be paid as a lump sum.

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
----------------	--------------------

◀ 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?

- No | Yes

When did you draw the retirement savings capital?

Date

6 Partial or early 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
----------------	-----------