

Purchase form

(Purchase of contribution years and increases in benefits and also of early retirement)

Employer	_____	Contract No.	_____
Surname	_____	First name	_____
Street	_____	Postcode/Town	_____
Date of birth	_____	Material status/Date	_____ / _____
E-Mail	_____	Phone	_____

To enable us to carry out a purchase calculation, we kindly ask you to answer the following questions in full and to return the form to us, duly signed.

- Do you have any other vested benefits accounts or policies which you have not yet contributed? yes no
(Applies to vested benefits accounts and policies or a termination benefit from the previous pension fund)
 – If so, how high is the current sum total (account + deposit)? CHF _____
- What is the amount of your savings (account + deposit) in pillar 3a as at 31 December of the previous year? CHF _____
- Have you made an early withdrawal for home ownership as part of Pillar 2 which you have not yet paid back? yes no
- Do you draw a retirement pension from a pension fund or have you already had retirement capital paid out to you? yes no
(If so, please enclose the statement from the pension fund)
- Are you resident abroad (cross-border commuter) or have you moved from abroad and joined a Swiss pension fund within the last 5 years for the first time? yes no
 – If so, when? First entry date: _____

Confirmation

I confirm that all the information provided in answer to these questions is true and correct, and that I have taken due note of the Information Sheet on the purchase of contribution years.

Date

Signature of insured person

Information sheet on the purchase of contribution years and increases in benefits and also of early retirement

What you need to know about the purchase of contribution years and increases in benefits:

1. Purchases are tax deductible provided they are made from your private assets. Once a year we will send you a tax certificate for your purchases.
2. The value date of the credit note is decisive in determining the calendar year to which the purchase pertains for tax purposes. If a purchase is made with value date 31 December 2024 for example, we will issue a tax certification for the year 2024. If a purchase is made with value date 2 January 2025 for example, we will issue a tax certification for the year 2025. Please note that some banks may experience bottlenecks towards the end of the year when processing payment orders, which can result in a delay in the execution of said orders. We therefore advise you not to wait until the end of the year before making the transfer.
3. A maximum of two voluntary purchases may be made per pension relationship in a particular calendar year. They must be made by bank transfer. Cash payments are excluded.
4. Voluntary purchases are ascribed to the supplementary retirement assets.
5. Vested benefits of 2nd pillar which you may not yet have contributed to our pension fund (e.g. previous pension fund, substitute occupational benefit institution, vested benefits account or policy) need to be included in the calculations made by the pension fund when calculating the maximum possible purchase amount, as if said amount had already been paid in. We also draw your attention to the fact that all vested benefits due after 31 December 2000 or all such vested benefits accounts set up after said date must be contributed to the current pension fund.
6. To calculate the maximum possible purchase sum we have to check whether your Pillar 3a savings capital exceeds the limit stipulated by tax law for employees in the table published by the Federal Social Insurance Office. The exceeding amount has to be deducted from your maximum possible purchase sum.
7. If you made an early withdrawal for home ownership at any point, you will generally no longer be able to make a purchase, unless you repay in full the total amount of the early withdrawal. On repayment you will be refunded the tax paid at the time, without interest. For this you need to make an application to whichever tax authorities levied the tax.
8. If you are resident abroad (cross-border commuter) or have moved to Switzerland from abroad and have never been insured in a pension fund before, the annual purchase sum may not exceed 20% of the insured salary in the first 5 years after joining the pension fund for the first time.
9. In the case of an insured person who is already drawing or has already drawn retirement benefits, and who subsequently resumes gainful employment or increases his/her level of employment again, the maximum purchase amount is reduced by the amount of the retirement benefits already drawn from the second pillar. In the case of lump-sum withdrawals, the retirement capital drawn is taken into account. In the case of retirement pensions, the annuitised retirement assets are taken into account.
10. Outpayments caused by divorce or the termination of a registered partnership may be bought back again in every case without any limitation.

11. Pursuant to article 79b paragraph 3 LOB, only purchases made in the last three years cannot be taken as a lump-sum under the provisions of Occupational Benefits Law (e.g. lump-sum payment upon retirement, early withdrawal for home ownership, cash payment on leaving). On the other hand, the judgement handed down by the Swiss Supreme Court on 12 March 2010 stipulates that no capital drawings are allowable under tax legislation. If within 3 years of the last purchase you make a lump-sum withdrawal, the amounts purchased in the last 3 years will be offset and subject to retroactive taxation as follows: if the lump-sum withdrawal exceeds the purchases made in the last 3 years, the purchases made in the last 3 years will be subject to full retroactive taxation. On the other hand, if the amount is smaller only the lump-sum withdrawal will be subject to retroactive taxation (cantonal exceptions remain possible. Please consult your own tax administration).
12. It is also possible to transfer Pillar 3a retirement capital to Pillar 2. This procedure is tax-neutral, in other words you cannot deduct the transferred sum once again from your taxes.
13. The maximum possible purchase potential calculated by us comprises only part of the purchase into early retirement. At the earliest four years prior to the irrevocably fixed full early retirement (early retirement at 100%) we will be happy to calculate for you the purchase sum necessary to fully compensate the pension reduction of early retirement. The limitation stated in Section 11 is reserved.
14. Voluntary purchases during deferred retirement are possible to the extent of the maximum possible retirement assets at the time of normal retirement age less the retirement assets available at the time of the purchase.
15. For insured persons insured in different pension plans within the pension fund, the maximum possible purchase sum will also be calculated automatically across all pension plans.
16. If you are also insured in other pension funds, any existing negative purchasing potential needs to be taken into account there too. Negative purchasing potential occurs if the maximum possible regulatory retirement assets are smaller than the retirement assets actually available. It is your responsibility to verify this. We are however at your disposal if you require additional information.
17. To ensure the timely processing towards the end of the year for the calculation of the maximum possible purchase, you should make sure your completed purchase form is received by the pension fund administration no later than December 15. We cannot guarantee that the calculation will be completed in time if forms are received after that date.
18. We would advise you to clarify the permissibility of voluntary purchases with the competent tax authority in each individual case. We cannot assume liability for any objections raised by the relevant tax authorities in connection with individual purchases.

Based on 2024 figures